

Job Description:	Underwriting Manager
Role Reports to:	Chief Insurance Officer
Location:	Ringwood, Hybrid
Working Hours:	Full Time – 37.5 hours per week. (Part-time considered)
Number of Line Reports:	None
Salary:	DoE

About us:

Intelligent Insurance provides specialist non-standard home Insurance to customers who typically have complex home insurance requirements and/or have difficulty obtaining competitive cover elsewhere. Now one of the leading insurance providers in the non-standard market, the company has gone from strength to strength; we continue to grow our capabilities, having recently launched our own MGA model.

Role Overview:

As an Underwriting Manager at Intelligent Insurance, you will lead and oversee the underwriting function, ensuring the profitability and growth of our insurance portfolio while maintaining underwriting quality and adherence to established guidelines. Leveraging your expertise in underwriting principles, risk assessment and team leadership, you will play a critical role in driving underwriting excellence, delivering superior underwriting outcomes and leading our strategic footprint expansion.

Key Responsibilities:

Underwriting Strategy:

- Develop and implement underwriting strategies and guidelines to achieve business objectives, including profitability targets, risk appetite, and growth goals.
- Working with technical pricing, produce and execute a strategy to sustainably expand quote footprint into new household markets and alternative product markets (as appropriate)
- Stay abreast of industry trends, market dynamics, emerging risks and leverage insights to inform underwriting strategies and decision making.

Governance & Controls:

- Set governance and controls for the underwriting operation, including management of the Underwriting Guide, development of internal policies and ensure technical excellence through regular audit and feedback.
- Oversee the day-to-day referrals process, ensure the referrals operation meets customer, commercial and regulatory KPI's. Train and upskill the referral agents and act as a point of referral for high level complex cases.
- Analyse underwriting data, including loss ratios, premium trends, and risk exposures, to identify opportunities for portfolio optimisation and underwriting improvement.

Scheme Management:

- Working with capacity providers, take the lead for developing and testing and releasing iterations to schemes.
- Prepare and present underwriting reports, performance metrics, and strategic initiatives to senior management and capacity providers.
- Act as a point of contact for the underwriting and operational queries from our capacity providers.

Experience & Skills:

- Bachelor's degree in Risk Management, Insurance, Business Administration, or a related field.
- Proven experience (10+ years) in senior underwriting roles within the insurance industry, with a focus on property, non-standard ideally.
- Strong understanding of underwriting principles, risk assessment techniques and implementing strong governance and controls.
- Excellent analytical and decision-making skills, with the ability to analyse complex data and make sound underwriting decisions.
- Strong communication and interpersonal skills, with the ability to build effective relationships with internal and external stakeholders.
- Strong attention to detail and a commitment to delivering high-quality underwriting outcomes.

Piqued your interest?

At Intelligent, you'll have the opportunity to play a critical role in ensuring the accuracy and compliance of our claims handling processes. We offer an attractive package and opportunities for professional growth and development. Join us in shaping what is set to become a best-in-class insurance business.