

INSURANCE UNDERWRITER

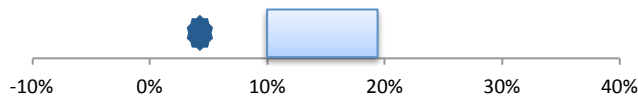
What do they do? Review individual applications for insurance to evaluate degree of risk involved and determine acceptance of applications.

People with these roles and responsibilities are also called:
 Underwriter, Account Underwriter, Customer Service Representative, Personal Lines Underwriter, Underwriting Director, Health Underwriter, Life Underwriter, Automobile and Property Underwriter, Commercial Underwriter, Commercial Lines Underwriter

Some typical job duties include:

- Examine documents to determine degree of risk based on applicant's financial information and value of property.
- Evaluate possibility of losses due to catastrophe; authorize reinsurance when risk is high and decline excessive risks.
- Write to field representatives, medical personnel, and others to obtain information, quote rates, or explain underwriting policies.
- Review company records to determine amount of insurance in force on various risks.

Ohio Job Outlook "Slower than average" (+4.4%)



Projected % change in number of jobs by 2020

Note: Blue band = Average growth (10% to 19%)

National Job Outlook through 2020: 5.9%

Most Important Occupational Skills

BASIC SKILLS

- Reading Comprehension
- Active Listening
- Speaking

PROBLEM SOLVING SKILLS

- Complex Problem Solving

SYSTEMS SKILLS

- Judgment and Decision Making
- Systems Analysis
- Systems Evaluation

SOCIAL SKILLS

- Social Perceptiveness
- Coordination
- Service Orientation

TECHNICAL SKILLS

- Operations Analysis
- Operation Monitoring

RESOURCE MANAGEMENT SKILLS

- Time Management
- Mgmt of Personnel Resources
- Mgmt of Financial Resources

The most important skills required for performing this job well are underlined.

How much did these jobs pay in 2013?

Average: \$65,020 per year
 (\$31.26 per hour)

Career Pathway and Educational Requirements

Associate (\$20,000 - \$35,000) Specialist (\$30,000 - \$75,000) Managerial (\$50,000 - \$100,000)



REQUIRED FOR ENTRY/ ADVANCEMENT

- Bachelor's degree
- Multiple years related work experience

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- Certification
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SOME CERTIFICATIONS THAT CAN HELP YOU ADVANCE:

Chartered Property Casualty Underwriter – CPCU (American Institute for CPCU and Insurance Institute of America, available online)

Associate in (Commercial) Underwriting - AU (American Institute for CPCU and Insurance Institute of America, unavailable online)

Chartered Life Underwriter – CLU (The American College, available online)

Registered Professional Liability Underwriter – RPLU (Professional Liability Underwriting Society, available online)