



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

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

Job Summary:

Responsible for assisting the Underwriters and Underwriting Managers in effectively handling its clerical, technical, and customer support functions.

Responsibilities

- Respond to routine inquiries from prospective and current insureds by phone, fax, mail, e-mail, and the Internet. Answer basic coverage questions, provide rating information, and handle requests for routine coverage changes for professional liability insurance.
- Assist Underwriters in preparing quotations for approved applicants. Prepare form letters, envelopes, and other correspondence as needed by Underwriters.
- Follow up by phone or fax with physicians who have been quoted but have not returned payment. Research and resolve accounting questions/discrepancies.
- Enter application data for new applications into the data processing system.
- Increase retention of existing insureds by contacting those in danger of being canceled for non-payment and those considering cancellation to resolve outstanding issues. Poll canceling insureds to determine the reason for cancellation.
- Send follow-up notices to physicians who have not returned required renewal applications and canceled physicians eligible for tail coverage.
- Process routine policy changes including, but not limited to, change of address, the addition of refractive coverage, change in ancillary personnel, increase/decrease in limits, and reinstatement.
- Process urgent certificates of insurance and claims verification.
- Assist Underwriters in the analysis of premium breakdowns.
- After gaining enough experience, the Associate Underwriter may be delegated territories.
- Special projects as assigned.

Experience

1-2 years experience in the insurance industry or similar customer service capacity

Requirements

- High School Diploma, some college preferred
- Computer literate and competent on word and excel
- Excellent oral and written communication skills
- Ability to work well independently and as part of a team

Physical Requirements

The physical demands described herein 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 position's essential functions.

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 is frequently required to sit or stand for long periods and reach with hands and arms. The employee may occasionally lift and/or move up to 10 pounds.

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 their position. As the nature of business demands change, so, too, may the essential functions of this position.