

# ROLE PROFILE



## Role Title

BTE Underwriter

## Role Summary

The BTE Underwriter is focussed on the underwriting and reviewing of risk whilst also producing the appropriate policy wordings and appropriate terms of new and existing business agreements for the customer. Works with multiple stakeholders under limited supervision within established processes, procedures and authority limits.

Key Accountabilities	Person Specification
<b>Customer Service:</b> responding promptly & efficiently to all customers using various communication methods/systems including answering technical queries.	Ability to communicate effectively and professionally with both internal and external customers.  Queries should be dealt with promptly and effectively and within SLA's,
<b>Underwriting Processing:</b> assessment of declarations, policy/scheme setups and scheme reviews in line with stipulated procedures & authority limits	Analytical skills required to review various data sets.  Attention to detail when reviewing and considering new opportunities presented.  Good numeracy skills and comfortable working with excel.  Processing premium bordereaux and matching premium received with cash received.
<b>Work Flow Management:</b> plan & prioritise own work to meet company service standards.	Organisation of workload with ability to plan, prioritise to ensure SLA's are adhered to, while managing expectations of internal and external customers.
<b>Compliance:</b> carry out all tasks in line with stipulated processes, procedures & authority limits.	Demonstrate that processes are understood and followed.  Ensure that work is carried out in line with authority limits and referrals made when outside of authority.
<b>Communication:</b> work effectively with all stakeholders (including brokers, CMCs & solicitors) to ensure risks are processed without undue delay.	Ability to communicate effectively and professionally with both internal and external customers.  Rapport building with stakeholders to ensure positive relations.
<b>Support:</b> provide ongoing support to others but without line management responsibility. Take part in ad-hoc projects & assist with L&D Plans.	Provide support to team members as a referral point, knowledge sharing or completing a group task.
<b>Product Knowledge:</b> apply knowledge & understanding of product features, exclusions & conditions in a variety of situations.	Review and understand our policy wordings, coverage and exclusions.  Able to demonstrate product knowledge when considering new opportunities/reviewing scheme performance and working within underwriting



	guidelines/authorities.
<b>Learning &amp; Development:</b> take responsibility for own learning needs & objectives. Work closely with colleagues to progress knowledge & skills base.	A keen interest in developing technical and analytical skill set, keeping abreast of market knowledge and demonstrable understanding of processes.

Minimum Education & Experience	
Essential	Desirable
Graduate or equivalent &/or good level of education (min. 5 GCSE Grade C+) with 2+ years relevant experience. Good working knowledge of MS Office applications. Good numeracy & literacy skills.	CII qualified or working towards
<b>Grade / Band</b>	A2
<b>Job Family</b>	Insurance & Business Support
<b>Competency Framework</b>	Underwriting