

## **JOB DESCRIPTION**

### **SSIU – Underwriting Assistant / CSR (Customer Service Representative)**

South Shore Insurance Underwriters is currently seeking to fill the position of Account manager. SSIU operates a Gulf Coast owned and operated MGA (Managing General Agent) which provides property and casualty agents with the best excess and surplus lines products available across coastal Alabama, Mississippi, Florida and South Carolina – with immediate plans for expansion.

The candidate for this position should be team oriented, but a self-starter, and present themselves with integrity and professionalism, be a clear communicator with a customer-focused orientation. Business knowledge, critical thinking skills and understanding of underwriting principles are paramount to this position. This candidate will be willing to learn new skills quickly and thoroughly with the goal of advancement and both personal and professional growth. Dependability and initiative are key focuses of the strong candidate.

Hours: Full time (40 hours per week); Monday through Friday, 8 am to 5 pm CT.

Location: Corporate Office (Foley, Alabama) or Satellite Office (Daphne, Alabama)

Training: All training will occur in a paid, full-time work environment with specific goals set during the training period. Employment will begin with a 90-day trial period.

Benefits: Salary DOE with full benefits package available including health insurance, paid holidays and leave

Department: Underwriting / Operations

Reports to: Operations Director / Account Manager

**The duties and responsibilities of this job are subject to change and employees will be required to perform the new duties and responsibilities.**

#### **Purpose**

Responsible for processing applications for insurance cover, including reviewing and finalizing application packets, loss runs and supplemental information to issue insurance policies. This position relies on sensible judgement and meticulous attention to detail. The underwriting assistant must ensure that accurate information is collected and entered into the company management system whereby policies are issued. Primary focus on Property and Casualty.

#### **Responsibilities / Duties**

Underwriting Review and Policy Processing Functions, including but not limited to:

- Review applications, renewals, and change requests; gather necessary information and make decisions regarding risk acceptability within prescribed limits of authority
- Complete policy processing, including invoice, bind and policy creation, review and issue
- Communicate with agents regarding risk acceptance, declination or modifications
- Learn, through education and training, technical information regarding underwriting, coverages, rates and risk selection
- Compute rates on applications, endorsements and quotes as necessary
- Insures compliance with underwriting strategies and regulator compliance

*Performs other duties as assigned (no more than 5% of duties)*

#### **Education**

Bachelors Degree preferred, Relevant Work Experience may substitute for degree requirement. High School Diploma required.

#### **Qualifications / Required Experience**

Previous insurance experience and knowledge of P&C insurance and underwriting concepts required (minimum 1 year). Agency relations experience and additional insurance education a plus. Ability to work in team environment and independently.

## Knowledge, Skills & Abilities

- Ability to work independently and with little guidance management is necessary
- Should be flexible and able to switch quickly from one project to another when dictated by business need.
- A willingness to put forth additional effort when critical projects arise as well as availability to communicate with people in different time zones are important. A positive, "can-do" attitude is expected.
- Selects appropriate means of communication; questions to seek clarification and understanding.
- Maintains confidentiality.
- Listens actively to others; conveys appropriate information to others.
- Scope – work on problems of complex scope where analysis of situations or data requires in-depth evaluation of various factors.
- Accountability – under minimal supervision, makes sound professional decisions. Work leadership provided by assigning work and resolving problems.

## Physical Requirements

To perform this job successfully, an individual must possess the physical ability to perform each essential function satisfactorily. Specific abilities include:

- Ability to sit for extended periods of time
- Ability to use fingers and hands repetitively
- Ability to look at and read computer monitors for extended periods

\*Reasonable accommodations may be made to enable individuals with disabilities to perform essential functions as defined per Company policy

## EEOC Statement

South Shore Insurance Companies provides equal employment opportunities (EEO) to all employees and applicants for employment without regard to race, color, religion, sex, national origin, age, disability or genetics. In addition to federal law requirements, SSIU, LLC complies with applicable state and local laws governing nondiscrimination in employment in every location in which the company has facilities. This policy applies to all terms and conditions of employment, including recruiting, hiring, placement, promotion, termination, layoff, recall, transfer, leaves of absence, compensation and training.

South Shore Insurance Companies expressly prohibits any form of workplace harassment based on race, color, religion, gender, sexual orientation, gender identity or expression, national origin, age, genetic information, disability, or veteran status. Improper interference with the ability of South Shore Insurance Companies employees to perform their job duties may result in discipline up to and including discharge.

## To Apply

Send resume and supporting documents to [mindy@ssiuw.com](mailto:mindy@ssiuw.com) or fax to 251.923.4486. A copy of the SSI Companies' Team Member Handbook will be supplied to candidates.

All employees are expected to support **South Shore Insurance Companies Values** by performing their jobs in a manner that is **Ethical, Respectful, High Performing, Forward Looking, and a Responsible Partner.**

***I acknowledge that this profile accurately reflects the primary duties and responsibilities required of this job.***

Approve by: Dees, Melinda  
Supv Name (Last Name, First Name)

Effective Date: December 7, 2018

Approve by: Dees, Melinda  
HR Advisor / Manager (Last Name, First Name)

Review By Date: December 7, 2018