S|D|A|O Special Districts Association of Oregon

POSITION DESCRIPTION

Special Districts Association of Oregon believes that each employee makes a significant contribution to our success. That contribution should not be limited by the assigned responsibilities. Therefore, this position description is designed to outline primary duties, qualifications, and job scope, but not limit the incumbent nor the organization to only the work identified. It is expected that each employee will offer his/her services wherever and whenever necessary to ensure the success of SDAO.

Title: Director of Underwriting
Department: Underwriting
Exempt/Non-Exempt: Exempt
Reports To: Director of Property Casualty Services
Pay Equity Group: 4455452654513
Effective Date: August 1, 2026

☐ New position ☐ Position change X Updated

General Position Summary:

The Director of Underwriting provides strategic and operational leadership for the underwriting functions of the Special Districts Insurance Services Trust (SDIS) and the Property and Casualty Coverage for Educational Trust (PACE) insurance programs. This position is responsible for the management of underwriting operations, staff supervision, rate development, coverage administration, reinsurance coordination, member relations, and insurance program development. The Director of Underwriting works collaboratively with executive leadership, trustees, committees, reinsurers, agents, and members to ensure long-term financial stability, competitiveness, and effectiveness of SDIS and PACE insurance programs.

Essential Functions/Major Assignments:

- Oversee the development, maintenance, review, and implementation of all insurance program coverage documents, endorsements, and related documentation, ensuring consistency with reinsurance agreements and identification of any coverage gaps or omissions.
- Ensure the SDIS Trust and PACE Trust are consistently informed and updated on what is occurring in the Underwriting department.
- Develop, analyze, and present exposure, loss, and underwriting trend reports to management, the Insurance Services Committee, and the Board of Trustees.
- Develop and maintain departmental procedures and internal controls to support efficient operations and effective risk management.
- Acts as SDIS liaison with all local insurance agents.
- In collaboration with Director of Property Casualty Services and the CFO develop and implement a rating plan each policy year based on the annual budget.
- Develop and maintain an underwriting manual for SDIS and PACE.
- Analyze the annual actuarial study to determine adequate rates and identify trends.
- Assist with development of the annual budget.
- Administer SDIS's Longevity Credit Program.
- In collaboration with Director of Property Casualty Services, collaborate and share data with SAIF to assist with the SDAO Service Group as needed.
- Make pricing, renewal, and deductible decisions for each member of SDIS and PACE.

- Analyze pricing compared to exposure to make sure rates are adequate.
- Responsible for maintenance of the Trust and PACE coverage documents, including but not limited to.
    - Developing a clear understanding of all coverage sections.
    - In collaboration with Director of Property Casualty Services, on an annual basis, identify any coverage changes that need to be made for members; this is completed by an annual review of coverage reports, claims and loss; work in concert with the Insurance Services Committee to discuss changes to resolution.
    - Communicate directly with reinsurance brokers to ensure their approval of any changes to coverages.
    - Implementing coverage changes and distribute revised documents to the members.
- Collaborate with Claims, Risk Management, Accounting, and other departments to ensure alignment of underwriting, coverage, billing, member service, and risk management activities.
- In collaboration with Director of Property Casualty Services, work with reinsurance brokers to negotiate reinsurance pricing, terms, conditions, and limits of coverage.
- Work with other departments to discuss changes.
- Maintain and organize all reinsurance documents.
- Answer coverage questions from members and independent insurance agents.
- Communicate regularly with independent insurance agents to explain coverage and pricing issues.
- Oversee the contracts with outside appraisal companies.
- Responsible for reviewing and approving all new quotes sent to prospective members.
- Assist with policy changes, updates, additions, deletions regarding insurance products.
- In collaboration with the Insurance Services Committee, make decisions on coverage for unique exposures.
- Provide leadership, support, and guidance to the underwriting team.
- Must provide regular, reliable, and predictable performance of duties.
- Must be available and accessible during work hours.

Secondary Functions:

- Support strategic planning initiatives related to SDIS and PACE insurance programs.
- Assist with the evaluation, selection, and implementation of technology systems and process improvements related to underwriting operations.
- Participate in industry associations, conferences, and professional development activities to maintain current knowledge of underwriting trends, public entity pooling, and insurance market conditions.
- Serve as a backup resource for critical underwriting functions during periods of staff absence or increased workload.
- Maintain productive working relationships with members, agents, reinsurers, vendors, and business partners.
- All other duties as assigned.

Job Scope:

- The Director of Underwriting is required to analyze problems, concepts and make decisions on that information. Coupled with this responsibility is the requirement for the prudent use of SDAO financial assets.
- The Director of Underwriting is expected to perform with a high degree of independence. Work requires extensive decision-making.
- The Director of Underwriting is required to establish plans and set goals for the department; must consider options and contingencies and must include methods for managing any difficulties encountered.

Supervisory Responsibility:

Underwriting Manger August 2026

- Provides full supervisory function over all employees in the underwriting department inclusive of recruitment, interviewing, training, coaching, developing, and evaluating staff.

Interpersonal Contacts:
- The Director of Underwriting has regular communication with customers outside and outside of SDAO, including Board members, insurance agents, and members, with the purpose of gathering information, exchanging ideas, presentation of results etc.
- The Director of Underwriting will develop new processes and procedures within the underwriting department as needed; is ultimately responsible for the effective overall interrelated processes and relationships of the department with a wide audience.

Specific Job Knowledge, Skill, and Ability:
- Knowledge of pools and the insurance marketplace
- Must have a solid knowledge of property and casualty products, underwriting operations, and processes.
- Knowledge of management and project management concepts
- Skill in data analysis
- Must have excellent analytical skills.
- Must possess excellent verbal and written communication skills as well as strong negotiation skills; includes active listening and presenting findings and recommendations.
- Must have strong critical thinking skills.
- Strong relationship management skills
- Ability to adapt to changing environments.
- Must be able to make sound decisions and have good judgement.
- Ability to successfully complete multiple tasks concurrently within a fast-paced, team-oriented, working environment.
  Ability to travel, including overnight travel, both within the state or Oregon and the USA. There is potential for international travel.

Specific Job Effort:
- The Director of Underwriting regularly assesses risk, analyzes options, and makes decisions and recommendations on best practice or guidance, often without complete information.

Education, Experience, and Certification/Licensure:
Required
- Bachelor’s degree in business administration, mathematics or systems analysis or related field.
- Minimum four years’ experience as an Underwriter for an insurance company or self-insured pool
- State of Oregon Insurance License required.
  OR
- An equivalent combination of education, training, and experience sufficient to successfully perform the essential duties of the job.

Desired/Preferred
- Previous full supervisory experience strongly desired
- Five or more years of management level experience addressing the insurance needs of public entities
- Demonstrated project or program management or leadership skills within the public entity and/or insurance industries

Job Conditions:
- This position operates in a professional office environment.

- Typical work schedule is Monday through Friday during regular business hours but does require flexibility of schedule to meet the demands of the position which may include evenings and weekends.
- This position is eligible to work a hybrid work scheduled as per current SDAO policy.
- Routinely uses standard office equipment, especially computers and mobile devices.
- In performance of the duties of this job, the employee is occasionally required to stand; walk; sit; use hands and fingers to handle, or feel objects, tools, or controls; reach with hands and arms; climb stairs; talk or hear.
- The employee must occasionally lift or move office products and supplies, up to 20 pounds.
- This position will require travel.

Employee Signature Date _____________
(*The signature of the employee indicates this document has been read and is understood.)*

Supervisory Approval Date _____________
(The signature of the Supervisor confirms the assignment of work to the employee.)