



Johnson & Johnson

The Experience of the Past with a Vision for the Future

JOB DESCRIPTION OUTLINE

JOB TITLE: Personal Lines Associate Underwriter

STATUS: Exempt

JOB CODE:

DATE:

DEPARTMENT: Personal Lines

REVISION NO: 4

REPORTS TO: Personal Lines Manager

REVISION DATE: 12/22/2008

POSITION SUMMARY:

This position reviews, analyzes, and inspects insurance contracts. They also collect competitive data and analyze our program's place within the market.

JOB DUTIES & RESPONSIBILITIES: Analyze inspection reports, location, risk, credit reports, etc to accept or reject new/renewal property and casualty business. Performs agency visits to solicit feedback on our service standards, our competition, and to build a professional relationship with our agents. They monitor their products in regard to competition and our place with the market with regards to form, rate, etc. They are also active participants in setting and obtaining premium projections for their product lines and their related companies. Also performs other duties and responsibilities as required.

RESPONSIBILITIES:

% OF TIME

- | | |
|---|-----|
| 1. Review applications, loss runs, reports etc for acceptance within company service standards | |
| 45% | |
| 2. Build professional relationships w/ our agents, market and sell products to meet the product's premium projections | 45% |
| 3. Knowledge of premium goals for each product by company | 5% |
| 4. Pursue education to enhance industry knowledge | 5% |

JOB REQUIREMENTS:

EDUCATION & EXPERIENCE:

1 year or less experience and an RMI Degree, CISR, AIS, or CPIW
or 1 year of experience in P&C Underwriting or related field

KNOWLEDGE, SKILLS AND ABILITIES:

- Strong customer service skills
- Ability to maintain confidentiality
- Capacity to analyze information and general math skills
- Knowledge of all applicable rating systems
- Knowledge of all underwriting and rate/rule manuals

- Proficiency in on-line reference manuals
- Knowledge of underwriting principles
- Knowledge of policy forms
- Ability to recognize exposure to loss
- research skills
- attention to detail
- decision making
- coordination
- Ability to multi-task, prioritize, make quick decisions and be flexible in a fast paced environment
- Computer experience a must, MS Word & Excel experience required
- Minimum 40wpm typing speed
- Team Player and mentor to Assistant Underwriters I & II
- Excellent oral and written communication skills
- Exceptional interpersonal skills
- Interest in selling products and services based on customer needs
- Ability to clearly and effectively present (both written and verbal) to external business partners, management and internal business partners.
- Exhibits a professional appearance when representing the organization during agency visits or business meetings.
- Strong knowledge of the Personal Lines Industry.
- Knowledge of Personal Lines Products - ability to differentiate J&J products/services from competitors.
- Strong negotiation skills.

SUPERVISORY RESPONSIBILITIES: None

EQUIPMENT TO BE USED: Multiple data entry programs, facsimile, copier machine, and other standard office equipment.

TYPICAL PHYSICAL DEMANDS: Must sit be able to sit for 7.5 hours a day and read a computer screen during this time.

TYPICAL MENTAL DEMANDS: Must be able to make prudent decisions, know where and when to ask for assistance, and posses a certain degree of creativity. One must also be able to maintain composure in highly stressful situations.

WORKING CONDITIONS: Typical office setting

Signature

Date