

Job Description:	Senior Household Underwriter
Role Reports to:	Head of Home Underwriting
Location:	Ringwood, Hybrid or Remote
Working Hours:	Full Time – 37.5 hours per week.
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:

Disciplined and sound underwriting is one of the critical areas that will enable us to meet our performance targets. It is also an area that we can leverage to help grow our business in a profitable way.

As the Senior Household Underwriter, you will have direct contact with our non-standard customers via various communication channels, you will use your excellent communication skills to identify and present solutions to our customer's unique insurance requirements.

You will use your underwriting judgement to determine the risks posed and how you can effectively manage those risks whilst balancing regulatory considerations such as fair value and consumer duty.

Whilst the majority of your day-to-day role will be focused on case-by-case referral management, there will be encouragement for you to identify and implement changes in areas such as wordings, customer journeys and internal process improvements.

Key Responsibilities:

- Underwrite new business and existing business in line with authority level, Intelligent Insurance's underwriting appetite and the profitability/growth targets.
- Communicate terms to customers via phone, web and email, using excellent communication and negotiation skills to secure the business.
- Provide underwriting insight to assist with non-disclosure investigations in line with regulations such as CIDRA.
- Respond to underwriting queries from internal departments such as customer service, pricing, product, marketing and risk functions.
- Manage third party policy queries from capacity and claims providers.
- Assist with risk incident and complaint resolution.
- Maintain the evolution of internal guides such as underwriting/process guides to ensure that they are relevant, understandable and reflect our underwriting appetite.
- Identify and recommend improvements such as journey or documentation changes.
- Support the Head of Underwriting to achieve Intelligent Insurance's strategic goals and objectives.
- Build effective working relationship internally and externally to promote the positive role of the underwriting team.

Experience & Skills:

- Proven underwriting experience, at least 5+ years in underwriting roles within the insurance industry, with a focus on property, non-standard ideally.
- Strong attention to detail with an inquisitive mind to question what does not look correct.
- Ability to make sound decisions based on complex information.
- Excellent communication skills with the ability to build effective relationships with internal and external customers.
- Persuasive negotiator that can bind business at the correct terms for the business and customer.
- Working understanding of the regulatory principles that govern general insurance such as fair value, consumer duty and CIDRA.
- Excellent customer service skills that enable you to delight our customers and promote the Intelligent Insurance brand.

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.