



## NORTH DAKOTA CLASS DESCRIPTION

ND Human Resource Management Services  
Phone: (701) 328-3290

Class Code(s): 0457

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### INSURANCE UNDERWRITER

GRADE K

#### SCOPE OF WORK:

Performs duties of underwriter in providing property insurance coverage to policyholders eligible for coverage by the State Fire and Tornado Fund. Responsibilities include research, analyses, determination of proper insurance coverage for property, value, and the eligibility of entities requesting coverage under the Fund.

#### DUTIES PERFORMED:

- Receive information from new and existing policyholders; apply most recent changes to update coverage; ensure coverage is adequate and in accordance with current Fund policy and guidelines.
- Receive and review property appraisals; address questions on construction type and occupancy, and consider any renovations to property that could affect the insurance limit; conduct on-site audits as necessary; determine if property qualifies for replacement cost coverage.
- Provide assistance to policyholders in addressing property values, explain coverage and related costs, advise of changes in coverage costs, and assist in addressing coverage needs.
- Provide policy forms, endorsements, process premium changes and provide formal notice to policyholder of changes.
- Assist in the development of the policy forms issued by the Fund.
- Prepare and present training and informational briefings to councils, boards, commissions, and management staff regarding policy forms, endorsements, coverage type and benefits the Fund offers.
- Gather and maintain information from policyholders on insured property, coverage type, needs for additional types of coverage, changes to existing coverage, unusual property that may be considered for coverage, and other information that should be considered in future policy changes.
- Participate in policy review meetings; prepare and maintain reports as required by the administrator; and participate in providing general information in response to inquiries.
- Attend conferences and training sessions as needed to maintain or achieve certification in work related activities.
- Develop and maintain an underwriting procedure manual to provide guidance and consistency in processing and issuing of coverage and endorsements.

<p>NOTE: The duties listed are not intended to be all-inclusive. Duties assigned any individual employee are at the discretion of the appointing authority.</p>
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MINIMUM QUALIFICATIONS:

Requires a bachelor's degree in business administration or closely related field and two years of work experience in the insurance industry that included processing of insurance policies or endorsements and the review of information used to determine type, level, or amount of coverage. Additional work experience in the insurance industry as described above may substitute for the education requirement on a year-for-year basis up to two years.

Eff. Date: 8/97

Rev: 7/12 – Conversion to Hay System

Rev: 8/18 – Revised scope of work and duties performed; reviewed factor evaluation

Rev: 9/18 – Revised minimum qualifications; reviewed factor evaluation