**McKee Risk Management** has been committed to delivering specialized underwriting, claims and risk control to select groups of insureds through our established agents since 1999. As a Commercial Insurance Program Administrator we recognize the importance of strong and deep relationships with both the carriers with whom we are aligned, our agents, brokers and one another. Our relationship-driven model provides a stable base for our business platform and enhances our ability to quickly and efficiently meet and exceed the expectations of carriers, agents, and insureds.  It is the contribution that our staff makes that allow us to provide the finest-quality services to our agents and insureds.

Hiring exceptional staff is the key to meeting and exceeding our business goals.  Hiring the right staff also allows McKee to continue to offer our exceptional work environment, excellent employee benefits, rewarding carrier paths and a healthy and fulfilling work-life balance.  We strive to provide every employee with the opportunity to grow physically, mentally and financially while working for McKee.

**Job Title: Underwriting Trainee**

**Position Function:**

* **Learns to be responsible for the production and profitability of an assigned book and / or agency assignment.**
	+ Learns to be responsible for established new business, retention, rate, net margin, cross selling goals.
* **Learns to be responsible for risk selection / rejection, pricing, retention, account rounding, wholesaling of lines of business in and outside of the slip markets as needed, growth and profitability per divisional objectives.**
	+ Learns to use independent judgment and initiative to support business goals.
	+ Learns to reviews, document and / or underwrite new and renewal policy transactions within written authority.
	+ Learns to review premium and loss data on an individual account.
	+ Learns to analyze coverage and limit requests and decides what terms to offer.
	+ Learns to price business in accordance with company guidelines and within written authority.
	+ Learns to assess risk quality and compliance within company guidelines and initiates appropriate loss prevention actions, if applicable.
	+ Ensures file is complete and meets company guidelines.
* **Learns to review insurance applications and other risk documentation. Learns to review underwriting requirements and refers applications, endorsement requests or other correspondence for further underwriting analysis when outside of written authority.**
	+ Learns to gather information on new and renewal business and change requests to support underwriting decision making.
	+ Learns to investigate discrepancies in the information gathered.
* **Learns to communicate with agents to obtain information needed to underwrite risks and address issues. Researches and responds to questions from agents.**
* **Visits agents, brokers and producers in order to retain existing accounts build and maintain business relationships and develop new opportunities in support of unit objectives.**
	+ Interprets, explains and markets products and services for the department and for the company.
* **Orders, reviews and take appropriate action on required reports, endorsement requests, service requests and general correspondence, follows up accordingly ensuring files are complete.**
	+ Includes policy review and actions such as endorsements within assigned authority level.
* **Responsible for limited rating and policy issuance for the Underwriting Team and or for a designated agency assignment or selection of the business.**
* **Performs other duties as assigned**.

**Job Requirements:**

Bachelor’s degree in Risk Management preferred, other fields of study may include Liberal Art, Business or related discipline.

Experience: 0-3 years

Prior experience in insurance and or general business a plus

GPA 3.0 or higher preferred

Strong written and verbal communications skills

Leadership experience through work or involvement in athletics, clubs, or other activities preferred.

Excellent organizational and time management skills

Proficient Word, Excel, Outlook skills