

Job Profile

Job Title	Property Owners Scheme Underwriter	Name	TBC
Reports To	Group Operations Director	Region	TL Dallas Ops & Schemes
Location	Bradford		

Purpose

To assess and bind Property Owners risks in line with underwriting & rating guidelines and overarching Binding Authority Agreement. To help retain and win Property Owners business.

Responsibilities, Duties and Tasks:

- To assess, quote and bind risks as required, operating within the terms of the binding authority
- Provide quality underwriting solutions to Brokers
- Negotiate with Brokers, assessing risk information to effectively underwrite risks
- Negotiate with capacity provider to establish best terms on risks requiring referral
- Assist Brokers and Claims team with resultant enquiries following binding of cover
- Providing Brokers with any updates promptly regarding risks
- Preparation and accurate issue of quotation and / or policy documentation in a timely manner
- Ensure Bordeaux is kept up to date and, when requested, issued to insurer at appropriate intervals
- Maintain accurate and detailed records of policies underwritten and rationale for underwriting decisions made
- Maintain a robust diary system to ensure return of requested information / forms eg. Subsidence Questionnaires, Rebuilding Valuations, Risk Information updates etc
- Peer Audits to be undertaken as and when required
- Maintaining relationships with Brokers
- Maintaining relationship with capacity provider's Underwriting team
- Liaising with insurer to challenge standard underwriting authority per the Underwriting Guidelines and refer to insurers for terms for non-standard business or business for which a referral is necessary

Skills Required:

- A thorough understanding surrounding the general principles of underwriting
- An analytical, careful nature with attention to detail and problem-solving abilities
- Maintaining a sound and thorough knowledge of the Property Owners Delegated Authority Scheme operated by TLD, on behalf of the capacity provider
- Experience of working under pressure within a demanding environment and managing workload effectively

- A confident, personable character with the ability to ask probing questions and challenge information
- Negotiating Skills
- Communication Skills
- IT Skills
- Time Management
- Self-Motivation
- Numeracy
- Flexibility and adaptability
- Good Knowledge of Microsoft products
- Working Knowledge of Acturis System

Compliance/Training and Development:

- CPD hours annual attainment
- Completion of work in a compliant manner and satisfy the auditing regime in the business.
- To ensure that all Aviva Development Zone modules are fulfilled in the year

Corporate Governance

- Make sure that the Data security regime is adhered to.
- To retain a clear desk according to the Clear desk policy
- Complaints Procedures
- Complaints Flowchart
- Financial Crime Policy – Included Anti Money Laundering
- Financial Sanctions Procedures
- Ant-Bribery & Corruption Policy – Includes Inducements
- Conduct Risk Policy
- Vulnerable Customers Policy
- Financial Promotions & Approval Procedures
- Fraud Policy
- Bring Your Own Device Policy (BYOD)
- Information Security Policy
- GDPR Policies/Procedures

TLD Values



TRUST



INTEGRITY



COMMITMENT



COLLABORATION