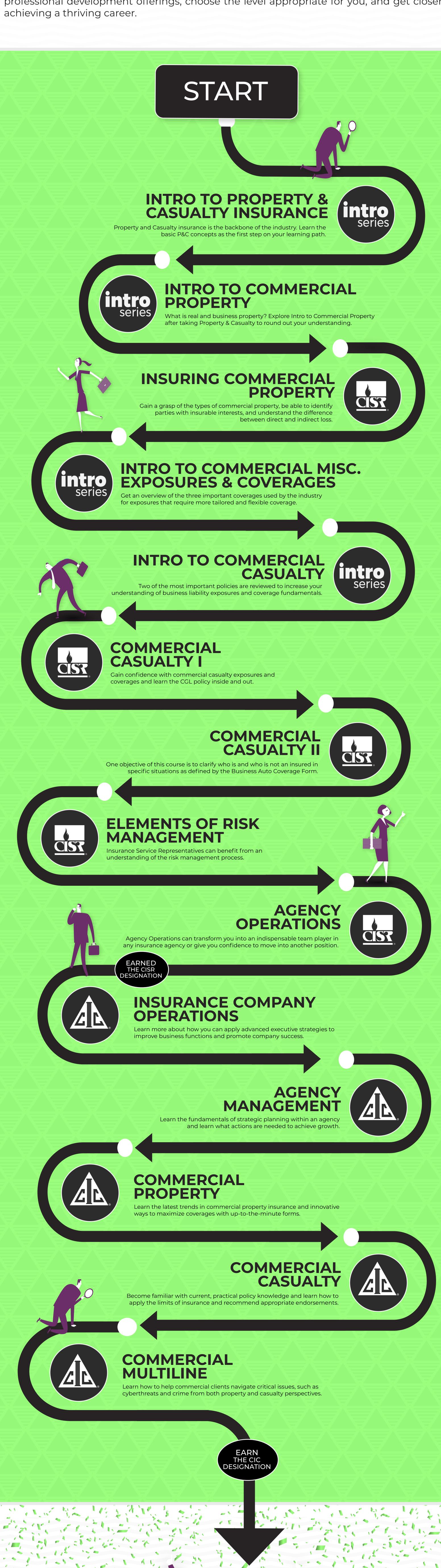


THE UNDERWRITER

UNDERWRITERS evaluate the risks and exposures of potential insureds. They measure risk exposure and determine appropriate coverages as well as premiums. The Underwriter acquires and writes business that is profitable and conforms to the carrier's desired risk appetite. They identify risks, analyze risk exposure, and draw conclusions based on severity and frequency of risks.

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