

NAMIC Online Salary Survey

Position Descriptions

100 TOP EXECUTIVE: Highest position, responsible for day-to-day operations. Oversees all aspects of the company, coordinates all departments. Reports to the Board of Directors. May be called CEO, General Manager, Secretary/Treasurer. (Only report one.)

110 OFFICE MANAGER: Processes policy endorsements. Manages agents, office billings, commission statements, and receptionist.

120 OFFICE ASSISTANT/SECRETARY: Performs various duties to support general manager, may include data entry, policy processing, bookkeeping, claims, etc., as needed.

130 SENIOR ACCOUNTANT: Oversees and manages the cash flow of the company by maintaining and monitoring the financial resources as required. Performs functions to analyze and maintain general accounting records. Prepares and balances statements and journal entries, and works with more complex financial transactions.

132 ACCOUNTANT: Applies principles of accounting and statistical analysis to maintain the company's general accounting records and systems. Compiles and prepares data for journal entries and financial statements. Analyzes information for statements and reports and assists with preparation.

134 SUPERVISOR, BILLINGS AND COLLECTION: Supervises daily activities of the billing and collections associates to ensure smooth workflow and efficient processing of billing and collections activities. Works with customers to resolve difficult problems.

135 CHIEF FINANCIAL OFFICER: Responsibilities include communicating with the president/CEO on day-to-day operations; participating in company planning, advising managers on matters of fiscal control and profitability; directing the preparation of fiscal reporting (e.g., SAP & GAAP accounting, budgetary, investment, regulatory, governmental); developing and supporting assigned personnel.

136 VICE PRESIDENT – ACCOUNTING: Administers the company's accounting department. Maintains cash accounts, budgets, and regulatory agency and government reports. Prepares and interprets reports for Executive Management and the Board of Directors.

137 ASSISTANT VICE PRESIDENT – ACCOUNTING: Oversees and manages the financial, statistical, billing and collection functions of the company. Functions are performed through the use of proven and acceptable accounting practices while maintaining a high degree of confidentiality.

140 VICE PRESIDENT – HUMAN RESOURCES: Directs, plans and develops all policies and procedures relating to the company's Human Resources function. Coordinates and develops programs designed to attract, retain and motivate employees while complying with all labor, equal employment opportunity, employee relations and other related statutes and regulations.

141 HUMAN RESOURCES SUPERVISOR: Performs various duties relating to the implementation and administration of the company's human resources program. Duties include maintenance of personnel files, assisting in interviewing and screening applicants, and handling routine inquiries concerning payroll, benefits, personnel policies, employment openings and similar matters.

142 HUMAN RESOURCES ASSOCIATE: Responsible for payroll and Human Resource functions including benefits and employee records. Acts as an assistant to the Human Resources Supervisor. Maintains records and tracks employees participation in educational programs.

143 VICE PRESIDENT – TRAINING AND ADMINISTRATION: Provides guidance and leadership to the administrative functions of the organization. This includes (but is not limited to) all facility related issues, grounds, forms control, mailroom, policy assembly, records, switchboard, and all phones. Develops and manages a Facility Disaster Recovery Plan. Develops and implements a training function within the company which encompasses both management and technical training and is focused on all employees and departments. Duties include both coordinating and facilitating training sessions.

150 SENIOR PROGRAMMER/ANALYST: Analyzes, designs, and maintains computer mainframe programs, applications and procedure automation to be utilized for report generation, access, inquiry, and update by system users. Performs all phases of applications systems analyses and design. Knowledgeable of at least one computer programming language.

151 VICE PRESIDENT – INFORMATION SYSTEMS: Responsibilities include communicating with the president/CEO on day-to-day operations; developing and maintaining the data processing function of the company; developing information technology procedures to insure compliance throughout the company, including regulatory compliance; analyzing and developing new technology; conferring with managers to insure the information technology requirements of the company are being met; developing business resumption plan for information technology systems; training and assisting personnel in backup of information management technology; developing and supporting assigned personnel.

152 PROGRAMMER/ANALYST: Performs functions to maintain PC hardware and design, code and debug programs for less complex software applications. Helps provide solutions in making technical logic meet the needs of the users. Knowledgeable of at least one computer programming language.

154 SYSTEMS PROGRAMMER: Performs analytical, technical and administrative functions to maintain system quality and ensure continuous operation. Prepares, tests, codes, and debugs system programs. Analyzes and develops program flow and logic. Prepares documentation, updates and modifies specifications. Knowledgeable of basic computer logic and specifications and parameters for storing data.

156 NETWORK ADMINISTRATOR/MANAGER: Manages and controls the flow of new technology into the workplace that deals with multiple computer platforms, networks, and operating systems. Installs, upgrades, and configures PC applications on the file servers for office automation. Ensures that security procedures are implemented and enforced. Troubleshoots network to isolate, diagnose, and resolve network problems. Trains users on network use and procedures and prepares related documentation.

200 CASUALTY ACTUARY, ENTRY-LEVEL: Is enrolled in a casualty actuarial program and has completed 0-2 exams. Has the responsibility for establishing and controlling actuarial rates, rating structures, and systems. Will analyze and recommend needed loss and expense reserve levels. Will review existing rates and revisions needed.

210 ACTUARY: Duties are those performed at the top non-supervisory actuary level. Exclude those where supervision or management is the primary responsibility.

300 OUTSIDE ADJUSTER, ENTRY-LEVEL: The entry-level position (0-2 years experience), which may include the trainee level.

310 OUTSIDE ADJUSTER, INTERMEDIATE: Investigates all lines of claims including personal, commercial, property and/or casualty as assigned by supervisor, but excludes positions having responsibility for a single specialist line such as Ocean Marine or Surety. Obtains medical reports, appraisals, and statements from witnesses, etc. Estimates property value. Settles claims within prescribed limits. Significant portion of duties is performed outside the office. Has 2-5 years experience.

320 OUTSIDE ADJUSTER, SENIOR: Duties are those performed at the top non-supervisory level. Has 5+ years experience.

330 INSIDE ADJUSTER, ENTRY-LEVEL: The entry-level position (0-2 years experience), which may include the trainee level.

340 INSIDE ADJUSTER, INTERMEDIATE: Investigates claims through correspondence or telephone, as assigned by supervisor. Obtains appraisals and other needed information from insureds, claimants, witnesses, and other interested parties by telephone and correspondence. Interviews those insureds, claimants, witnesses, and other interested parties who appear in person. Advises insured as to proper course of action. Analyzes information obtained in order to evaluate claims; determines coverages; extent of loss or liability; settles claims within prescribed limits. Ensures that drafts are issued as claim payments and that liability releases for adjusted claims are obtained. Duties do not include supervisory responsibilities. Has 2-5 years experience.

350 INSIDE ADJUSTER, SENIOR: Duties are those performed at the top non-supervisory level. Has 5+ years experience.

400 CLAIMS SUPERVISOR: Responsible for the supervision of a unit of claims adjusters, both inside and/or outside, involved in either specialized lines or all lines. Responsible for the investigation and settlement of all claims assigned to unit. Responsible for the selection and training of unit personnel and the initiation of personnel actions such as salary adjustments, performance ratings, promotions, etc. Advises adjusters on involved cases and extends settlement authority to adjusters as necessary after reviewing case files. May establish reserves and make recommendations to superior on cases exceeding personal authority.

401 VICE PRESIDENT – CLAIMS: Provides overall leadership to claims department. Directs, plans and develops all activities relative to delivering claims service to the company's customers in an efficient and cost effective manner. Ensures that policies, procedures and programs are in compliance with the company's objectives and strategies as well as any relevant governmental regulations.

410 CLAIMS MANAGER: Directs and coordinates administrative and technical functions of the claims operation. Recommends workloads and standards, conducts training sessions, determines settlement authority for claims personnel.

420 CLAIMS REPRESENTATIVE: Investigates and resolves property liability and/or physical damage claims, including personal injury claims, workers' compensation and medical payments. Done either by telephone or field investigation, negotiation.

430 CLAIMS EXAMINER, INTERMEDIATE: Manages the settlement of complex, high-value claim files. Gives technical direction to adjusters on the file (either salaried or independent) but does not administratively supervise adjusters. Does supervise files (not employees). Has greater settlement authority than an adjuster. Extends settlement authority to adjuster. May establish reserves. May, or may not, review closed claims files. May encompass more than one level of claims examiner in some companies.

440 CLAIMS EXAMINER, SENIOR: Duties are those at the top non-supervisory level, where the most senior files are generally assigned.

450 ATTORNEY: Manage all first and third party litigation to ensure the most advantageous and cost effective resolution of litigated claims. Minimum qualifications include a Juris Doctorate degree.

500 LOSS CONTROL REPRESENTATIVE, ENTRY LEVEL: On-site inspection of the risk, evaluations of all insured buildings, reports to the insured all hazards found providing written reports with recommendations to upgrade the property to prevent losses and/or personal injuries. Follows up to confirm hazards have been corrected.

510 LOSS CONTROL REPRESENTATIVE, INTERMEDIATE: Receives work assignments from supervisor, conducts surveys, investigates risk exposures/accidents, analyzes risk experience and make recommendations and follows through to assist insureds in maintaining their loss control programs. Position involves both property and casualty exposures, excluding Boiler and Machinery. May encompass more than one level of loss control representative.

520 LOSS CONTROL REPRESENTATIVE, SENIOR: Duties are those at the top non-supervisory level.

530 LOSS CONTROL REPRESENTATIVE SUPERVISOR: Responsible for all inspection reports prepared in unit and scheduling all inspection assignments. Coordinates unit's activities with underwriting and other functions. Responsible for the selection and training of unit personnel and the initiation of personnel actions such as salary adjustments, performance ratings, promotions, etc.

540 LOSS CONTROL MANAGER: Exercises independent judgment and initiative, makes recommendations that may influence company operations. Position has one or more Loss Control Supervisors reporting to it, and may, in large offices, have an Assistant Manager or Administrative Assistant.

600 MARKETING REPRESENTATIVE, ENTRYLEVEL: Carries out general functions of marketing department; may assist marketing manager with advertising, product development, etc.

601 VICE PRESIDENT – MARKETING: Directs, plans and develops all activities relating to the company's sales and marketing efforts to bring in a continuous volume of quality new business to meet the company's objectives and strategies.

610 MARKETING REPRESENTATIVE: Assists marketing manager and completes marketing functions as assigned.

620 MARKETING MANAGER: Develops and implements marketing strategies. Responsible for the entire marketing function and for the management of all marketing personnel in an office. All marketing personnel report to this position.

630 FIELD REPRESENTATIVE: This position could be a combination of a Marketing Representative, Claims Supervisor, Collection Agent, and Underwriting Supervisor.

640 PRODUCT DEVELOPMENT/RESEARCH SPECIALISTS: Propose, design, manage and complete research projects concerning company products, markets or operations and coordinate the product evaluation process.

700 COMMERCIAL LINES RATER, ENTRY-LEVEL: The entry-level position that may include the trainee level.

710 COMMERCIAL LINES RATER, INTERMEDIATE: Classifies, rates, and determines new business endorsements and renewal premium for casualty and/or property accounts. Uses such manuals, rating plans, schedules, equipment, and information as necessary to determine premium for a given casualty or property risk. May perform training, analysis, and master record coding as required to establish, update, or cancel policy records. May perform billing breakdowns and analysis of premium activity. May work directly with one or more commercial lines underwriters on specific accounts. May work with automated rating systems.

720 COMMERCIAL LINES RATER, SENIOR: Duties are those performed at the top non-supervisory level. May work with automated rating systems.

800 CUSTOMER SERVICE REPRESENTATIVE: Answers written, telephone, or face-to-face inquiries regarding coverage, rating, and billing procedures. Updates rating information and verifies accuracy of policy information. May solicit expiration dates and increased or additional coverage. If position includes sales functions, appropriate agent's license(s) would be required. Reports to Senior Customer Service Representative.

810 CUSTOMER SERVICE REPRESENTATIVE, SENIOR: Duties are those at the top non-supervisory level. Answers written, telephone, or face-to-face inquiries regarding coverage, rating, and billing procedures. Works with a greater degree of independence than a Customer Service Representative, and may handle situations involving a moderate level of difficulty. Updates rating information and verifies accuracy of policy information. May solicit expiration dates and increased or additional coverage. If position includes sales functions, appropriate agent's license(s) would be required.

900 UNDERWRITING ASSISTANT: Provides underwriting assistance and general clerical administration for applicable line of business underwriter(s).

910 PERSONAL LINES UNDERWRITER, TRAINEE: This is an entry-level position.

911 PERSONAL LINES UNDERWRITER, INTERMEDIATE: Accepts, declines, or modifies offerings of personal lines submitted by producers, including fire and extended coverage, liability, burglary, plate glass, inland marine and/or automobile. Evaluates risks according to location, physical and moral hazards, underwriting precedent, and experience. Checks information received concerning risks: inspection reports, credit reports, producer's advices, etc. Recommends risk improvements if indicated. Reviews and takes appropriate action on binders and delinquent reports; also maintains correspondence suspense file. May examine loss experience of producers in territory and take appropriate action. Reviews all correspondence, daily reports, endorsements, inspection and credit reports, and publications pertaining to responsibility. Serves as consultant to production, rating, and claims adjusting personnel as required. Submits complex and unusual risks and risks exceeding personal underwriting authority to senior underwriter or supervisor for approval. May encompass more than one level of personal lines underwriter in some companies.

912 PERSONAL LINES UNDERWRITER, SENIOR: Duties are those performed at the top non-supervisory level.

913 PERSONAL LINES UNDERWRITER SUPERVISOR: Responsible for the supervision of a personal lines underwriting unit involved in the underwriting of single or multiple lines of business. Oversees the acceptance, declination, and rating of risks. Unit normally would not exceed more than ten subordinate underwriters in addition to supporting clerical personnel. Is responsible for the selection and training of unit personnel. Is responsible for initiating personnel actions concerning unit personnel such as salary adjustments, performance ratings, promotions, etc. Is responsible for the coordination of unit's activities with other departments and groups.

914 PERSONAL LINES UNDERWRITER MANAGER: Responsible for all Personal Lines underwriting functions in the field office and for coordination of Personal Lines underwriting with other departments. Position has one or more Personal Lines Underwriting Supervisors reporting to it, and may, in large offices, have an Assistant Manager or Administrative Assistant. Personal Lines Underwriting Manager advises subordinates on complicated risks and makes underwriting decisions on risks exceeding their authority.

920 COMMERCIAL LINES UNDERWRITER, ENTRY LEVEL: The entry-level position that may include the trainee level.

921 COMMERCIAL LINES UNDERWRITER, INTERMEDIATE: Accepts, declines, or modifies offerings of commercial lines submitted by producers, including fire and extended coverage public liability, workers' compensation, burglary, plate glass, inland marine, automobile, and auto fleets. Evaluates risks according to susceptibility of damageability in light of nature and location of property and operations, physical and moral hazards involved, and underwriting precedent and experience. Checks information received concerning risks: inspection reports, credit reports, producer's advices, etc. On some classes, selects policy to fit situation and determines premium rate to be charged. Recommends risk improvements if indicated. Reviews and takes appropriate action on binders and delinquents reports; also maintains correspondence suspense file. Places treaty and facultative reinsurance where appropriate. May examine loss experience of producers in territory and take appropriate action where necessary. Reviews all correspondence, daily reports, endorsements, inspection and credit reports, and publications pertaining to responsibility. Serves as consultant to production, rating and claims adjusting personnel as required. Submits more complex and unusual risks and risks exceeding personal underwriting authority to senior underwriter or supervisor for approval. May encompass more than one level of commercial lines underwriter in some companies.

922 COMMERCIAL LINES UNDERWRITER, SENIOR: Duties are those performed at the top non-supervisory level.

923 COMMERCIAL LINES UNDERWRITER SUPERVISOR: Responsible for the supervision of a commercial lines underwriting unit involved in the underwriting of single or multiple lines of business. Oversees the acceptance, declination, and rating of risks. Unit normally would not exceed more than ten subordinate underwriters in addition to supporting clerical personnel. Is responsible for the selection and training of unit personnel. Is responsible for initiating personnel actions concerning unit personnel such as salary adjustments, performance ratings, promotions, etc. May assist field representatives in the acquisition and retention of large accounts.

924 COMMERCIAL LINES UNDERWRITER MANAGER: Responsible for all Commercial Lines underwriting functions in the field office and for coordination of Commercial Lines underwriting with other departments. Position has one or more Commercial Lines Underwriting Supervisors reporting to it, and may, in large offices, have an Assistant Manager or Administrative Assistant. Commercial Lines Underwriting Manager advises subordinates on complicated risks and makes underwriting decisions on risks exceeding their authority.

930 MULTIPLE LINES UNDERWRITER, TRAINEE: Evaluates and classifies new business applications, reviews renewal accounts and endorsement requests, determines compliance with current guidelines, accepts/rejects applications based on company guidelines, screens applications for completeness, obtains missing information. Provides agents with information and materials.

931 MULTIPLE LINES UNDERWRITER, INTERMEDIATE: Evaluates and classifies new and renewal business applications. Assists in new product development pricing, performs inspections and claim reviews, maintains assigned loss ratio. Communicates internally and externally.

932 MULTIPLE LINES UNDERWRITER, SENIOR: Prepares plans, develops budget, evaluates staffing needs, interviews and hires underwriting staff, monitors staff performance, development, and training. Sets operational priorities, monitors market conditions. Manages underwriting and loss prevention functions.

940 PERSONAL AND COMMERCIAL LINES UNDERWRITER, TRAINEE: This is an entry-level position.

941 PERSONAL AND COMMERCIAL LINES UNDERWRITER, INTERMEDIATE: Accepts, declines, or modifies offerings of personal and commercial lines submitted by producers, including fire and extended coverage, liability, burglary, plate glass, inland marine and/or

automobile. Evaluates risks according to location, physical and moral hazards, underwriting precedent, and experience. Checks information received concerning risks: inspection reports, credit reports, producer's advices, etc. Recommends risk improvements if indicated. Reviews and takes appropriate action on binders and delinquent reports; also maintains correspondence suspense file. May examine loss experience of producers in territory and take appropriate action. Reviews all correspondence, daily reports, endorsements, inspection and credit reports, and publications pertaining to responsibility. Serves as consultant to production, rating, and claims adjusting personnel as required. Submits complex and unusual risks and risks exceeding personal underwriting authority to senior underwriter or supervisor for approval. May encompass more than one level of personal and/or commercial lines underwriter in some companies.

942 PERSONAL AND COMMERCIAL LINES UNDERWRITER, SENIOR: Duties are those performed at the top non-supervisory level.

950 VICE PRESIDENT – UNDERWRITING: This position holds underwriting responsibility for all lines of insurance offered by the company. Plans, directs and develops all activities relative to the company's underwriting program. Ensures that policies, procedures and programs are in compliance with the company's objectives and strategies and any governmental regulations, and that activities are performed in the most efficient and cost-effective manner.