



**OMIC**  
**OPHTHALMIC MUTUAL  
INSURANCE COMPANY**  
A Risk Retention Group

**Job Title:** Underwriter  
**Department:** Underwriting  
**Reports to:** Underwriting Manager  
**Status:** Full-time; Exempt

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**Job Summary:**

Responsible for performing the underwriting analysis for OMIC insureds and prospective insureds.

**Responsibilities:**

- Using a thorough understanding of OMIC's philosophy and guidelines, exercise judgment and apply a variety of factors to answer rating and coverage inquiries from prospective applicants. Provide information and advice on coverage issues to policyholders.
- Evaluate and process applications from prospective insureds and renewals to determine underwriting acceptability in accordance with the general underwriting policies and standards set by the OMIC Board of Directors.
- Identify marginal risks and prepare files for Manager or Physician Review.
- Actively pursue the solicitation of new insureds. Provide quotations to acceptable applicants.
- Works in collaboration with other departments, such as Marketing & Sales, Risk Management, and Claims, to ensure proper coverage is in place and appropriate services are provided to the client.
- Draft and issue declination letters to unacceptable applicants.
- Prepare policy declarations, endorsements, and other policyholder-specific documents.
- Evaluate requests for optional coverage and coverage changes.
- Represent OMIC marketing booth at the AAO Annual Meeting or other regional, state or national meetings and/or functions as needed. Visit insured and prospective insured offices to develop relations and act as a representative of OMIC.
- Work closely with underwriting team members to ensure the Underwriting Department runs smoothly. This includes keeping electronic files current and having the ability to assess situations and provide resources needed to other team members.
- Train Associates and Assistants to develop their knowledge of OMIC practices and philosophies. Provide feedback on their work performance. Delegate administrative tasks to the Underwriting Associates/Assistants and clerks.
- Work closely with other departments, especially Risk Management and Accounting, to resolve practice and/or payment issues.
- Special projects as assigned.

**Education & Experience:**

- College degree or equivalent work experience
- A minimum of 3 years' previous insurance underwriting experience
- Medical malpractice experience preferred

**Required Aptitudes and Skills:**

- Excellent oral, written, and customer service skills
- Strong analytical judgment
- Computer literate with proficiency on word and excel
- Ability to work well independently and as part of a team
- Familiarity with insurance terminology

**Physical Requirements**

The physical demands described herein are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions of the position.

While performing the duties of this job, the employee is regularly required to speak, hear, and must be able to use hands and fingers to manipulate equipment including computers and telephones. Specific vision abilities required by this job include close vision. The employee frequently is required to sit or stand for long periods of time and reach with hands and arms. The employee may occasionally lift and/or move up to 10 pounds.

**Travel Requirements**

Must be able to travel to domestic locations outside of California multiple times a year. Must be able to attend weekend conferences in a variety of cities.

*This job description is not intended to describe, in detail, the multitude of tasks that may be assigned but rather to give the employee a general sense of the responsibilities and expectations of his/her position. As the nature of business demands change so, too, may the essential functions of this position.*