

# COMPLETE

COVER | GROUP

## Who we are?

We are a growing insurance business and excellent customer insight and experience needs to be at the heart of everything we do. Customers today have high expectations; their experience of using Complete Cover Group should not be second rate. We aim to meet customer needs by giving consistent information, advice and support at their convenience. Our customer model is built on the following principles:

- A service that offers insurance to suit customer needs
- Consistent and high-quality contact management
- A service driven by customer insight and demand analysis
- A service that is delivered through appropriate delivery channels and efficiently

With significant opportunities available for CCG to grow revenues and profitability over the medium to long term, this is an exciting time to be part of the journey.

## Development Underwriter

37.5 Hours per week – Permanent Contract. The hours will be based on shifts between 9.00am and 8.30pm Monday to Friday and potential variable shifts taking place on the weekends and bank holidays.

## In a nutshell....

This role requires the candidate to diligently provide quotations for new business, mid-term adjustments and renewals in accordance with the CCG pricing structures and underwriting authorities. The successful candidate will need to have a good knowledge of fundamental factors and processes of underwriting with a willingness to develop within the role. This role requires excellent communication skills both written and oral with the ability to liaise with colleagues at all levels of the organisation. You will need to be self-motivated with the ability to work independently and proactively.

A typical day would involve responding to emails and voicemails from independent agents or clients. The Development Underwriter will provide experienced and specialist solutions to queries from colleagues or clients. You will be reviewing the risks associated with ensuring the policyholder and property and whether to issue coverage and at what cost to the policyholder. Underwriters help the insurance company decide what coverage to offer and at what price (or premium).

Throughout the day, you will work closely with independent agents to review and adjust policies that have already been placed and ensure criteria still meet company guidelines.

## Duties and responsibilities:

To underwrite individual risks and to assist with the profitable development and monitoring of the Mulsanne motor account you will:

- Analyse information provided by insurance applicants.
- Determine the risk associated with insuring a person using the data provided
- Evaluating the recommendations made by underwriting software
- Deciding whether or not to offer insurance to applicants
- Calculating premiums and appropriate amounts of coverage
- Researching additional information, such as medical histories or credit scores.
- Determining the relevancy of risk factors.

**Essential Requirements:**

- Advanced in MS Excel
- Holds the CII FIT qualification (or above)
- Self-motivated and resilient with the ability to operate independently and proactively at all times.
- Excellent interpersonal skills
- Ability to demonstrate the knowledge and understanding of underwriting processes
- Team player and approachable with the ability to flex requirements to meet the needs of the business.
- To be a strong broker and insurer
- Shares information and knowledge with colleagues.
- Ability to focus and work towards minimum standards and targets set by the Company.

**Person Specification:**

- Resilient personality and confident communicator
- Ability to work under pressure in a fast-moving performance driven environment
- Ability to influence
- Ability to juggle multiple tasks, prioritising your workload accordingly
- Have excellent communication skills, both written and verbal
- Must be able to work on own initiative and think creatively
- Tact and discretion - the ability to work within the boundaries of confidentiality

**Strings to your bow...**

- Confident working within a team
- Holds higher CII qualifications
- 5-7 years Underwriting experience

**Key internal relationships:**

It would be expected that the above role would interact closely with all stakeholders and key internal clients.

**Salary £35-40k**

**20 days holiday**

**Discount offers on many well-known brands**

If you are interested in applying for this position, please email your completed application to [Pooja.Lal@ccg.co.uk](mailto:Pooja.Lal@ccg.co.uk) by Friday 6<sup>th</sup> September 2019