

Job Description

Title : **Development Underwriter**
Reports to : **Team Leader Personal Lines**
Department : **Personal Lines**
Based at : **Wexford Office**

Overall Purpose - A diverse role, you will be expected to underwrite a wide range of Personal Lines propositions and assist in the management of the portfolio in line with agreed service standards and key performance objectives. You will actively identify opportunities within our Broker distribution network and contribute to the build of the Personal Lines portfolio with a focus on New Business, Risk Referral and Renewal Retention. The opportunity to specialise in certain portfolios may also arise.

Key Responsibilities & Duties

- To underwrite consistently and profitability
- To develop close, effective relationships with brokers through regular contact including site visits
- To effectively negotiate with both internal and external parties including identified points of contact with a brokerage
- To maintain and develop internal and external customer relations
- To identify, develop the Patrona Underwriting Guides and challenge non-standard underwriting decisions within the Patrona Underwriting Guide Framework, with a reasoned referral to Head of underwriting.
- Review, analyse and approve quotations referred to Patrona Underwriting Ltd
- Identifying and implementing corrective measures required to enhance the profitability of the Personal Lines product portfolios
- Ensure all underwriting information is recorded accurately and timely on Patrona system
- Familiarisation with and adherence to and compliance with relevant legislation and guidelines as well as underwriting and binder authority frameworks
- Work as part of a team of Underwriters to ensure that the team are maintaining a new business strike rate and renewal retention level on existing business as agreed with Head of Underwriting
- Work closely with senior management, claims and IT to ensure performance and customer experience is maintained.
- Promoting the Products in Patrona portfolio.
- Visiting brokers or potential affinity customers, attending events
- Responsible for assessing non-standard risks and referring to Senior Management as necessary. Specifying conditions to be imposed on different types of policies
- Negotiating terms with brokers
- Ensuring Brokers adhere to laid down service standards.
- To clearly understand and implement the Company's underwriting and business philosophies.
- Acquire a detailed knowledge of product offering and competitor offerings.
- To be flexible to the needs of The Company in prioritizing workflow appropriately and effectively.

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Above is the current list of your duties and this may change from time to time depending on business demands.

Person Specification:

Consistent demonstration of our values

- **Trust** - commitment to honesty, transparency and fair dealing in interactions, partnerships with our clients, colleagues and key stakeholders. Ability to listen, follow through, fulfil promises and do what is right.
- **Agility** – Ability to create value for our customers by developing with our changing environment, responding quickly, logically and flexibly to the needs of the day with an efficiency that is almost instinctive.
- **Service** - Passion for strong, long-lasting relationships. Ability to create value and drive satisfaction for customers/consumers and clients during all their experiences

Important additional attributes:

- Able to apply consideration to potential outcomes and to make decisions (with supervision) in difficult and complex situations. Able to make logical decisions by using key facts available
- Strong influencing and negotiation skills. Team player. Outgoing and confident.
- Consistently demonstrates behaviours conducive to achieving both personal and team objectives, in line with the core value of Patrona Underwriting Ltd.
- Demonstrable drive, self motivation and determination to achieve results.
- Outstanding communication and interpersonal skills combined with a proven track record of relationship management and customer focus.
- Willingness to Travel as required.
- Willingness to participate in training where required.

Qualifications and experience

- Minimum CIP qualification and maintain CPD annual requirement
- A minimum of 3 years relevant underwriting experience in Personal Lines
- Excellent technical knowledge of Personal Lines
- Knowledge of underwriting rating methods, procedures and reviews
- **Familiarity with OPEN GI Brooms & GAS platform.**

Applications to:

jobs@patrona.ie