



POSITION DESCRIPTION

- Job title:** Personal Lines - Property Underwriter (homes & farms)
- Location:** Preston IA (in office, hybrid or fully remote). Must reside in Iowa.
- Shift:** Mon – Fri ... daytime schedule (flexible)
- Reports To:** Company Leadership
- Pay Basis:** Full-time (Non-Exempt) pay based on experience & education, semi-monthly ACH payroll.
Includes standard benefits ...health/dental/vision insurance, PTO, 401(k),

SUMMARY:

Underwrite personal lines home and farm property risks in Iowa. Make decisions on valuation, classification, acceptance or declination of property and premises liability coverages... in accordance with established underwriting guidelines. Create electronic reports and correspond with agents and coworkers in the underwriting process. Underwriting responsibilities may include accounts from our satellite office(s) in Iowa.

ESSENTIAL DUTIES & RESPONSIBILITIES:

- Good customer service skills, ability to thrive in a team environment
- Gather & evaluate information to determine risk eligibility
- Examine applications, inspection reports, valuation reports, etc.
- Prepare electronic valuation reports
- Provide recommendations & advice to agents
- Correspond with agents, inspectors, and office staff in evaluating risks
- Create and monitor reply deadlines
- Compose various written & electronic correspondence in a professional manner
- Meet file documentation standards
- Meet deadlines amid a busy workflow
- Safeguard customers' private information

QUALIFICATIONS:

To perform this job successfully an individual must reside in Iowa and be able to perform the above duties and responsibilities satisfactorily. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

EDUCATION and/or EXPERIENCE:

Prefer a minimum of 2 years of personal lines insurance experience. Prefer Associates or Bachelors degree but equivalent combination of knowledge and experience is acceptable.

OTHER QUALIFICATIONS:

- If remote...ability to get to our office occasionally for training, meetings, etc.
- Ability to think logically, and make & explain decisions
- Knowledge of insurance policies, forms & coverages
- Basic knowledge of farm operations, terminology, and values
- Ability to manage multiple and/or conflicting priorities
- Basic computer skills and ability to operate common office equipment & software
- ability to work in harmony with management, coworkers, customers & agents
- flexibility to accept changing or additional duties when necessary
- ability to attend occasional training/education courses off-site
- ability to maintain confidentiality of private/sensitive information
- ability to maintain regular work schedule, whether basing from home or office

Interested parties please contact and/or send resume to Bill Lampe – President at blampe@heritagemutual.net, or 563.412.3066