

**Name:****Reports to:****Short Tail Portfolio Manager****Read and Understood All Pages: 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 Senior Underwriter – Property is responsible for the personal underwriting of large and/or complex cases within the short tail portfolio of business. This includes underwriting of the property and motor lines of business in accordance with the Company's laid down strategies to support the profitable growth of the business.

Assisting in the management and development of the Company's underwriting operations and high risk policies. Assisting the Short Tail Portfolio Manager with the profitability, underwriting and management of the short tail portfolio of business.

Key responsibilities

The key responsibilities of the Senior Underwriter - Property are to:

1. Undertake personal underwriting of the short tail portfolio
2. Deliver professional and efficient customer service to brokers and distribution partners, as well as internal colleagues
3. Assist the Short Tail Portfolio Manager in maximising the profitability of the short tail portfolio
4. Contribute to the alignment of risk and compliance management practises within the short tail portfolio by sitting at the first line of defence
5. Acting as a technical point of authority concerning the short tail portfolio
6. Contribute to the development of a workplace learning environment

Key responsibilities (in detail)

1. Undertake personal underwriting of the short tail portfolio

- Personal underwriting of large and/or complex cases in the short tail portfolio
- Following the acceptance of terms from the broker, complete the processing of policies or prepare instructions for the Assistant Underwriters to process
- Providing a flexible approach 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 short tail underwriting knowledge, particularly relating to Ansvar's core segments
- Operate within guidelines and assigned underwriting authority

2. Deliver professional and efficient customer service to brokers and distribution partners, as well as internal colleagues

- Be a referral point within Technical Solutions for all short tail underwriting related queries and issues, providing considered guidance and advice when appropriate and escalating when appropriate

- As necessary, 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 within the short tail portfolio
- 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 insured over any policy queries as required
- Resolve complaints in a manner that is consistent and appropriate with Company policy

3. Assist the Short Tail Portfolio Manager in the maximising the profitability of the short tail portfolio

- Assist the Short Tail Portfolio Manager in the underwriting and management of the short tail portfolio of business
- Contribute to the product development within the short tail portfolio
- Liaise with and assist the Short Tail Portfolio Manager and Actuarial team to develop profitability analysis of short tail products as and when required
- Accountability for and management of the performance and profitability of the short tail portfolio; including regular review and reporting
- Contribute to maintaining and updating the short tail underwriting guidelines, policy wordings and associated documents
- Assist with product range development and market research within the short tail portfolio
- Report on external and internal developments
- Provide assistance to the Short Tail Portfolio Manager in developing and providing training to other areas of the business

4. Contribute to the alignment of risk and compliance management practises within the short tail portfolio by sitting at the first line of defence

- Periodic reviews of the short tail accounts to ensure compliance with Company objectives, guidelines and legislative requirements
- Perform regular quality audits of each staff member with underwriting authority and provide timely feedback including action plans to identify issues identified and delivering focussed coaching where required
- 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

5. Acting as a technical point of authority concerning the short tail portfolio

- Ensure that sound underwriting practices are in place and being used in the Company at all times
- Take the lead and acting as a referral point for complex technical queries assisting colleagues wherever required and offering solutions to the end client
- Educate colleagues and provide guiding principles on the short tail portfolio
- Provide advice to users and clients on technical matters
- Provide underwriting support, guidance and training when required to reflect internal and external developments

6. Contribute to developing a workplace learning environment

- Develop learning solutions to help transfer and share technical and soft skills knowledge across the Company and to encourage coaching and mentoring
- Keep up to date with Company products, systems and procedures, as well as all relevant legislation
- 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
- Formulate and deliver presentations and training on key topics relevant to our core sectors to internal colleagues
- Meet regularly with the Short Tail Portfolio 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

- Assist the Short Tail Portfolio Manager on special projects including providing input on identifying key deliverables, resource requirements and timelines
- 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 Short Tail Portfolio 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
- Demonstrate thought leadership in respect of technical aspects of Short Tail product line underwriting

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 Senior Associate level and/or have relevant tertiary qualifications related to Insurance
- At least 8 years' experience working in an underwriting capacity, particularly in the property underwriting space

Remuneration

Appropriate remuneration will apply.