

JOB ANNOUNCEMENT

Posting Date: 10/02/2024
Position: Underwriter
Supervisor: Manager, Underwriting
Location: Nashville, TN

Job Summary:

The Senior Underwriter performs underwriting functions to support the department's goals of new sales, profitability and retention. Responsible for new business underwriting and renewals for assigned book of business including large and complex groups. Creates and analyzes advanced queries and reports as directed or required by internal and external customers.

Primary Job Responsibilities:

1. Evaluates risk and develops, reviews and approves rates consistent with approved rating formulas and departmental guidelines for both dental and vision products
2. Responds to Sales/Account Management requests and manages a book of business to ensure that new sales, retention and profitability goals are met. Assists other underwriters in managing their book of business.
3. Develops and approves new business rates, proposals and contract provisions.
4. Develops and approves renewal rates for assigned book of business customers.
5. Creates and develops rating and underwriting reports and documents to support and assist Sales and Account Management.
6. Provides technical guidance in rating methodology, benefit plan design, contract language, bid responses and other underwriting issues to sales staff.
7. Provides underwriting technical guidance and sales support to agents, brokers, consultants and groups.
8. Develops, coordinates, implements and leads underwriting programs and projects. Researches, negotiates, and resolves underwriting issues for complex clients. Meets internally and externally with management level personnel.
9. Audits Underwriter and Entry Level Underwriter work for quality and effectiveness and meeting department goals.
10. Creates and provides training for underwriting staff and sales staff.
11. Maintain and update DDTN reporting databases on a monthly basis.
12. Submit and secure TNDCl approval for new insurance products and changes to existing products.
13. Submit and secure TNDCl and CMS approval for products offered on the Federal Exchange.

14. Coordinate the resolution of technical issues with DDMI's rating system for both new and renewal ratings.
15. Represent Underwriting Department at affiliate and DDPA roundtables.
16. Develop reports to analyze pool group performance and determine any needed changes to pricing.
17. Develop and coordinate Underwriting strategies through regular conference calls with affiliate Underwriting representatives.

Minimum Qualifications:

Position requires a bachelor's degree in mathematics or a related field such as business, finance or economics and five years underwriting experience. Will accept any suitable combination of education, training or experience.

This position requires advanced level skills with word processing and spreadsheet applications; advanced analytical skills; attention to details; the ability to apply mathematical and algebraic theory and formulas; and the ability to communicate results both orally and in writing; ability to resolve problems and use independent judgment. Occasional travel is required.

Position requires adherence to department and corporate policies and procedures, serve internal and external customers and support the goal of other departments and the company.

Disclaimer

This description is intended to indicate the general responsibilities and level of work difficulty that will be required of positions given this title, and should not be construed as declaring what the specific duties and responsibilities of any particular position should be. It is not intended to limit or in any way modify the right of management to assign, direct and control the work of employees under their supervision. The use of a particular expression or illustration describing responsibilities shall not be held to exclude other responsibilities that are of similar kinds or levels of difficulty.

If you are interested in this position and possess the qualifications required, please complete this form and an Employee Application Update (available from Human Resources) and **return both** to HR within 5 business days of the Posting Date.

Signature

Date

“This contractor and subcontractor shall abide by the requirements of 41 CFR 60-741.5(a). This regulation prohibits discrimination against qualified individuals on the basis of disability, and requires affirmative action by covered prime contractors and subcontractors to employ and advance in employment qualified individuals with disabilities.”

“This contractor and subcontractor shall abide by the requirements of 41 CFR 60-300.5(a). This regulation prohibits discrimination against qualified protected veterans, and requires affirmative action by covered prime contractors and subcontractors to employ and advance in employment qualified protected veterans.”

“We are an equal opportunity employer and all qualified applicants will receive consideration for employment without regard to race, color, religion, sex, national origin, disability status, protected veteran status, or any other characteristic protected by law.”