

MICHIGAN PROFESSIONAL INSURANCE EXCHANGE (MPIE)

Job Description

Job Title: **Underwriter**
Specialty: Production
Department: Michigan Professional Insurance Exchange
Status: Exempt
Reports to: Underwriting, Director

Please submit your cover letter and resume to jobs@mpie.org

Summary: Under minimal supervision and using independent judgment within guidelines of authority and in consultation with the Underwriting Manual and Underwriting Director as appropriate, handles policy coverage inquiries of new business and policy changes involving analysis and processing of risk. Work will include collaboration with other team members to achieve department and company goals and objective. This position requires excellent customer service, organizational skills, analytical skills and time management.

Essential Functions:

- Familiarity with underwriting guidelines and procedures for New Business, Renewals and Mid-Term adjustments and able to make decisions within established authority levels.
- Review applications and emails to make coverage determinations.
- Process specific accounts and follow authority levels established.
- Comfort with following standard work with a structured and processed based approach to underwriting for determine specialties, territories and rating.
- Maintain up keep of all Underwriting documents – Underwriting Manual, Standard Work, Policies and Endorsements.
- Understand coverage and able to explain to existing and potential clients when responding to client inquiries.

Responsibilities

- Provide support for Company's agents and direct policyholders via phone calls, emails, and faxed requests.
 - Receive, research, document, and resolve all customer inquiries/requests with accuracy and professionalism to ensure profitability and customer satisfaction.
 - Determine if the basic information is provided for a quote request and reach out to agents or insureds for missing information needed.
 - Have knowledge of the MPIE applications and assist clients with completion.
- Underwrite and process mid-term adjustment requests, answer coverage related questions, price indications, and resolve billing issues.
- Provide UW support for invoice and support document generation. Assist clients with invoicing questions and inquiries.

- Maintain multiple databases of information and be able to produce reports and data analytics if necessary.
- Interact with other departments to be sure clients receive timely and accurate resolution to requests.
- Maintain log of all customer touch points into the Comm Log system.
- NavRisk system testing and reporting as needed.
- Special Projects and other duties as assigned.

Minimum Skills Requirement:

- Strong internal and external customer service skills.
- Attention to detail and excellent documentation skills.
- Basic knowledge of insurance industry and product lines; knowledge of medical and/or dental terminology.
- Excellent communication and business development/retention skills.
- Mathematical aptitude/analytical and interpretive skills.
- Effective written and verbal communications skills with people of various professional and clinical backgrounds.
- Ability to organize workflow.
- Ability to work successfully under tight deadlines.
- Able to make a conclusive recommendation based on independent analysis.
- Effective organizational and time management skills.
- Ability to multi-task and ability to handle multiple transactions at once and work well in a team-oriented environment.
- Advance skills in computer operation; Microsoft Office applications including but not limited to: Word, Excel, PowerPoint and Outlook.

Qualifications:

- BA/BS or equivalent work experience
- 3-5 years' experience specific to underwriting medical malpractice risk preferred; will consider other underwriting experience
- Prefer candidate with insurance designations such as CIC, CPCU, RPLU (or currently pursuing)