



BITUMINOUS Insurance Companies

320 - 18th Street
Rock Island, IL 61201-8744
309 786 5401
800 475 4477
Fax 309 786 3847
www.bituminousinsurance.com

EMPLOYER: Bituminous Casualty Corporation -

Also referred to commonly and in trade journals as "Bituminous" or "Bituminous Insurance Companies"

BITUMINOUS IS AN EQUAL OPPORTUNITY EMPLOYER

TYPE OF BUSINESS: Property and casualty insurance company ("Agency Company" - Sell through independent insurance agents)
Business insurance

HOME OFFICE: 320 - 18th Street, Rock Island, Illinois 61201
Phone (309) 786-5401

BRANCH OFFICES:

Atlanta, GA	Indianapolis, IN	New Orleans, LA
Baltimore, MD	Kansas City, MO	Oklahoma City, OK
Charlotte, NC	Little Rock, AR	Pittsburgh, PA
Dallas, TX	Milwaukee, WI	St. Louis, MO
Denver, CO	Nashville, TN	San Antonio, TX
Des Moines, IA		

TOTAL EMPLOYMENT: About 475
Including about 175 in home office and a total of about 300 in field offices

TOTAL ANNUAL "SALES": \$385,000,000

JOB POSITION/DESCRIPTION: Underwriting - Trainee

Bituminous Insurance Companies is a commercial lines insurance carrier that specializes in marketing to a few target industries. We work hard at building our customer expertise in order to better service their insurance needs. Building this expertise doesn't happen overnight. It requires personal one-on-one training and attention. This occurs in our underwriting, risk control, claims and premium audit departments in our Rock Island, Illinois, home office. Since we hire only a select few trainees each year, we have a vested interest in successfully training new underwriters before they move to a branch underwriting assignment. College graduates who want to start a career in commercial lines underwriting should visit our Web site at www.bituminousinsurance.com for more information.

Must be willing to relocate (Bituminous pays for moving expenses)

REQUIRED SKILLS/ABILITIES:

- sharp analytical skills
- communication and negotiation effectiveness
- sound decision making capability
- profit motivation without sacrifice of good business ethics

COMMERCIAL LINES (BUSINESS INSURANCE) UNDERWRITERS:

- select or underwrite potential customers, as submitted by our agents
- choose which insurance coverages we will offer to a particular customer
- decide what price and policy conditions we intend to provide

LINES OF COVERAGE THAT WE SPECIALIZE IN:

- workers compensation
- general liability
- commercial automobile
- commercial property and inland marine
- commercial umbrella

CAREER PATH:

Underwriting - underwriting trainee, branch office underwriter, branch office manager or home office underwriter

APPROXIMATE TIMETABLE:

Underwriting:

6 to 9 months training in home office (Rock Island), underwriting department.

Transfer to a branch office (as and where needed) to work as a branch underwriter.

SALARY: Starting Salary, Underwriting Trainee
\$40,000 per year, depending upon qualifications

Performance of each trainee is reviewed formally twice a year; salary increases are based on merit.

MAJOR BENEFITS:

(For all full-time employees)

Life Insurance - for the employee
An amount equal to twice annual salary

Health Insurance - A comprehensive plan providing coverage for employee and eligible dependents. (Eligible dependents for health insurance include generally spouse and dependent children.)

Dental Insurance - Basic plan covering employee and eligible dependents.

Life, Health and Dental Insurance are effective on the employee's first day of work.

Vacation - Based on date of employment, five months, one week; one year earns two weeks vacation. Five years earns three weeks vacation.

WORKING HOURS

Most departments work on 'gliding time' whereby employees may, if it fits appropriately with the work schedule of their section or department, begin their workday any time between 7:00 a.m. and 9:00 a.m.; it then ends 8-1/2, 8-3/4 or 9 hours later (8 hours of work plus a 30, 45 or 60-minute lunch period).

Here is the normal procedure to follow in making application for this job at Bituminous:

1. Applicant should complete an employment application form - can be obtained from receptionist in lobby of home office, from our Web site (www.bituminousinsurance.com) or we will gladly send one by mail.
2. Normally, we will not "interview" an applicant until we have reviewed the completed application. Usually, we review the application within one or two days of receipt.
3. In arranging for an interview, we will normally contact the applicant directly.
4. Specific questions about this job should be directed to Christine Kruse, Vice President of Underwriting (ckruse@bituminousinsurance.com).

Questions pertaining to employment or job openings in general may be directed to Janine Happ, Senior Vice President, Employee Services.

EDUCATIONAL SUPPORT

Full support of AI/CPCU courses and study materials. Support may be considered for college course work if relevant to current job role with supervisory approval.