

CAREER PATHWAY: 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.



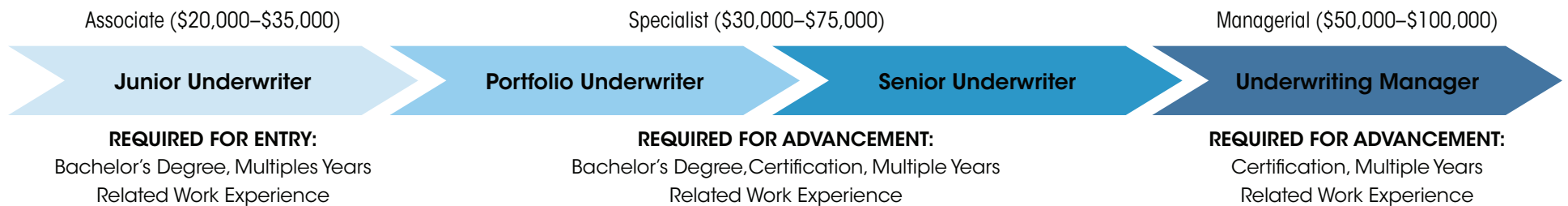
HOW MUCH DO THESE JOBS PAY IN OHIO?

AVERAGE:
\$69,880

MOST IMPORTANT OCCUPATIONAL SKILLS

- Basic Skills:** Reading Comprehension, Active Listening, Speaking
- Social Skills:** Social Perceptiveness, Persuasion, Service Orientation
- Problem Solving Skills:** Complex Problem Solving
- Technical Skills:** Operations Analysis, Operation Monitoring
- System Skills:** Judgment and Decision Making, Systems Analysis, Systems Evaluation
- Resource Management Skills:** Time Management, Management of Personnel Resources, Management of Financial Resources

CAREER PATHWAY AND EDUCATIONAL REQUIREMENTS



CERTIFICATIONS THAT CAN HELP YOU ADVANCE: Chartered Property Casualty Underwriter (CPCU)
American Institute for CPCU and Insurance Institute of America

Associate in Commercial Underwriting (AU)
American Institute for CPCU and Insurance Institute of America

Chartered Life Underwriter (CLU)
The American College

Registered Professional Liability Underwriter (RPLU)
Professional Liability Underwriting Society