

Open Position: Customer Service Representative I

Location: Hybrid

Job Type: Full-Time

Starting Salary: \$51,800-\$78,200

Massachusetts Property Insurance Underwriting Association is looking for a Customer Service Representative I to join our Underwriting department. This position reports to the Customer Services Supervisor and has no supervisory responsibilities.

This position is responsible for providing assistance to agents and customers in obtaining property insurance and resolving underwriting problems. This position has final underwriting approval for all policies within its designated limits of authority.

### **JOB REQUIREMENTS:**

This position requires a high school diploma/equivalency, and must possess good verbal and written communication skills. Strong verbal and written communication skills are needed to communicate with colleagues, clients and/or vendors and an ability to express ideas and concepts clearly is required. Must have a willingness to work as part of a team, sharing information and learning from colleagues. Strong analytical skills and a high level of accuracy and attention to detail are crucial. Must be able to work independently, have computer proficiency and maintain confidentiality. Basic knowledge of claims procedure is helpful, but not necessary.

- Maintain understanding of policy (ISO Eligibility) MPIUA & RIJRA underwriting guidelines.
- Maintain basic knowledge of policy coverages including of policy endorsement coverage.
- Provision of same day insurance through the Association's Immediate Coverage Program, via web, fax, mail, and in person at the front counter.
- Service of all MPIUA/RIJRA applicants and insureds through prompt, accurate courteous service ensuring the highest level of satisfaction. Maintain a favorable public relations image.
- Contribution to policy issuance through completion of applications and reception of premiums.
- Can approve applications and issue up to their assigned limit.
- Can decide on policy changes (endorsement requests) up to assigned policy limits.
- Maintenance of MPIUA/RIJRA underwriting workflow through expeditious and thorough resolution of customer problems.
- Review of property inspections to determine values and insurability, including the declination and amendment of coverage when necessary.
- Ability to process payments for immediate coverage binders issued at the front counter.
- Reviews replacement cost estimators completed by producer and inspector to confirm accuracy.

- Maintains daily telephone contact with insureds, brokers and agents pertaining to such things as the status of an application or reason for rejecting an application.
- Make decisions on phones on how to handle underwriting and payment matters.
- Interacts with Underwriters to resolve more complex underwriting and payment issues.
- Advises producers of new products and procedures during phone inquiries ensuring proper roll out.
- Accurate keying of policy abstract through understanding of coding procedures.
- Approves insurance coverage's within designated limits of authority.
- Coordination of workflow to ensure issuance of items in order of priority.
- Maintenance of weekly work condition reports.
- All other duties and projects as assigned.

### **ACTIVITIES REQUIRED TO PERFORM ESSENTIAL FUNCTIONS:**

To complete the essential functions of this position in a complete and timely fashion, the person must be able to:

- Must be able to remain in a stationary position 100% of the time.
- Needs to occasionally move about the office to access documents, office machinery, interact with team members, attend meetings, etc.
- Operate a computer and other office productivity equipment as needed to meet the requirements of this position.
- Read and create both physical and electronic documents.
- Effectively communicate with employees, customers, vendors, and other internal and/or external business partners on the telephone, in writing and in person.
- Think analytically, concentrate on assigned tasks, observe, and remember detail, and make decisions sufficient to meet the requirements of this position.
- Ability to travel as needed to meet the requirements of this position.

We offer an excellent benefits package, a matching 401(k) program, pension program, and we are conveniently located in Government Center.

For more information about Massachusetts Property Insurance, please visit our website at [www.mpiua.com](http://www.mpiua.com). Interested applicants should send resumes via e-mail. We are an Equal Opportunity Employer.