



Underwriter

Copic Job Description

JOB OVERVIEW

JOB TITLE	Underwriter
DEPARTMENT	Underwriting & Policyholder Services
FLSA CLASSIFICATION	Exempt
REPORTS TO	Manager, Senior Manager, or Director, Underwriting

JOB SUMMARY

Reporting to the Underwriting Manager/Director, this position is responsible for underwriting all types of medical professional liability policies including, but not limited to physicians, group practices, miscellaneous medical policies, facilities, RRG, excess, umbrella, Locum Tenens coverage and slot policies.

KEY RESPONSIBILITIES

➤ Underwriting

Percent of Time: 70%

- Underwrite policies that include, but are not limited to physicians, group practices, miscellaneous medical policies, facilities, RRG, excess, umbrella, Locum Tenens coverage and slot policies
- Profitable risk selection of new and renewal business following department underwriting guidelines
- Initiate non-renewals and cancellations
- Cancel/re-write policy coverage
- Prepare new, renewal & tail quotes
- Remains within premium authority level assigned
- Analyze and re-underwrite applicable policy renewals (including claims analysis for possible adjustment of premium and coverage terms), communicate changes in advance of renewal to agents and insureds
- Underwriting requests for policy changes
- Communicate underwriting standards and guidelines verbally and in writing to customers and agents
- Resident education talks and presentations
- Monitor accounts for past due payments and handle as necessary

➤ New Business & Renewal Retention

Percent of Time: 20%

- Contribute to company and department new business and renewal retention goals
- Personally interface with agents and insureds, as needed
- Work on the development and presentation of renewal proposals as required
- Work with Sales and FSG to quote and obtain new business
- Work with Director of Customer Service on policy retention efforts

KEY RESPONSIBILITIES CONTINUED...

➤ Training & Miscellaneous

Percent of Time: 10%

- Participate in underwriting committees, claims committees & risk management seminars
- Provide training for new underwriters and daily assistance to Assistant Underwriters
- Participate in educational activities to expand knowledge and expertise in insurance and specifically medical professional liability underwriting
- Other projects as assigned by the Underwriting Management or the Department Head

REQUIRED QUALIFICATIONS & SKILLS

- 2 years of medical professional liability underwriting experience required. Equivalent industry underwriting experience considered.
- 5-7 years of insurance industry experience.
- Ability to interpret and follow underwriting guidelines promulgated by the Underwriting Committee and management and as set forth in the underwriting manual.
- Exercise sound judgment and independent thinking; good organization; high quality of work without supervision.
- Extensive interaction and communication with customers, and employees, in person and on the phone.
- Excellent customer service.
- Handle stressful situations professionally.
- Ability to handle multiple tasks simultaneously.
- Ability to prioritize and manage time effectively.
- Close teamwork and the ability to mentor Associate Underwriters and Assistant Underwriters.
- Analytical, critical thinking, and problem-solving skills.

DESIRED QUALIFICATIONS & SKILLS

- P&C license and/or insurance designation.



WORKING CONDITIONS

- Typical Office Environment
- Hybrid or Remote Schedule. Office located in Denver, Colorado
- Up to 10% travel
- Schedule
 - Full-Time, 40 hours per week, long or unusual hours as needed, sometimes on short notice
 - Business Hours: 8am-5pm MST

About Copic

Copic's mission is to improve medicine in the communities we serve. We strive to be the premier diversified service organization providing professional liability insurance and other needs of the health care community through advocacy, innovation, and the commitment and dedication of our employees.

We offer competitive wages, a comprehensive and highly sought-after benefits package, and a great work environment with fun, friendly people who truly enjoy their work. Hiring range for this position is \$72,543.19/annually to \$90,678.99/annually.

Disclaimer: *This is not meant to be comprehensive. Job duties and/or qualifications are subject to change depending on business need.*