

# Underwriter Associate Trainee Program

Are you an inquisitive thinker? Are you proficient in problem-solving? Are you able to analyze data and make decisions? Do you have strong written and verbal communication skills? Then a career in underwriting may be right for you.

Underwriters have a rewarding and challenging career which involves investigating and evaluating risk, negotiating policy terms, and developing relationships with our agency partners.

## As an Underwriter you will:

- Gather and evaluate information from both internal and external sources about a customer's business operations.
- Review coverage information requested by agent and customer to develop an appropriate premium price.
- Offer other risk management solutions to help the customer operate safely and profitably.
- Negotiate policy terms and pricing with our agency partners to sell Western National as the carrier of choice.
- Learn about the legal, economic, and political landscapes of your assigned territory.
- Periodically travel within your assigned territory to meet with agency partners and further develop your relationships and knowledge within your assigned territory.



*"As the Relationship Company®, at Western National we value providing excellent customer service to our fellow employees, our agents, and our policyholders."*

~ Jeff Couchman (EVP, Underwriting and Sales)

## ► Why Underwriting?

As an Underwriter, your work creates the bedrock of our business. Without skilled and knowledgeable Underwriters, we could not care for our customers and provide them with the comfort that they are protected against loss. You will help determine what businesses we can write and retain profitably and how we can best serve our customer's needs. The relationships you develop with our agency partners will help us grow our business and ensure our continued financial strength.

## ▶ Continuous Education

At Western National, you will be encouraged to continue your professional development through nationally recognized insurance courses. We offer cash bonuses for successful completion of most insurance-related courses.

## ▶ Underwriting Development/Training Program

Western National provides a training program, including classroom and hands-on training, designed to teach you the fundamentals of insurance and underwriting. The training will prepare you to serve our customers. Training takes place at our home office in Edina, Minnesota.

### Phase One: Operations Training

Your training begins by building a foundation of the insurance industry and company knowledge. You will be joined by fellow Underwriter Associate Trainees while developing a cross-functional understanding of insurance and risk management.

### Phase Two: Technical Training

Your insurance industry training continues with an emphasis on underwriting. You will examine actual business accounts and learn policies and procedures for effective underwriting analysis and evaluation. You will learn negotiation and customer services skills. You will observe Underwriters and field employees in action.

### Phase Three: Practical Application

You will now apply the knowledge, skills, and behaviors you've learned in phases one and two. You will begin handling business accounts under the supervision of an underwriter and a manager. You will receive the help and guidance of a mentor. During this phase, you will also continue to receive additional training. At the end of this phase, you will be assigned to a functional team and begin an exciting career!

## ▶ Why Western National Insurance?

- Recipient of the Alfred P. Sloan Workplace Flexibility Award
- A Ward's Top 50 Benchmark Company every year since 2009
- Recipient of the 2019 Wellness by Design Award (Platinum +Green), Hennepin County
- 2021-2024 Star Tribune Top Workplace
- A.M. Best "A+" Rated Company



Western National Insurance Group | 4700 West 77th Street | Edina, MN 55435-4818  
(952) 835-5350 or (800) 862-6070 | [info@wnins.com](mailto:info@wnins.com) | [www.wnins.com](http://www.wnins.com)

#### Our Companies:

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Western National Assurance | Western National Mutual | Michigan Millers [Affiliate]