



Open Position: Underwriter

Location: Hybrid

Job Type: Full-Time, Exempt

Starting Salary: \$80,700-\$121,000

Massachusetts Property Insurance Underwriting Association is looking for an Underwriter to join our Underwriting Department. This position reports to the Underwriting Supervisor and has no supervisory responsibilities.

This position is responsible for the accurate implementation of the Association's underwriting policies and procedures, to include all aspects of policy underwriting and maintenance of the Association's existing policies. This position has final underwriting approval for all policies within its designated limits of authority.

#### JOB REQUIREMENTS:

A bachelor's degree or two or more years of previous underwriting experience, to include the completion of related insurance courses is required. 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.

#### RESPONSIBILITIES:

- Responsible for the determination of risk eligibility for all immediate certification applications submitted for placement.
- Review all property inspections to determine values and insurability, including the declination and amendment of coverage when necessary.
- Review and process all cancellations, endorsements, renewals, and new business submissions.
- Provide support and guidance to all departments within the Underwriting Division with respect to underwriting matters.
- Provide support and guidance to the Association's producers and policyholders regarding underwriting matters.

- Responsible for creating file documentation in response to written and verbal inquiries. Correspond with the Association's producers and policyholders substantiating all underwriting actions which have taken place.
- Responsible for decision-making up to assigned limits of authority. Makes recommendations to management on underwriting matters in excess of that limit.
- Participate in educational programs for the Association's producers, policyholders, and the public.
- Analyze and respond to appeals from the Association's producers and policyholders regarding underwriting actions taken by the Association.
- Issue policy voidances in response to denials of loss by the Claims Department.
- 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. The Association will give fair and equal consideration to all applicants regardless of race, color, religion, sex, marital status, parental status, national origin, ancestry, sexual orientation, gender identity or expression, pregnancy or pregnancy-related conditions, military service, veteran status, age, disability, genetic information, natural or protective hairstyle, prior psychiatric treatment, use of family and medical leave, or any other characteristic protected by relevant federal, state and local laws, except where a good faith occupational qualification applies.