



WESTERN IOWA MUTUAL INSURANCE ASSOCIATION

HOME OFFICE 127 PEARL STREET • COUNCIL BLUFFS, IOWA 51503

Come Join Our Team!

We are looking for an **Underwriter** who aligns with our core values. This is a **full-time, one location** position with opportunity for **growth** that comes with a **great salary** and **generous benefits!**

Who you would be working with: The Underwriter will report directly to our Company President. You will also be communicating and coordinating your tasks on a frequent basis with other departments including accounting, claims, and inspections as well as our liability carriers and reinsurers.

Key Responsibilities:

- Review individual risk submissions from agents and either accept or decline business based upon a variety of informational tools necessary to make the decision. Analyze exposure to loss, develop an adequate premium charge for the exposure, and determine appropriate endorsements and exclusions to address potential loss exposures for the risk.
- Achieve individual production and loss ratio goals. Continually analyze premium and loss results in their territory by agency and line of business.
- Handle policy maintenance items and mid-term change requests. Review endorsement requests and process necessary changes to the policy. Review various loss control reports and make recommendations to the agent regarding any changes needed to the policy. Follow-up on outstanding information as required. Review claims activity and take appropriate action.
- Build and foster positive business relationships with agents, liability carriers, and reinsurers. Creatively work to resolve any agency conflicts. Occasionally travel to agency offices or educational events for training or marketing purposes.
- Within defined parameters, identify and make recommendations regarding various treaty or facultative reinsurance.
- Carry out other duties as assigned.

Qualifications, Skills, and Experience:

- High School diploma required; Bachelor's degree or a combination of education and experience preferred.
- Previous experience as an Underwriter, working in the field of insurance, building construction, or agriculture highly desired.
- Must be detail oriented, decisive, and able to apply independent underwriting judgement.
- Must be skilled in relationship building and conflict management.
- Must be a loyal team-player who is respectful, dependable, and shows initiative.
- Must be able to understand and comply with state, federal, or other governing entity's laws and regulations.
- Must be able to become licensed as an insurance agent.
- Must be able to follow instructions and maintain confidentiality.
- Must be able to travel overnight occasionally.
- Must be fluent in English, both spoken and written.
- Must have excellent verbal, written, phone, and internet communication skills.
- Must have superior analytical ability, as well as strong negotiating and problem-solving skills.
- Must have excellent computer skills and be proficient in Microsoft products.
- Must have a valid driver's license and a clean driving record.
- Must have excellent organizational and time management skills to maintain schedule and deadlines.

Physical Demands:

While performing the essential functions of this job, you would be regularly required to have the:

- Ability to constantly interact with our agents, insureds, liability providers, and reinsurers.
- Ability to multitask and deal with work deadlines.
- Ability to occasionally lift or move up to thirty (30) pounds.
- Ability to see, speak, read, and hear clearly.
- Ability to sit for significant lengths of time, as well as the ability to stand, walk, and climb stairs.
- Use of hands, fingers, and arms to perform daily duties as assigned.

Hours: 8:00 AM – 4:30 PM Central Time.

Location of work: 127 Pearl Street, Council Bluffs, IA 51503. This is not a remote work position.

Who we are: Rich in history, Western Iowa Mutual got its start back in 1876. Since the beginning, our mission has been to provide quality, affordable insurance to farm and homeowners. Poised for growth, we are proud to be represented by over 120 independent insurance agents writing policies in over 40 agency locations throughout our Iowa territory.

For more information on Western Iowa Mutual Insurance Association, please visit our website at www.westerniowamutual.com

Questions, cover letters, and resumes can be directed to Jack Randall at: jack@westerniowamutual.com