

**STATE OF OHIO (DAS)**CLASSIFICATION  
SPECIFICATION**CLASSIFICATION SERIES:**

Workers' Compensation Underwriter

**SERIES NO.:**

6679

**MAJOR AGENCIES:**

Bureau of Workers' Compensation

**EFFECTIVE DATE:**

10/18/2015

**SERIES PURPOSE:**

The purpose of the workers' compensation underwriter occupation is to evaluate & determine workers' compensation premiums in order to protect BWC from excessive losses.

At the lower level, incumbents evaluate employer applications for alternative rating plans to determine acceptability of employers for BWC risk programs & calculate & adjust reserves & employer premium rates.

At the higher level, incumbents supervise unit of underwriters.

The following are definitions of terms that will be cited herein for this classification series.

Annual Risk Review: physical inspection of business operation to obtain full description of processes, materials & machinery used & kinds of work performed. Annual risk reviews are conducted by employer services specialists.

Premium Audit: review of employer's accounting records & related documentation to determine if employer has been assigned proper manual insurance classifications & is reporting all required payroll accounting documentation. Premium audits are conducted by workers' compensation external auditors.

Manual Classification: designation assigned to specific kinds of work based on hazards involved in the work processes, materials handled or used &/or equipment & machinery operated or exposed to.

Loss Control: efforts to reduce both employer premium costs & workers' compensation claims by improved safety & hygiene, work environment & policies. Loss control studies are performed by industrial safety hygienists & consultants.

This class series is designed exclusively for use by the Bureau of Workers' Compensation.

**JOB TITLE**

Workers' Compensation Underwriter

**JOB CODE**

66791

**PAY GRADE**

31

**EFFECTIVE**

03/01/1999

**CLASS CONCEPT:**

The full performance level class works under general supervision & requires considerable knowledge of insurance & risk management, accounting or business administration & laws, rules & procedures governing workers' compensation insurance coverage in order to evaluate & classify risk &/or set premium rates on workers' compensation applications for employers.

**JOB TITLE**

Workers' Compensation Underwriter Supervisor

**JOB CODE**

66795

**PAY GRADE**

15

**EFFECTIVE**

10/18/2015

**CLASS CONCEPT:**

The supervisory level class works under general supervision & requires thorough knowledge of insurance & risk management, business administration or accounting & laws, rules & procedures governing workers' compensation insurance coverage in order to supervise workers' compensation underwriters &/or underwriting consultants & clerical staff.

<u>JOB TITLE</u>	<u>JOB CODE</u>	<u>B. U.</u>	<u>EFFECTIVE</u>	<u>PAY GRADE</u>
Workers' Compensation Underwriter	66791	14	01/01/1999	31

**JOB DUTIES IN ORDER OF IMPORTANCE: (These duties are illustrative only. Incumbents may perform some or all of these duties or other job-related duties as assigned.)**

Evaluates & authorizes applications for alternative rating plans (e.g., group-rating, retrospective rating &/or self insurance) to determine acceptability of employers for BWC risk programs, analyzes employer loss statistics, payroll & premiums, calculates & adjusts reserves & employer premium rates, responds to inquiries from employers, legislators, trade associations, other state agencies or employer representatives regarding applications & rating plans & represents BWC in appellate process.

Conducts annual reviews of employers' accounts & examines reports of annual risk reviews, premium audits & loss control history of covered employers to make periodic assessments of account status.

Analyzes current risk management strategy on employer accounts; determines degree of improvement made due to loss control efforts & whether additional services are needed; recommends alternative risk strategies; reviews loss control reports to ensure hazards are properly identified & controlled & to identify activities not reflected on employer's applications that would result in additional classifications; analyzes information from other BWC divisions for indication of unusual or serious claim loss history problems or payroll reporting trends; interfaces with risk field staff or employer to address & resolve problems; analyzes loss history of individual accounts to identify problems & interfaces with risk field staff or employer to effectuate corrective action; assembles & analyzes work-related accident data & payroll data for use in premium rate calculations & designing & implementing rating plans.

Assists in special projects & participates in cross-functional BWC teams to address customer issues; consults with other BWC departments on technical issues relating to pricing & rating plans; provides information & support to risk team members & participates in mentoring/training of other division employees.

**MAJOR WORKER CHARACTERISTICS:**

Knowledge of workers' compensation laws, policies & procedures regarding risk administration\*; insurance & risk management, accounting or business administration; manual classifications; loss control; English grammar; oral & written business communication; public relations. Skill in use of video display terminal or personal computer\*. Ability to define problems, collect data, establish facts & draw valid conclusions; read & understand technical reference manuals; write meaningful, accurate & concise reports; gather, collate & classify information about data, people or things; add, subtract, multiply & divide whole numbers; calculate fractions, decimals & percentages; respond to sensitive inquiries from & contacts with employers & public.

(\*)Developed after employment.

**MINIMUM CLASS QUALIFICATIONS FOR EMPLOYMENT:**

Completion of undergraduate core coursework in business, insurance & risk management, accounting, mathematical sciences or related field of study.

-Or 2 yrs. trg. or 2 yrs. exp. as underwriter for insurance organization or for agency comparable to Ohio Bureau of Workers' Compensation.

-Or equivalent of Minimum Class Qualifications for Employment noted above.

**TRAINING AND DEVELOPMENT REQUIRED TO REMAIN IN THE CLASSIFICATION AFTER EMPLOYMENT:**

Not applicable.

**UNUSUAL WORKING CONDITIONS:**

Not applicable.

<u>JOB TITLE</u>	<u>JOB CODE</u>	<u>B. U.</u>	<u>EFFECTIVE</u>	<u>PAY GRADE</u>
Workers' Compensation Underwriter Supervisor	66795	EX	10/18/2015	15

**JOB DUTIES IN ORDER OF IMPORTANCE: (These duties are illustrative only. Incumbents may perform some or all of these duties or other job-related duties as assigned.)**

Supervises unit of workers' compensation underwriters &/or underwriting consultants, makes work assignments, reviews underwriting determinations for sound judgment & compliance with laws, rules & procedures governing workers' compensation coverage, evaluates training needs of underwriters &/or underwriting consultants & recommends training & staff development, completes performance evaluations, provides expertise & assistance to underwriting staff on unique or complex underwriting issues, reviews & approves accounts exceeding authority level of unit underwriters & coordinates underwriting functions with premium audit, safety & hygiene & employer services divisions.

Analyzes effect of bureau services (i.e., employer services, premium audit, safety & hygiene) on employers accounts; identifies problems in service product/delivery & opportunities for improvements; assists in development & execution of strategies to achieve desired results & reviews outcome; monitors external conditions affecting employers (e.g., economic conditions, legal & claims climate, regulatory conditions); evaluates employer needs for specialized underwriting methods (e.g., group rating, retrospective rating).

Compiles reports for submission to management (e.g., unit production levels, industry trends, economic conditions); attends meetings & conferences; serves on committees; plans, schedules & moderates underwriting meetings; responds to complaints & inquiries from employers; maintains professional contacts with peers in insurance industry.

**MAJOR WORKER CHARACTERISTICS:**

Knowledge of insurance & risk management, accounting or business administration; laws, rules & procedures governing workers' compensation insurance coverage; retrospective rating plan\*; experience rating plan\*; manual classifications; loss control practices; supervisory principles/techniques\*; employee training & development\*. Ability to deal with many variables & determine specific action; write complex reports & position papers; read & evaluate complex & technical reports regarding employer operations, loss control efforts, industry trends; gather, collate & classify information about data, people or things; answer routine & sensitive inquiries from employers, government & industry officials.

(\*)Developed after employment.

**MINIMUM CLASS QUALIFICATIONS FOR EMPLOYMENT:**

Completion of undergraduate core program in insurance & risk management, accounting, business administration or related area; 4 yrs. trg. or 4 yrs. exp. in underwriting activities for private insurance carrier or agency comparable to Bureau of Workers' Compensation.

-Or 6 yrs. trg. or 6 yrs. exp. as underwriter for private insurance carrier or agency comparable to Bureau of Workers' Compensation.

-Or 4 exp. as BWC Underwriting Consultant, 63531.

-Or 4 yrs. exp. as Workers' Compensation Underwriter, 66791.

-Or combination of 4 yrs. trg. or 4 yrs. exp. as WC Underwriter, 66971 & BWC Underwriting Consultant, 63531.

-Or equivalent of Minimum Class Qualifications for Employment noted above.

**TRAINING AND DEVELOPMENT REQUIRED TO REMAIN IN THE CLASSIFICATION AFTER EMPLOYMENT:**

Not applicable.

**UNUSUAL WORKING CONDITIONS:**

Not applicable.