

Position Description

Job title	<i>Farm and Commercial Product Analyst</i>
Reports to	<i>Director of Underwriting – Farm & Commercial</i>

Position Summary

The Farm and Commercial Product Analyst position is responsible for positioning the products and services to meet company, agent, and policyholders needs, build company revenues and meet corporate objectives within assigned Lines of Business by developing and implementing product and underwriting strategies.

Primary Responsibilities

- Develop and implement business plans to maximize Farm and Commercial Lines’ profit and growth.
- Collaborate with Underwriting to develop and implement project plans to meet profit and growth objectives.
- Establish and implement business strategy for Farm and Commercial, including product development, pricing, and project implementation; underwriting guidelines; portfolio mix planning and results (new/renewal); development of product contracts, forms and endorsements.
- Collaborate with Marketing and Underwriting teams to help educate agencies on products and technologies.
- Ensure that Farm and Commercial Lines are compliant with all applicable statutes and regulations pertaining to products & rates.
- Establish Farm and Commercial Lines competitive analysis practices. Keep current with industry trends and peer competitors’ actions.
- Work with Marketing, Claims, and IT to achieve desired business results for Farm and Commercial Lines’.
- Stay abreast of current industry trends and state issues. Utilize this knowledge to formulate appropriate recommendations to manage and drive product decisions consistent with established strategies.
- Perform filings for rate/rule/form changes.
- Other duties as assigned

Minimum Qualifications

- A four-year college degree with a minimum of 2 years underwriting experience or CPCU designation with 7+ years of underwriting experience, 10+ of insurance related experience.
- In-depth knowledge of major coverages and forms
- In-depth knowledge of rating concepts
- Complete required testing
- Complete formalized continuing education
- Strong PC skills including Microsoft Office
- Excellent interpersonal skills
- Strong organizational skills
- Multi-task oriented
- Detail oriented
- Ability to work individually and in a team environment
- Ability to create positive and collaborative working relationships

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- Strong leadership skills
- Excellent written and verbal skills

Working conditions

This position may be performed at the company headquarters in a traditional office environment full-time or a hybrid schedule of part-time at the company headquarters and part-time at one's remote office. This role routinely uses standard office equipment such as computers, phones, printers, and filing cabinets.

Physical requirements

The physical requirements described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. This position is regularly required to talk or hear over the phone or in a face-to-face conversation. This position will frequently be required to stand, walk, use hand to finger, handle or feel, and reach with hands and arms. This position also requires the ability to lift up to 25 lbs. occasionally.

Direct reports

None

Note

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Employees will be required to follow any other job-related instructions and to perform any other job-related duties requested by any person authorized to give instructions or assignments. All duties and responsibilities are essential functions and requirements and are subject to possible modification to reasonably accommodate individuals with disabilities. To perform this job successfully, the incumbents will possess the skills, aptitudes, and abilities to perform each duty proficiently. Some requirements may exclude individuals who pose a direct threat or significant risk to the health or safety to themselves or others. The requirements listed in this document are the minimum levels of knowledge, skills, or abilities. This document does not create an employment contract, implied or otherwise, other than an "at will" relationship. Duties, responsibilities, and activities may change at any time with or without notice.

Equal Employment Opportunity Statement

Wayne Mutual Insurance Company provides equal employment opportunities to all employees and applicants for employment and prohibits discrimination and harassment of any type without regard to race, color, religion, age, sex, national origin, disability status, genetics, protected veteran status, sexual orientation, gender identity or expression, or any other characteristic protected by federal, state or local laws. This policy applies to all terms and conditions of employment, including recruiting, hiring, placement, promotion, termination, layoff, recall, transfer, leaves of absence, compensation, and training.

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Signatures:

Approved by Management:	
Approved by HR:	
Date:	

Employee signature below constitutes employee's understanding of the requirements, essential functions and duties of the position.

Employee:	
Date:	