

Insurance Underwriter

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Company: Fuzu

Location: Nigeria

Category: business-and-financial-operations

Job Summary

Contract Type:

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We are seeking a meticulous Insurance Underwriter to assess the risk factors of potential clients and establish coverage terms.

The ideal candidate will be responsible for implementing guidelines that ensure a balanced ratio of favorable risks, minimizing claim costs, and enabling the company to provide insurance at a competitive price.

This role requires a comprehensive understanding of risk analysis, the ability to analyze data, and make informed decisions.

By effectively managing risk, the Insurance Underwriter plays a crucial role in maintaining the financial stability and profitability of the company.

Requirements and Skills

5-7 years' experience

Proven insurance underwriting experience

Must be an Associate member of CIIN

Hands-on experience with "smart systems", analytical tools and statistical packages (spreadsheets, SPSS, databases etc)

Sensible judgement and attention to detail

Confident decision-making skills

Excellent knowledge of insurance policies and ability to relate policy provisions to the loss exposures

Proven numeracy and statistical skills

Insurance diploma or certification.

Responsibilities

Review insurance applications for compliance and adherence

Assess clients' background information and financial status

Liaise with specialists to gather information and opinions

Weight loss exposures and determine underwriting alternatives

Draw up a quotes for competitive insurance premiums

Negotiate and define the specific terms of insurance policies with brokers or policyholders

Keep detailed records of policies underwritten and decisions made

Balance between mass and homogeneity of risks to achieve predictability of future results

Develop and maintain a profitable book of business for the insurer

Follow applicable insurance laws

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