

Name:		Department:	Underwriting – Commercial
Job Title:	Underwriter	Reports To:	Team Manager

Job Purpose – what this job is really like:

This job involves underwriting cases within agreed processes and risk appetite, and with senior direction and guidance, to achieve business development and retention targets. As a key member of the CI Commercial Underwriting Team the majority of your time will be spent delivering underwriting decisions, including risk assessment and risk management, referring cases outside personal authority limits, managing customer interactions, maintaining and developing an underwriting/client portfolio, and assisting as required in the general support of colleagues and the team. Main activities also include policy servicing/administration and the production of management information and other business information. You will have strong analytical, relationship management and communication skills.

Jobholders are typically responsible for:	This job will typically be measured with the following KPIs:
<ul style="list-style-type: none"> • Management and handling of Commercial policy holder accounts engaging underwriters and technical assistance and support from ICCI/RSA as required. • Reviewing allocated cases and delivering underwriting decisions, risk assessment, risk management, and negotiation, following agreed processes at the designated authority level and with the necessary senior direction and support, in order to secure profitable business within the agreed risk appetite. • Identifying non-standard, complex risks or technical queries outside underwriting authority and referring to appropriate authorised staff. • Managing and maintaining effective broker/client and colleague relationships in an efficient, courteous and timely manner, ensuring agreed service standards are delivered to make sure high levels of customer satisfaction. • The accurate preparation of documentation and processing in accordance with ICCI guidelines and procedures, policy servicing/administration and the production of management information and other business information. • Involvement and contributing to projects, initiatives and working groups. Working with team colleagues to achieve overall team success • Undertaking self–development and all agreed training. • Understanding and adhering to agreed Underwriting Authority. 	<ul style="list-style-type: none"> • Quality and levels of service provided • Feedback from brokers and colleagues • Operational efficiency • Personal Contribution to team productivity • Maintaining and increasing client base • Compliance with legal, regulatory and policy requirements • High level of moral and team spirit within team

Size & Scope:	Jobholder Requirements:
<ul style="list-style-type: none"> ▪ The jobholder has no direct reports ▪ The jobholder has no budgetary responsibility ▪ The jobholder will have an Underwriting Licence 	<ul style="list-style-type: none"> ▪ This role is Guernsey office based ▪ This role will include visits to our Jersey office and visits to brokers offices across the islands as required

Regulatory Requirements:
<ul style="list-style-type: none"> ▪ Health & Safety: Demonstrates full compliance with all legal requirements and all relevant RSA/ICCI policies Regulatory: Demonstrates full compliance with all GFSC/JFSC financial regulations

A good contributor in this role will be able to demonstrate:

Core Skills Knowledge & Attributes	Corporate Knowledge & Attitudes
<ul style="list-style-type: none"> • Commercial insurance experience • Building effective broker/client and colleague relationships • Excellent customer service provision including: telephone etiquette and face-to-face customer interaction • High level of professional behaviour and commitment • Good personal organisational, negotiation, decision making, problem solving skills • Positive attitude and a team player • High level of accuracy and numeric skills • 5 GCSE's Grade C or above to include English & Maths • Basic knowledge of Microsoft Word & Excel • Effective communication – written and oral • Cert CII qualification – desirable • Diploma in Insurance – desirable but not essential 	<p>Understanding of Insurance Corporation's:-</p> <ul style="list-style-type: none"> • Philosophy, underwriting principles, rating and procedures • Established underwriting experience and sound underwriting and technical skills • Good working knowledge of relevant business systems • An awareness of ICCI business plans and strategies • Commercial awareness

Possible next career steps include:	<ul style="list-style-type: none"> • Senior Underwriter
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