

Specification for Class of

INDUSTRIAL INSURANCE UNDERWRITER 1
Abolished Initially Effective January 13, 2006
Abolished Final Effective February 10, 2006

Definition: Underwrites State Fund insurance policies under the Washington State Industrial Insurance Laws for Level 1 complexity industries including underwriting of risk for new and established accounts and for claims under each policy, accounting tasks including analyzing deficiencies and errors, calculating and adjusting rates, making final determinations regarding refunds, and management of policy accounts including updates and employer's claims management.

Distinguishing Characteristics: Positions at this level underwrite and manage the policies for Level 1 complexity industries.

NOTE: Level 1 complexity factors are determined by the Labor and Industries' industry level/major operations matrix.

Typical Work

Prime contact for assigned group of employers regarding any questions about Labor & Industries;

Establishes new State Fund insurance policies, determines proper coverage, evaluates jurisdiction status, assigns risk classification and corresponding rate and determines appropriate experience rating level;

Performs the necessary accounting functions involved in maintaining employer policies; analyzes deficiencies and errors reported by policyholders and makes corrections; analyzes organization changes if indicated, makes proper determination as to action required;

Manages established policy accounts; this includes updating policy information such as adding/deleting risk classifications, investigating ownership changes, approving elective coverage and authorizing experience transfer, evaluating employer liability status, and assigning risk classification to industrial insurance claims;

Determines and initiates the necessary referrals to Field Audit, Risk Management Services, Policy Consultation, or other services offered by the department;

Analyzes, calculates and adjusts rates and premiums resulting from experience consolidations, third party recovery, second injury relief, claim overpayments, occupational disease claims and risk class conversions and authorizes issuing of a bill statement to policyholder; authorizes re-evaluation of case reserves when the current reserve results in inequitable rates for the policyholders;

Makes final determination of refunds to be issued to policyholders after review of policy reporting records to assure all prior premium obligations related to policy record have been fulfilled, including claim inequities;

Initiates legal action for unregistered employers for claim cost penalties including Field Audit assignment to bring unregistered employers into compliance;

Reviews and investigates employer notification of claims charged in error; reassigns claim to appropriate account to ensure proper assessment;

Performs other work as required.

Knowledge and Abilities

Knowledge of: basic principles of underwriting, insurance, auditing, and accounting; in-depth knowledge of laws and regulations relating to industrial insurance; wage and employment practices, departmental operations; maintain expertise in ever-changing industries and policies regarding risk classification.

Ability to: present facts, options and recommendations in a clear, concise, effective, and logical manner both orally and in writing; provide assistance to employers in establishing appropriate account and payroll records; determine risk classifications or status by making accurate determinations; compute and explain complex rating process clearly and concisely.

Minimum Qualifications

A Bachelor's degree.

OR

INDUSTRIAL INSURANCE UNDERWRITER 1

13845

One year of experience as an Industrial Insurance Accounts Auditor 1, Industrial Insurance Rate Adjuster 1, or Risk Classification Specialist 1.

OR

Two years of experience involving tax-related work, insurance benefits, accounting work or other related experience.

Note: Additional qualifying experience will substitute, year for year, for the required education.

New class: 6-28-93