



Johnson & Johnson

The Experience of the Past with a Vision for the Future

JOB DESCRIPTION OUTLINE

JOB TITLE: Standard Commercial Associate Underwriter STATUS: Exempt
DEPARTMENT #: 05 DATE: 04/19/2005
DEPARTMENT: Standard Commercial REVISION NO: 2
REPORTS TO: STC Manager REVISION DATE: 02/05/2009

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. Strong customer service skills
2. Create and maintain company and agency relationships
3. Achieve mutually agreed upon sales goals
4. Comprehend and maintain underwriting manuals for all companies represented
5. Travel as deemed necessary by the Supervisor, to both agencies & company conventions
6. Comfortable discussing team goals and actively participating in achieving these goals
7. Maintain minimum company education requirements
8. Achieve written premium and income goals set by management on a quarterly basis
9. Adhere to company-wide minimum service standards
10. Must be innovative and creative
11. Other duties as assigned
12. 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: 1 year or less experience and an RMI Degree, CISR, AIS, or CPIW or 1 year of experience in P&C Underwriting or related field

KNOWLEDGE, SKILLS AND ABILITIES:

Strong customer service skills

- Ability to maintain confidentiality
- Capacity to analyze information and general math skills
- 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 Assistant Underwriters I & II
- 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.
- 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

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

Supervisor's Approval & Signature:

Date: _____