



**NORTH DAKOTA
CLASS DESCRIPTION**

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

Class Code(s): 0492
0493

UNDERWRITER
WORKFORCE SAFETY AND INSURANCE (WSI)

SCOPE OF WORK:

Work involves underwriting and auditing workers compensation insurance accounts and auditing existing accounts to assess eligibility and fees.

DUTIES PERFORMED AT ALL LEVELS:

- Conduct paper review of employer operation to assess risk; determine proper rate classification and verify payroll to establish premium.
- Receive information from new and existing policyholders; apply most recent changes to update coverage; ensure coverage is adequate and in accordance with current policy.
- Receive and underwrite new applications and determine Rate Class and Premiums.
- Gather and maintain information from policy holders regarding needs for additional types of coverage, changes to existing coverage, unusual circumstances that may be considered for coverage, and other information that should be considered in future policy changes.
- Receive and audit incoming payroll report and enter adjustments; assign classifications for optional coverage requests.
- Finalize and consolidate accounts.
- Review and authorize consolidation of policies and premium refund checks.
- Audit existing accounts to assess eligibility and fees.
- Perform various administrative tasks related to the underwriting function including data input, record keeping requirements, preparation of correspondence and informational materials, etc.

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

UNDERWRITER
WORKFORCE SAFETY AND INSURANCE (WSI)
GRADE K

0492

LEVEL DEFINITION:

Work at this level involves performing the underwriting operations of the unit under general supervision.

ADDITIONAL DUTIES PERFORMED AT THIS LEVEL:

- None

MINIMUM QUALIFICATIONS:

Requires four years of work experience in an underwriting related field that included processing insurance policies or endorsements, claims adjusting, or risk management. College level course work in accounting, business, healthcare, or closely related field may substitute for the work experience requirement on a year-for-year basis up to 4 years.

SENIOR UNDERWRITER
WORKFORCE SAFETY AND INSURANCE (WSI) 0493
GRADE L

LEVEL DEFINITION:

Work at this level involves performing the underwriting operations of the unit including providing training and mentoring, lead work, and coordination of the underwriting process and underwriters.

ADDITIONAL DUTIES PERFORMED AT THIS LEVEL:

- Train and mentor Workers' Compensation Underwriter's and provide back-up to supervisor.
- Assist Underwriting Supervisor in operations of the unit; process system queues, perform audits, and attend meetings.
- Analyze other underwriters' written applications as to insure all requirements are met.
- Receive, review, and determine notices that indicate an employer may be operating without insurance.
- Research websites such as Secretary of State, Job Service, and other means regarding business information.
- Manage and assign workload inventory levels to ensure applications/renewals are processed timely.
- Identify personnel performance issues including quality/quantity of underwriting processes.

MINIMUM QUALIFICATIONS:

Requires six years of work experience in an underwriting related field that included processing insurance policies or endorsements, claims adjusting, or risk management. College level course work in accounting, business, healthcare, or closely related field may substitute for the work experience requirement on a year-for-year basis up to 4 years.

Eff. Date: 09/09
Rev: 07/12 – Conversion to Hay System
Rev: 04/15 – Revised series; added second level and changed first level class code