Introduction

This report provides information about a candidate’s potential fit for the position of insurance underwriter. Insurance underwriters typically perform the following activities:

- Analyze new applicant information to determine acceptability of risk
- Reevaluate existing business to determine continued insurability
- Approve, classify, modify, or decline applications
- Provide technical advice and assistance to agents, internal and/or external customers

This report includes information on the candidate’s potential to perform these types of activities, based on an assessment of the candidate in two key areas:

- Critical Thinking – decision making, sound reasoning, and logic
- Work Style Compatibility – the match between work behaviors and job requirements

Research by the Department of Labor has found that critical thinking ability and the work styles measured in this assessment are important for successful performance as an insurance underwriter. Insurance underwriters with a high level of critical thinking ability are able to accurately evaluate situations and make logical decisions when faced with complex or ambiguous information. Similarly, insurance underwriters with certain work styles (e.g., analytical thinking, attention to detail, integrity and dependability) are better able to meet the demands and expectations of the role.

For more information on use of this report for employee selection, please consult the User’s Guide for Occupational Solution: Insurance Underwriter.
Overall Fit

Score Interpretation

The overall fit score is based on a combination of critical thinking ability and work styles that are critical for an insurance underwriter.

This candidate’s overall fit score is in the high (green) range. Based on this score, it is likely that the candidate is a good fit for an insurance underwriter position.
Critical Thinking

Is likely to struggle with tasks that require critical thinking skills

Score Interpretation

This candidate’s score was higher than or equal to 83% of the scores in a sample group of insurance underwriters. This individual is likely to excel with the type of critical thinking involved in complex analysis and decision making. Specifically, relative to other insurance underwriters, this individual is likely to:

- Define complex problems and situations clearly and objectively
- Readily identify subtle and obvious information needed to enhance decision-making or problem-solving effectiveness
- Apply sound logic and reasoning when analyzing information
- Consistently draw accurate conclusions from information
- Develop strong arguments to support ideas

Critical Thinking Subscales

<table>
<thead>
<tr>
<th>Subscale</th>
<th>Score</th>
<th>% Correct</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inference</td>
<td>7</td>
<td>100</td>
</tr>
<tr>
<td>Recognition of Assumptions</td>
<td>6</td>
<td>75</td>
</tr>
<tr>
<td>Deduction</td>
<td>8</td>
<td>89</td>
</tr>
<tr>
<td>Interpretation</td>
<td>5</td>
<td>71</td>
</tr>
<tr>
<td>Evaluation of Arguments</td>
<td>9</td>
<td>100</td>
</tr>
</tbody>
</table>

*The graph above provides a profile of relative strengths and weaknesses on the subscales comprising the critical thinking score. However, because each subscale contains fewer items, the subscale scores tend to be less reliable than the overall score. It is the overall critical thinking score that yields a consistent or reliable measure of critical thinking ability.
This candidate obtained a Work Style Compatibility percentile score of 54. This score indicates that the candidate is a moderate fit based on the work styles required for successful performance as an insurance underwriter.
Work Styles

**Achievement/Effort**
Is not likely to set challenging work goals and may exert a low level of effort toward achievement of goals

**Candidate Percentile: 57**

Is likely to establish, maintain, and exert extensive effort toward achievement of challenging work goals

**Initiative**
Is likely to have little interest in volunteering for or taking on new work responsibilities or challenges

**Candidate Percentile: 61**

Enjoys taking on new or additional work responsibilities and challenges

**Cooperation**
May not be consistently pleasant, good-natured, or cooperative

**Candidate Percentile: 34**

Is likely to consistently demonstrate a pleasant, good-natured, and cooperative attitude with others on the job

**Independence**
Is likely to have to rely on others to define tasks and procedures; may not deal effectively with ambiguity; may prefer working under close supervision

**Candidate Percentile: 25**

Prefers freedom to guide self with little or no supervision and develop own way of doing things; deals effectively with ambiguity; candidates with very high scores may be uncomfortable with supervision
**Self-Control**
May not maintain composure as consistently as peers; may be prone toward open displays of emotion

Candidate Percentile: 45

Is likely to maintain composure and control anger, even in very difficult situations

**Stress Tolerance**
May have little tolerance for criticism or for stress imposed by other people or circumstances

Candidate Percentile: 34

Is likely to accept criticism well and remain calm, even when facing high pressure or stress imposed by other people or circumstances

**Adaptability/Flexibility**
Is not likely to enjoy or look forward to change or variety in the workplace

Candidate Percentile: 16

Enjoys and looks forward to change and variety in the workplace

**Analytical Thinking**
May not enjoy analyzing complex issues in depth and may miss opportunities to use logic to resolve work-related issues or problems

Candidate Percentile: 98

Enjoys analyzing complex issues in depth and using logic to resolve work-related issues and problems
Conscientiousness

**Dependability**
May be inconsistent or casual about fulfilling job and work obligations

![Dependability Chart]

Candidate Percentile: 57

Is likely to consistently fulfill job and work obligations

**Attention to Detail**
Is likely to prefer tasks and issues that require a more global focus to those that require high attention to detail

![Attention to Detail Chart]

Candidate Percentile: 78

Enjoys and is likely to excel at tasks that require a strong focus on detail and a need for thoroughness

**Integrity/Rule-Following**
Is not likely to demonstrate strict adherence to rules and regulations across situations

![Integrity/Rule-Following Chart]

Candidate Percentile: 58

Is likely to demonstrate strict adherence to rules and regulations and to do things “by the book”

**Unlikely Virtues**

**Unlikely Virtues**
Acknowledged self-limitations in responses; not concerned about making a positive impression

![Unlikely Virtues Chart]

Candidate Percentile: 26

Minimized self-limitations in responses; appears concerned about making a positive impression

*Note.* The Work Style scores should be interpreted with caution if the Unlikely Virtues percentile score is higher than or equal to 95.