State Compensation Insurance Fund
Duty Statement

Position Information

Employee Name:	**Position Title:** Senior Underwriter
Program: Small Commercial Operations	**Work Unit:** Underwriting
Classification: Senior Workers' Compensation Insurance Representative	**Report To:** Manager I, SCIF
Collective Bargaining Identifier (CBID): R01	**Fair Labor Standards Act (FLSA) Status:** Covered, Work Week Group 2

Conflict of Interest Designation: Not applicable.

Bilingual Position: Not applicable.

Rotational Assignment: Not applicable.

Program Information:

Through innovation and a focus on the small businesses of California, our employees are empowered to provide customer-centric quality products and services in the insurance industry and, have a true appreciation of the individuality of every California business.

Purpose/Scope:

Under the direction of the Regional Underwriting Manager (Manager I, SCIF), the Senior Workers' Compensation Insurance Representative level of responsibility is to underwrite, quote and service accounts with standard premium up to $49,999 in Small Commercial Operations. To underwrite new and renewal policies for all assigned payroll classifications. Issue quotes after compiling and appraising past losses and other data. To assign rates for initial premium within the assigned underwriting authority. This includes MOST COMPLEX and SENSITIVE* accounts in compliance with corporate underwriting and marketing advisories, guidelines and procedures. Implement improvements in underwriting and pricing effectiveness. The Senior WCIR performs the most varied, complex, and sensitive of work assignments; acts and makes decisions more independently and handles the most sensitive client contacts.

*MOST COMPLEX and SENSITIVE classification of work includes class codes that are ambiguous to the job operations that may require a bureau inspection, or involve multiple entities, ownership issues, or high risk classifications.

Essential and Marginal Functions:

In all aspects of performing the following functions the incumbent will:

- Comply with the Code of Conduct
- Maintain regular and predictable attendance and communication availability during working hours
- Establish and maintain effective working relationships and provide quality customer service in a timely manner.
- Follow State Fund's Equal Employment Opportunity principles
- Maintain a safe work environment
- Defend State Fund against fraudulent activities
- Maintain good customer relationships with internal and external business partners and stakeholders
- Properly maintain assigned equipment

This duty statement outlines the primary responsibilities and expected outcomes of the position. It is not intended to provide an exhaustive list of all job duties. Employees may be required to perform additional tasks as assigned, including work in other functional areas.

Description of Duties

45% Essential

1. **Underwrite, quote and service new and renewal accounts for Small Commercial Operations (SCO) book of business, including the most complex and sensitive* accounts in compliance with corporate underwriting and marketing advisories, guidelines and procedures.**
    a. Coordinate, provide and document accurate and timely responses to servicing inquiries from brokers and policyholders in compliance with corporate underwriting and marketing advisories, guidelines and procedures.
    b. Review submissions to determine completeness for quoting.
    c. Prioritize, prepare and issue quotes for new business and renewal quotes.
    d. Initiate follow up on new and renewal quotes to determine coverage decision.
    e. Monitor conversion policies to achieve timely renewal generation.
    f. Complete, monitor and process broker bind orders timely and accurately.
    g. Maintain an understanding of schedule rating modifiers utilizing available tools.
    h. Refer accounts with special pricing needs to the Assistant Underwriting Manager for review.
    i. Maintain communication with our business partners to properly price our Book of Business.
    j. Maintain an understanding of our current underwriting model to ensure fair and accurate pricing.
    k. Maintain an understanding of and increase segment results with current pricing mechanism.
    l. Monitor strategies, analyze data and results.
    m. Monitor Renewal Suspense lists.
    n. Verify, prepare and submit 6505 form for initial payment and stipulated bill payments.
    o. Approve workflow tasks when necessary.
    p. Review and approve rewrites/ Material Change of Interests (MCOI's).
    q. Apply a forensic approach to underwriting high risk accounts.
    r. Complete and process manual input documents when necessary
    s. Scan viable documents to policy file
    t. Act as a resource for the Workers' Compensation Insurance Technicians and Underwriters
    u. Apply a comprehensive review of each risk as assigned and in accordance with Quality File Review standards.
    v. Act within accordance to the SCO Desk Behavior guidelines and standards.
    w. Review and process Policy Operating Platform (POP) workflow and Renewal Information Maintenance (RIM) tasks daily in accordance with corporate underwriting guidelines and procedures.
    *MOST COMPLEX and SENSITIVE classification of work includes class codes that are ambiguous to the job operations that may require a bureau inspection, or involve multiple entities, ownership issues, or high-risk classifications.

    **Senior Underwriting approval levels: Classifications such as, but not limited to: 5606- Executive Supervisors, Private Residence, Farm Labor, Asbestos, Air Carriers, Explosives, Chemical Mixing, Chemical Mfg, Hazardous materials Operations, Mining Operations, Special coverage Risks such as Insurance Companies, Public Agencies, Wrap-up coverage, Owner Controlled Insurance Program (OCIP), Split Risk, Independent Contractors, Policies with zero payroll exposure, Out of State coverage, Alternate Employer, Unsalaried Employees, Relatives not insured, Excluded locations, Volunteer exposure. These types of risks may require supplemental application(s), and special licensing. Sensitive review includes gathering information and documentation for the Customer Assistance Program (CAP) referrals, Expert Witness, appears in court as needed for legal actions, Audits and Workers' Compensation Insurance Rating Bureau (WCIRB) responses.

30% Essential

2. **Independently provide guidance and strategies to the underwriting staff and internal customers; coordinate, develop, and participate in underwriting training.**
    a. Serve as a technical resource to the underwriting department.
    b. Serve as a resource for Live Chat application support.
    c. Research and respond to most complex bureau queries.
    d. Respond to special pricing requests.
    e. Respond to the most complex Internal Audit and corporate requests for information in a timely manner.
    f. Assist Claims and Legal in addressing the most complex coverage questions.
    g. Perform legal research and testify on coverage, collection and fraud issues.
    h. Conduct research on the most complex underwriting/audit issues.
    i. Maintain an understanding of and increase regional results with current pricing mechanism.
    j. Facilitate and coordinate with customer service representatives on underwriting and servicing issues.
    k. Provide underwriting training to new staff and existing State Fund personnel.
    l. Train employees on new systems and processes.
    m. Provide training on specialized topics as needed.
    n. Provide guidance to the underwriting unit as the lead person.
    o. Attend and actively participate in policy operations and regional office meetings.
    p. Comply with Code of Conduct, Conflict of Interest and Ethics initiatives, and all mandatory training.
    q. Participate in Corporate Underwriting Training, and seminars to ensure compliance with Corporate and Regional Office guidelines.

    *MORE COMPLEX and SENSITIVE classification of work includes class codes that are ambiguous to the job operations that may require a bureau inspection, or involve multiple entities, ownership issues, or high risk classifications.

10% Marginal

3. **Act as Underwriting lead person in support of the Regional Underwriting Manager.**
    a. Act as underwriting lead to assist the Assistant Underwriting Manager.
    b. Monitor workloads and production and recommend adjustments to management .
    c. Develop procedures and workflow to streamline operations.
    d. Monitor and review new business policies for compliance with SCO, Corporate and WCIRB standards and guidelines.
    e. Assist management in monitoring the SCO accounts for profitability.
    f. Ensure adherence to critical governance policies, procedures and guidelines.
    g. Reviewing the assignments of lower level staff.

10% Marginal

4. **Coordinate and participate in special underwriting projects.**
    a. Coordinate special projects assigned by management
    b. All special assignments will be completed on time and in the manner specified by manager or supervisor

5% Marginal

5. **Participate in brokerage and policyholder outreach.**

a. Communicate any servicing issues from brokerages and policyholders.
b. Develop and maintain agency relationships.
c. Educate brokers and policyholders on technical underwriting issues.

100%

Required Knowledge Areas:

- Proficient knowledge of State Fund underwriting and marketing advisories, policies, and procedures.
- Proficient knowledge of State Fund standard software applications.
- Proficient knowledge of various State Fund functions as they impact underwriting.
- Proficient knowledge of State Fund Underwriting and Billing & Collections advisories, policies, and procedures.
- Proficient knowledge of various State Fund functions as they impact [underwriting, marketing, claims].
- Proficient knowledge of State Fund [underwriting, marketing] advisories, policies, and procedures.
- Proficient knowledge of the State Fund organization, Regional Office and Corporate functions, and business policies and practices.
- Proficient knowledge of DWC laws/regulations and regional/Corporate policies and procedures relating to claims adjusting and claims adjusting support.

Required Skills and Abilities:

- Ability to manage multiple projects and tasks.
- Ability to coordinate, facilitate, and make presentations.
- Ability to achieve results according to objectives.
- Ability to communicate professionally and effectively, verbally and in writing, (including the ability to negotiate credibly and persuasively) with a variety of "stakeholders".
- Ability to analyze issues, interpret and apply laws/regulations and policies and procedures to proactively make and support decisions.
- Ability to develop, provide, and monitor training.
- Ability to work independently and as a team with co-workers and management to address and resolve issues.
- Ability to handle high pressure situations while being firm but tactful.

Work Environment:

Physical Requirements:

- Computer data entry, frequent positioning of self to move and transport light objects, and telephone work; mobility to various working areas.
- Incumbent works in the usual office environment.
- Occasional movement of items, positioning self at various heights, ascending, and transporting equipment

Travel:

- Travel may occasionally be for extended periods.
- Travel may include, but not be limited to, plane, bus, van, taxi, or car.
- Travel to various work sites and locations for training and/or meetings.

Emergency call backs:

- Not applicable.

Work Hours:

- Work hours may vary.
- Will occasionally involve work in the evenings.

Supervisor's Statement: **I have discussed the duties of the position with the employee**

Supervisor Name (Print):	Supervisor Signature:	Date:

Employee's Statement: **I have discussed with my supervisor the duties of the position and have received a copy**

Employee Name (Print):	Employee Signature:	Date: