



Name:

Reports to:

Read and Understood All Pages:

State Manager QLD

Signed.....

Date/...../.....

Our Vision

Our vision is to be regarded as the most trusted specialist insurer within our core sectors. We will achieve this by delivering on three strategic goals: achieving sustainable profitable growth in our core sectors, having expert and engaged people, and operating profitably and cost effectively to give back to our community.

Our Values

- Accountable:** Doing what we say we will do
- Customer Centric:** Putting our customers at the centre of what we do
- Ethical:** Doing the right thing
- Collaborative:** Working together to leverage our diversity
- People Matter:** Respecting, recognising and developing people

Role summary

The Regional Underwriting Manager plays a key role in the delivering the Ansvar’s Corporate Plan and its Pricing Strategy, as well as the supporting policies, processes and projects. The Regional Underwriting Manager is responsible for the personal underwriting of medium to large sized and/or complexity cases across all lines of business, supporting the delivery of the technical underwriting training and business development strategies to build the core business. This is a pivotal role that delivers the profitable growth of the business, as well as managing the renewals within the designated portfolio for the Company’s clients.

The primary objective is to deliver professional and efficient customer service to achieve profitable premium growth and underwriting profitability in our core segments, whilst assisting in the management and development of the Company’s underwriting operations and high risk policies.

Key responsibilities

The key responsibilities of the Regional Underwriting Manager are to:

1. Undertake underwriting activities in line with the approved Pricing Strategy
2. Support Business Development strategies and initiatives to grow a sustainable and profitable business
3. Deliver professional and efficient customer service to brokers, clients and internal stakeholders
4. Assist the State and Portfolio Managers in maximising the profitability
5. Lead, coach and support direct reports and reporting functions to embrace Ansvar’s values and to effectively carry out their roles
6. Contribute to the alignment of risk and compliance management practices within the designated portfolio by sitting at the first line of defence
7. Contribute to the development of the policy wording and assist in cultivating a workplace learning environment

Key responsibilities (in detail)

1. **Undertake underwriting activities in line with the approved Pricing Strategy**
 - Implement Ansvar’s Pricing Strategy and philosophy including communication of and compliance with Technical Underwriting and Underwriting Operations Manuals supported by the effective implementation, management and monitoring of the underwriting referral processes within the Region
 - Manage, direct and monitor the effective underwriting and negotiating of key accounts and programs in the Region
 - Ensure broker and customer service standards are met
 - Prioritise and manage workflow and workload distribution of the underwriting activities within the assigned Region
 - Participate and adhere to the requirements of the Quality Assurance Process in line with the Technical Solutions Department guidelines, as updated from time to time
 - Support the development and/or delivery of the technical training programs to the Regional underwriting team in partnership with the subject matter experts from the Technical Solutions Department

- Undertake personal underwriting of medium to large sized and/or complexity cases across all lines of business, included preparation of instructions for policies processing and/or processing of policies in line with the agreed procedures
- Provide a flexible approach in tailoring policies to suit client and broker needs where possible
- Act as a referral point and approving alterations to insurance policies as and when required
- Maintain a high level of underwriting knowledge across all lines of business, particularly relating to Ansvar's core segments
- Operate at all times within guidelines and assigned underwriting authority

2. Support Business Development strategies and initiatives to grow a sustainable and profitable business

- Support the State Manager and the Business Development teams with flexible, specialised and bespoke underwriting solutions to key customer segments
- Identify key accounts in key customer segments working collaboratively with the Business Development Underwriting Manager and/or broker, as appropriate, to provide underwriting, risk control and pricing solutions which assist in ensuring a successful outcome
- Collaborate with the Technical Solutions team on key opportunities to ensure a successful outcome is achieved based on Ansvar's Pricing Strategy and risk appetite
- Coach underwriting teams on individual account underwriting solutions through the agreed referral process

3. Deliver professional and efficient customer service to brokers, clients and internal stakeholders

- Build and maintain effective relationships with key customers demonstrating a clear understanding of their unique needs, and developing and delivering insurance and risk management solutions to meet those needs
- Ensure the effective communication and understanding of Ansvar's Pricing Strategy both internally and externally within the Region including to all underwriters, Ansvar Risk Solutions team, claims representatives, broker partners, key customers and other stakeholders.
- Act as the first point of contact for underwriting related matters and issues within your designated underwriting authority, providing considered guidance, advice and escalating when appropriate
- Build and maintain effective relationships with all clients, brokers and distribution customers placing business with Ansvar
- Provide advice to users and/or clients on technical matters
- Build and maintain effective working relationships with internal colleagues at all levels
- Ensure that all queries are responded to and resolved in a timely manner providing exceptional customer service at all times
- Ensure efficient in house accessibility at all times for our clients, brokers and distribution partners and internal colleagues from both head office and regions alike
- Liaising with brokers and the insureds over any policy queries
- Resolve complaints in a manner that is consistent and appropriate with Company policy

4. Assist the State and Portfolio Managers in maximising the profitability of each Region

- Assist the State and Portfolio Managers in the underwriting and management of the relevant region
- Support the State Manager to engage and motivate the State team and drive a high performance culture across the region
- Contribute to the product development across all lines of business, including market research as required
- Assist the State and Portfolio Managers in the management of the performance and profitability of their portfolio, including reviews and reporting as required
- Contribute to maintaining and updating the underwriting guidelines, policy wordings and associated documents as required
- Provide key technical guidance, as appropriate, to Underwriters.

5. Lead, coach and support direct reports and reporting functions to embrace Ansvar's values and to effectively carry out their roles

5.1. People development:

- Implement a coaching and development plan for each direct report and regularly evaluate and assist their progress
- Provide direct reports the information, feedback and support they need to make decisions and effectively carry out their roles
- Act as a coach and mentor to all direct reports in all aspects of relationship development, sales strategy and technique
- Champion the development of exceptional sales skills throughout the business via assessing and implementing sales training / tools where appropriate

- Conduct annual performance reviews with direct reports, develop agreed action plans and follow up on actions arising out of the review

5.2. Establish a strong values-based culture throughout the reporting functions:

- Embrace and consistently demonstrate Ansvar's values
- Ensure all direct reports understand Ansvar's values and coach them to work within their framework

5.3. Promote teamwork and respect:

- Develop a culture of respect where communication is always positive, constructive and respectful. Reinforce the message that negative feedback should only be directed upward
- Proactively develop cordial and constructive working relationships with colleagues
- Reinforce the importance of keeping all business matters confidential

6. Contribute to the alignment of risk and compliance management practices within the designated portfolio by sitting at the first line of defence

- Periodic reviews of the designation portfolio of policies to ensure compliance with Company objectives, guidelines and legislative requirements
- Identifying potential risks to the business, managing and controlling those risks appropriately, including identifying, assessing and effectively managing potential business continuity risks
- Maintain compliance and adherence to all laws and company regulations, policies and procedures
- Align risk and compliance management with practices within the account
- Ensure awareness with Trade Practices, General Insurance Code of Practice, Insurance Contracts Act, Privacy and other legal obligations

7. Contribute to developing a workplace learning environment and assist in cultivating a workplace learning environment

- Keep up to date with Company products, systems and procedures, as well as all relevant legislation and assist Technical Solutions Department with any product enhancement as requested.
- Mentor and support the performance and competency of team members within Regional underwriting function, including Underwriters by providing periodic feedback as an input into the mid-year and annual performance reviews
- Attend appropriate workshops, events and activities, as well as reading professional publications and material on relevant subjects, and sharing knowledge with team members
- Represent the Company at industry seminars, forums and conferences for market intelligence awareness as required
- Contribute to the review and development of systems, policies, practices and procedures
- Meet regularly with the State Manager to determine priorities and deadlines, as well as to discuss progress towards objectives and gaining assistance as and when required
- Provide support and guidance to internal colleagues on systems and processes as and when required
- Promote the importance of embracing Ansvar's values in delivering outstanding customer service our distribution partners and customers
- Maintain an in-depth knowledge of the Australian general insurance industry in our core sectors and share knowledge and expertise with colleagues in all areas of the business

You will also be required to assist the State Manager with any other duties as required from time to time

Behavioural expectations and competencies

- Passionate about the business and highly motivated to achieve Company objectives
- Responds positively to change
- Passion for delivery of high customer service and meeting deadlines
- Determination to be "The Best" both individually and as part of the Company
- Embraces and consistently displays Ansvar's values
- Ability to create a positive working environment
- Flexible attitude with a 'can-do' approach and a willingness to help out as required
- Excellent listening and communication skills plus the ability to receive and provide constructive feedback
- Sets and maintains high standards of performance, both personally and for the Company
- Excellent people skills and ability to build and maintain good relationships with colleagues, business partners and customers
- Highly disciplined, with excellent planning and time-management skills and the ability to work effectively under tight deadlines and pressure
- Very good understanding of the roles of the other business functions
- Excellent team player, assisting by sharing knowledge and skills across the Company

- Facilitates a work place learning environment and culture that fosters continuous improvement
- Very good understanding of the Australian general insurance industry, Ansvar's core markets and how strategies work in the marketplace
- Experience in dealing directly with brokers and clients, whilst simultaneously fostering effective working relationships
- Proven ability to develop and implement practical strategies to secure new business and retention of renewals
- Proven ability to assist in the development and implementation of effective risk management strategies within the general insurance industry

Technical competencies and experience

- A modern and progressive approach to business practices will be required
- Strong personal, written and verbal communication skills with the ability to establish rapport and negotiate with key internal and external stakeholders to achieve Company objectives
- Strong computer literacy skills, including sound knowledge of Microsoft Office Suite such as Word, Excel, PowerPoint and Outlook programs
- Proven track record of meeting KPIs/business goals and targets
- Up to date knowledge in most aspects of general insurance including a practical understanding of commercial insurance principles, policies, pricing, reinsurance, claims and risk management
- Experience in dealing directly with brokers and clients
- Strong commercial negotiation, influencing and stakeholder management skills
- Proven underwriting capability within the insurance sector
- An understanding of insurance risk management including reinsurance
- To have completed or be undertaking insurance qualifications to ANZIIF Associate level and/or have relevant tertiary qualifications related to Insurance
- At least 5 years' experience working in an underwriting capacity

Remuneration

Appropriate remuneration will apply.