

**JOB DESCRIPTION- UNDERWRITER****JOB CLASSIFICATION:**

<b>JOB TITLE:</b>	<i>Underwriter</i>	<b>DEPARTMENT:</b>	<i>Underwriting</i>
<b>REPORTS TO:</b>	<i>Team Lead- Branches and Agencies</i>	<b>LOCATION:</b>	<i>Siparia OR Charlieville</i>
<b>JOB SUMMARY:</b>	<p>To review applications for Insurance coming into the Company, analyse the risk associated with each applicant and determine the terms and conditions under which policies will be written.</p> <p>The Underwriter is also expected to service the Company's Portfolio of Business, in line with the Company's Business Plan, Underwriting Guidelines and Criteria, Standard Operating Procedures and prevailing Market Conditions &amp; Practice.</p>		

<b>EDUCATION:</b>	<i>Minimum 6 GCE/CXC passes, including Mathematics and English</i>
<b>Licence/Certification:</b>	<i>State Licencing Certificate (General), Cert CII will be an asset</i>
<b>EXPERIENCE:</b>	<i>Minimum, 3 years working experience in an Insurance organisation</i>

**RESPONSIBILITIES AND SKILLS:**

<b>KEY FUNCTIONS:</b>
<p><i>Financial:</i></p> <ul style="list-style-type: none"> <li>• Collect premiums for all business (new and renewal)</li> <li>• Provide accurate quotations in keeping with company guidelines and limits of authority.</li> </ul> <p><i>Customer:</i></p> <ul style="list-style-type: none"> <li>• Responds to customer queries (on products and/or policies) in a timely manner</li> <li>• Direct marketing of the company's products to current and prospective customers</li> <li>• Provide guidance and updates to customers via the Claims Process guidelines</li> <li>• Manage incoming and outgoing correspondence with customers</li> <li>• Provides technical advice to customers when necessary</li> <li>• Maintenance of a book of business, by ensuring that policies are renewed through continuous communication with customers</li> </ul> <p><i>Administrative:</i></p> <ul style="list-style-type: none"> <li>• Assess the background information on potential customers</li> <li>• Select appropriate and competitive premiums based on provided information and judgement</li> <li>• Write policies and add specific conditions when required</li> <li>• Ensure the accuracy and efficiency of all entries made on the company's core operating system</li> <li>• Issue policies and other documents as required</li> <li>• Provide immediate Proof of Cover to customers as required</li> <li>• Ensure compliance with company guidelines, manuals, and policies</li> <li>• Prepare monthly reports on business written and overall performance of book of business</li> <li>• Complete everyday tally for register sheets and daily sales, and submit to Head Office</li> <li>• Provide Telemarketing services as required</li> <li>• Adherence to Regulatory Compliance Guidelines, AML and Company policies and procedures</li> <li>• Ensuring Company information is always kept secure and confidential</li> </ul> <p><i>Performs any other duties related to the job Function as may be assigned.</i></p>



**COMPETENCIES AND SKILLS:**

*Competencies:*

Active Listening, Verbal Communication, Interpersonal Skills, Organisational Skills, Initiative, Problem Solving and Teamwork.

*Skills:*

Product and Industry Knowledge, Technology Applications, Fraud Prevention/Compliance, Business Writing, and basic Mathematics (Computing/Quantification).