



Johnson & Johnson

The Experience of the Past with a Vision for the Future

JOB DESCRIPTION OUTLINE

JOB TITLE: P&C Underwriter

STATUS: Exempt

DEPARTMENT #: 05

DATE: 04/19/2005

DEPARTMENT: Special Risk Commercial

REVISION NO: 2

REPORTS TO: SRC Supervisor

REVISION DATE: 06/26/2008

POSITION SUMMARY:

Quote and bind new commercial business over the phone, via fax and email through several top rated insurance companies. Customer service to be provided to agencies as well as insurance companies. Travel both to agencies and companies multiple times throughout the year.

JOB DUTIES & RESPONSIBILITIES:

1. Create and maintain company and agency relationships
2. Achieve written premium and income goals set by management on a quarterly basis
3. Comprehend and maintain underwriting manuals for all companies represented
4. Travel as deemed necessary by the Supervisor, to both agencies & company conventions
5. Comfortable discussing team goals and actively participating in achieving these goals
6. Maintain minimum company education requirements
7. Adhere to company-wide minimum service standards
8. Knowledge of the independent agency system and economics - assess the capacity of market, territory and individual agencies to identify and act on growth opportunities.
9. Develop and maintain effective relationships with business partners.
10. Demonstrate accountability for the assigned territory by being innovative and identifying and implementing opportunities for improvement in results.
11. Must be innovative and creative
12. Other duties as assigned
13. Pursue education to enhance industry knowledge.

RESPONSIBILITIES:

% OF TIME

- | | |
|----------------------------|-----|
| 1. Quote/Bind new business | 75% |
| 2. Goal Setting | 15% |
| 3. Agency/Company Travel | 10% |

JOB REQUIREMENTS:

EDUCATION & EXPERIENCE:

One to three years of experience and a Risk Management and Insurance degree from an accredited college or an Associate in Underwriting or Associate in Surplus Lines Insurance or three years of Property and Casualty Underwriting experience or experience in a related field

KNOWLEDGE, SKILLS AND ABILITIES:

- Strong customer service skills
- Ability to maintain confidentiality
- Capacity to analyze information and mathematical aptitude
- Knowledge of all applicable rating systems
- Knowledge of all underwriting and rate/rule manuals
- Proficiency in on-line reference manuals
- Knowledge of underwriting principles
- Knowledge of policy forms
- Ability to recognize exposure to loss
- research skills
- attention to detail
- decision making
- coordination
- Ability to multi-task, prioritize, make quick decisions and be flexible in a fast paced environment
- Computer experience a must, MS Word & Excel experience required
- Minimum 50wpm typing speed
- Team Player and Mentor to UWI
- Excellent oral and written communication skills
- Exceptional interpersonal skills
- Interest in selling products and services based on customer needs
- Ability to clearly and effectively present (both written and verbal) to external business partners, management and internal business partners, and maintain professional business appearance.
- Exhibits a professional appearance when representing the organization during agency visits or business meetings.
- Strong knowledge of the Property-Casualty Industry.
- Knowledge of Commercial Lines Products - ability to differentiate J&J products/services from competitors.
- Strong negotiation skills.

SUPERVISORY RESPONSIBILITIES: *NONE*

EQUIPMENT TO BE USED: *Computer and other standard office machinery including but not limited to emails & faxes, multi-line phone, adding machine, company vehicles among others as deemed necessary Department specific: Image Right, Star, Rackley, Docucorp, In-house issuance programs.*

TYPICAL PHYSICAL DEMANDS: *Must be able to lift 25 lbs, must be able to sit for long periods of time, must be able to drive a motor vehicle.*

TYPICAL MENTAL DEMANDS: *Must be able to utilize an adding machine to perform math functions as well as handle multiple lines of business at the same time on a routine basis.*

WORKING CONDITIONS: *Typical office setting*

Signature: _____ Date: _____