

**Name:****Reports to:****Regional Underwriting 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.

Role summary

The Underwriter is responsible for the personal underwriting of the less complex risks within our portfolios and sectors (small to medium sized policies including schemes), within delegated underwriting authority and in accordance with the Company's laid down strategies to support the profitable growth of the business. The Underwriter is also responsible for maximising existing and new business opportunities sourced by the State's Business Development team.

The primary objective of the role is to deliver professional and efficient customer service to achieve profitable premium growth and underwriting profitability in our core segments.

Key responsibilities

The key responsibilities of the Underwriter are to:

1. Assist in the growth and maintenance of profitable, sustainable business within the allocated State's portfolio of business
2. Undertake personal underwriting of the schemes and small to medium sized policies, including new business
3. Deliver professional and efficient customer service to brokers and distribution partners, as well as internal colleagues
4. Assist the State Manager and Technical Solutions team in maximising the profitability of the Ansvar's portfolio
5. Contribute to the alignment of risk and compliance management practices within the allocated portfolio by sitting at the first line of defence
6. Contribute to developing a workplace learning environment

Key responsibilities (in detail)

1. **Assist in the growth and maintenance of profitable, sustainable business within the allocated State's portfolio of business**
 - Provide support to the Regional Underwriting Managers, Business Development Underwriting Manager(s) and State Manager to achieve growth and profitability targets through issuing gathering of new business opportunities and issuing new business quotations for Ansvar's nominated segments in the State
 - Reviewing our existing business and leveraging off Ansvar's business base to achieve profitable growth and ensuring cross sell and upsell opportunities are maximised
 - Ensure efficient in house accessibility at all times for our commercial clients and distribution partners alike
 - Facilitate and coordinate any required communication between the Business Development Underwriting Manager's and State Manager's clients and distribution partners
 - Coordinate surveys and inspections as required for new business opportunities
 - Attend to clients and brokers telephone calls and be the first point of call of any broker and/or client related new business and/or renewal underwriting enquiries
2. **Undertake personal underwriting of the schemes and small to medium sized policies, including new business**
 - Personal underwriting of new business and renewal policies, schemes and endorsements with less complex risks within the State's portfolio

- Complete the processing of policies following the acceptance of terms from the broker
- Providing a flexible approach tailoring policies to suit client and broker needs where possible
- Operate within underwriting guidelines and assigned underwriting authority/licence, including maximising renewal retention of the profitable business
- Maintain a high level of underwriting knowledge and complete relevant training and development activities, particularly relating to Ansvar's core segments
- Proactively follow up with brokers on the assigned outstanding renewals to renew policies in a timely manner
- Attend to clients and brokers enquiries and be the first point of call of any broker and/or client related new business and/or renewal underwriting enquiries

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

- Act as the first point of contact for all underwriting related matters within your designated authority, providing considered guidance, advice and escalation 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 within the allocated portfolio and support the training and knowledge sharing activities in the allocated 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 as well as internal colleagues from both head office and regions alike
- Liaise with brokers and/or clients over any policy queries
- Resolve complaints in a manner that is consistent and appropriate with the Company policy
- Proactively maximise cross-sell and up-sell opportunities of the Company's insurance products and risk solutions with brokers, clients and distribution customers.

4. Assist the State Manager and Technical Solutions team in maximising the profitability of the Ansvar's portfolio

- Assist the State Manager and Technical Solutions team in the underwriting and management of the less complex portfolio of business
- Contribute to the product development and market research within the allocated portfolio
- Support the State Manager and Technical Solutions team in the management of the performance and profitability of the allocated portfolio, including reviews and reporting as required
- Contribute to maintaining and updating the underwriting guidelines, policy wordings and associated documents as required
- Assist with product range development and market research as required

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

- Periodic reviews of the less complex accounts in conjunction with the Regional Underwriting Manager as well as Portfolio and Product Managers 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, including timely escalation of significant issues as appropriate
- 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
- Assist in maintaining integrity of data management through total utilisation of CRM, Qlikview and other business critical data sources as required

6. Contribute to developing a workplace learning environment

- 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

- Meet regularly with the Regional Underwriting Manager 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 State Manager and/or National Operations 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 Regional Underwriting 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 and act with integrity at all times
- 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
- Self-motivated with the ability to work autonomously, use initiative and be proactive

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
- Experience in efficiently and effectively utilising a Customer Relationship Management (CRM) system
- 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
- Able to make balanced judgements based on data analysis and interpretation
- Proven underwriting capability within the insurance sector
- An understanding of insurance risk management including reinsurance
- Outstanding interpersonal and communication skills, both written and verbal, across all levels both internally and externally
- 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 Underwriting including business development functions with strong commercial lines product knowledge.

Remuneration

Appropriate remuneration will apply.

ICAAP THE ANSVAR WAY

OUR VISION

TO BE THE MOST TRUSTED SPECIALIST INSURER WITHIN OUR CORE SECTORS

OUR VALUES

Innovative

We are innovative and seek new ways of operating. We challenge current ways and welcome change because there is always room for improvement. We are proactive and look towards the future with an adaptive approach.

Collaborative

We listen and share our knowledge. We actively and effectively communicate with our colleagues, stakeholders and business partners. We strive to deliver results and success. We are proud of the work we do and how we do it together.

Accountable

We are accountable for everything that we do. We are responsible for our actions and take ownership of and deliver our promises.

Agile

We are engaged in everything that we do and the way we exceed expectations. We are efficient in making decisions. We are empowered and we will drive a high performance culture.

Professional

We are professional and reliable at all times, maintaining the highest standards of ethics and behaviour. We are dedicated and informed decision makers, knowledgeable in our areas of expertise.