

## Position Description



**Position:** SME Underwriter

**Division:** Client Solutions

**Line Manager:** Regional Underwriting Manager – National Service Centre

**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:**

**OUR VALUES**

*We strive to be the most trusted and ethical specialist insurer within our core sectors and to contribute to and help build safer communities that promote well-being and peace of mind. We do so by demonstrating five core values;*

-  **C**ollaborating and welcoming
-  **A**mbitious and pioneering
-  **R**esponsible and sustainable
-  **E**xpert and specialist
-  **S**upporting and giving

Proudly part of the BENEFACT GROUP 

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**Role Purpose:** The SME Underwriter is responsible for the personal underwriting of small to medium renewal cases, with less complex risk within the SME portfolio of business, and in accordance with the Company's laid down strategies to support the profitable growth of the business.

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

Key Accountabilities	Key Performance Indicators
<p><b>Undertake personal underwriting of the SME portfolio</b></p>	<ul style="list-style-type: none"> <li>• Personal underwriting of the SME portfolio with particular focus on renewals, and new business policies as required</li> <li>• Following the acceptance of terms from the broker, complete the processing of policies or prepare instructions for the Underwriting Support Officer to process</li> <li>• Providing a flexible approach tailoring policies to suit client and broker needs where possible</li> <li>• Operate within underwriting guidelines and assigned underwriting authority</li> <li>• Maintain a high level of SME underwriting knowledge, particularly relating to Ansvär's core segments</li> <li>• Operate within guidelines and assigned underwriting authority</li> </ul>
<p><b>Deliver professional and efficient customer service to brokers and distribution partners, as well as internal colleagues</b></p>	<ul style="list-style-type: none"> <li>• Act as the first point of contact for all SME underwriting related matters and issues, providing considered guidance and advice when appropriate and escalating when appropriate</li> <li>• Build and maintain effective relationships with all clients, brokers and distribution customers placing business with Ansvär</li> <li>• Provide advice to users and/or clients on technical matters within the SME portfolio</li> <li>• Build and maintain effective working relationships with internal colleagues at all levels</li> <li>• Ensure that all queries are responded to and resolved in a timely manner providing exceptional customer service at all times</li> <li>• 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</li> <li>• Liaising with brokers and the insured over any policy queries</li> <li>• Resolve complaints in a manner that is consistent and appropriate with Company policy</li> </ul>
<p><b>Assist the Portfolio Managers and Regional Underwriting Manager in maximising the profitability of the SME portfolio</b></p>	<ul style="list-style-type: none"> <li>• Assist the State and Portfolio Manager in the underwriting and management of the SME portfolio of business</li> <li>• Contribute to the product development within the SME portfolio</li> <li>• Assist the Portfolio Managers and Regional Underwriting Services Manager in the management of the performance and profitability of the SME portfolio; including reviews and reporting as required</li> <li>• Contribute to maintaining and updating the SME underwriting guidelines, policy wordings and associated documents</li> </ul>

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	<ul style="list-style-type: none"> <li>• Assist with product range development and market research within the SME portfolio</li> </ul>
<p><b>Contribute to the alignment of risk and compliance management practises within the SME portfolio by sitting at the first line of defence</b></p>	<ul style="list-style-type: none"> <li>• Periodic reviews of the SME accounts in conjunction with the Portfolio Managers and Regional Underwriting Managers to ensure compliance with Company objectives, guidelines and legislative requirements</li> <li>• Identifying potential risks to the business, managing and controlling those risks appropriately; including identifying, assessing and effectively managing potential business continuity risks</li> <li>• Maintain compliance and adherence to all laws and company regulations, policies and procedures</li> <li>• Align risk and compliance management with practices within the account</li> <li>• Ensure awareness with Trade Practices, General Insurance Code of Practice, Insurance Contracts Act, Privacy and other legal obligations</li> </ul>
<p><b>Contribute to developing a workplace learning environment</b></p>	<ul style="list-style-type: none"> <li>• Keep up to date with Company products, systems and procedures, as well as all relevant legislation</li> <li>• Attend appropriate workshops, events and activities, as well as reading professional publications and material on relevant subjects, and sharing knowledge with team members</li> <li>• Represent the Company at industry seminars, forums and conferences for market intelligence awareness as required</li> <li>• Contribute to the review and development of systems, policies, practices and procedures</li> <li>• Meet regularly with the Regional Underwriting Manager to determine priorities and deadlines, as well as to discuss progress towards objectives and gaining assistance as and when required</li> <li>• Provide support and guidance to internal colleagues on systems and processes as and when required</li> <li>• Assist the Regional Underwriting Manager on special projects including providing input on identifying key deliverables, resource requirements and timelines</li> <li>• Promote the importance of embracing Ansvar's values in delivering outstanding customer service our distribution partners and customers</li> <li>• 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</li> </ul>

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

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### Behavioural 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:

- 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 Underwriting