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# Example of Underwriter Trainee Job Description

Our company is hiring for an underwriter trainee. We appreciate you taking the time to review the list of qualifications and to apply for the position. If you don’t fill all of the qualifications, you may still be considered depending on your level of experience.

## Responsibilities for underwriter trainee

* Training program will start July 2018
* With the support of their manager, consult with sales team to provide the products and plan options that best meet the customer’s needs
* Develop, appraise, and communicate decisions on life and health insurance applications
* Assess mortality and morbidity risk based on company guidelines
* Some travel is required, including overnight stays
* Travel is required on a national basis, up to 30% of the time, including overnight travel
* Learns to use independent judgment and initiative to support business goals
* Observe and work with Underwriter, Assistant Vice President and Vice President of Commercial Surety business unit to become familiar with the functions of this position
* Use business acumen to perform gather and review information on financial conditions, risk exposure, loss history, and economic trends that may impact the terms and conditions offered to the client
* Participating in the Individual DI underwriting training program developing knowledge of underwriting rules, guidelines and procedures

## Qualifications for underwriter trainee

* Ambitious career minded candidates with a strong financial aptitude and outstanding people skills for a professional career in Surety Underwriting
* Job requires an ability and willingness to learn financial analysis
* Be actively engaged in additional industry and professional development and designations (AFSB, CPCU, MBA)
* Candidates must have effective analytical, interpersonal and written/verbal communication skills
* Ability to perform fundamental financial analysis and willingness to travel
* Bachelor’s Degree with desired majors including Risk Management & Insurance, Business, Economics, Finance, Accounting and Math or associated work experience through intern program