

Add or remove items from this template to create your unique insurance underwriter job description.

## Job Description (1-2 Paragraphs)

Hi, we're [company name], and we're searching for a knowledgeable, detail-oriented insurance underwriter to join our team. As a [full-time, part-time, limited-contract] hire, you'll collect, review and analyze an applicant's history and records to assess risk and recommend coverage options.

We're not just looking for an expert in mathematics and finance—we're seeking a professional who is always improving with continuing education and certification upkeep. Teamwork is also a vital skill for collaborating with insurance agents and clients to mitigate risk and maximize customer service.

## Location and Work Arrangement

This position is based at [Company Name]'s [City, State] corporate offices with hybrid and remote options.

(Varies depending on what applies to the role)

## Key Responsibilities (Bulleted Lists)

As [your company's name]'s insurance underwriter, you'll lead the team in 3 key areas:

### I. Risk Analysis & Applicant Evaluation

- Perform deep research on an applicant's financial background, covering employment history, credit reports, and financial information
- Obtain additional records and information when necessary to make recommendations for holistic coverage and identify risks

### II. Quality Control & Continuous Improvement

- Ensure legal and corporate compliance by thoroughly reviewing all approved policies
- Proofread all documentation prior to submission, correcting errors and maintaining data integrity

### III. Decision Making & Recommendations

- Gauge risk for client insurance based on company metrics
- Advise insurance brokers on whether to approve or deny applications
- Communicate findings clearly with transparency and provide highly detailed risk assessment reports

### Qualifications (Bulleted Lists)

The ideal candidate will have the required skills and experience for consideration for this position. Preferred skills are a bonus, but not required.

#### Required Experience

- Minimum [# of] years of experience in insurance underwriting, or equivalent role
- Minimum [education level]
- Previous experience working in an underwriting role
- Strong qualitative and quantitative data analysis skills
- In-depth knowledge of federal regulations and insurance coverage products

#### Preferred Experience

- Previous experience in an insurance role
- Advanced knowledge of the insurance industry
- Experience with analysis and statistics-focused software programs
- Active certification (or currently pursuing) Charter Property Casualty Underwriter (CPCU), Certified Insurance Counselor (CIC) or Associate in Commercial Underwriting (AU)

#### Required Skills

- Editing — you're skilled at proofreading your work and meticulously reviewing information for accuracy
- Communication — you're an excellent communicator who doesn't shy away from hard conversations and you understand how to convey complex information in detailed reports.
- Industry Knowledge — you have a strong pulse on the latest trends in insurance underwriting and financial management best practices.
- Quality & Compliance Mindset — you have a strong moral compass and are committed to maintaining high-quality standards while ensuring a fiscally

responsible and compliant workplace for our team and our customers.

- Reporting & Analysis — you have a passion for conducting deep research and setting goals through defined KPIs.
- Project and time management — you understand how to prioritize and manage competing tasks in a timely manner within a fast-paced environment.
- Attention to detail — you maintain the highest standard of excellence for evaluating documentation and risk assessments.

### Preferred Skills

- Collaboration — you are a team player who can work closely with a range of team members to achieve results.
- Innovation — you're always looking for ways to improve outdated practices or policies with something more efficient.
- Problem-Solving & Adaptability — you are programmed to approach problems head-on and aren't afraid to pivot when details shift.

### Benefits & Compensation (Bulleted List)

Technically not required, but a LinkedIn study found that 91% of respondents in the United States, across industries and job seniorities, reported that a salary range on a job post impacts their decision to apply.

### Company Overview (1-2 Paragraphs)

Give potential candidates a glimpse into who your company is — **your business, culture, mission, values** — whatever you think is most appealing and appropriate for potential employees to see.