

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

Job Purpose – what this job is really like:	
<p>This job involves underwriting cases within agreed processes and risk appetite, and with senior direction and guidance, to achieve business development and retention targets. 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.</p>	
Jobholders are typically responsible for:	This job will typically be measured with the following KPIs:
<p>Following a formal Induction training programme, and over an agreed period, becoming proficient in:-</p> <ul style="list-style-type: none"> • 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 ensure 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, including the Chartered Insurance Institute (CII) Certificate in Insurance. • Understanding & adhering to your agreed Underwriting Authority once licence allocated. 	<ul style="list-style-type: none"> • Quality and levels of service provided • Feedback from your team leader, colleagues and brokers • Operational efficiency • Personal contribution to team productivity • Maintaining and increasing client base • Compliance with legal, regulatory and policy requirements • High level of morale and team spirit within team • Completion of the Certificate in Insurance • Achievement of licence levels
Size & Scope:	Jobholder Requirements:
<ul style="list-style-type: none"> ▪ The jobholder has no direct reports ▪ The jobholder has no budgetary responsibility 	<ul style="list-style-type: none"> ▪ This role is Guernsey office based and is full-time ▪ This role includes visits to brokers offices across the islands
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 & Attitudes	Key Functional Skills, Knowledge & Attitudes
<ul style="list-style-type: none"> • 5 GCSE's Grade C or above including English & Mathematics • Basic knowledge of Microsoft Word & Excel • Positive attitude and a team player • High level of professional behaviour and commitment • Effective communication – written and oral • Excellent customer service provision including: telephone etiquette and face-to-face customer interaction • Building effective broker/client and colleague relationships • Good personal organisational skills & time management • Working towards the Cert CII qualification 	<p>Understanding of Insurance Corporation's:</p> <ul style="list-style-type: none"> • Underwriting principles • Rating • Procedures within the Commercial Underwriting department • Working knowledge of relevant business systems • High level of accuracy and numeracy • An awareness of ICCI business plans and strategies
Possible next career steps include:	<ul style="list-style-type: none"> • Underwriter

Signed: Date: