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Job Title:	Commercial Underwriter
Department:	Commercial
Reports to:	Head of New Business
Location:	Home Based – travel to office and broker visits
Employment:	Permanent - Full Time

About DOA:

DOA Underwriting Ltd is the principal company for David Oliver T/as David Oliver Associates and DOA Special Facilities Ltd (DOA). DOA was launched in April 1996 to provide a high level of expertise to carefully selected Insurance intermediaries and based on niche market sectors.

DOA is committed to delivering the needs of its key trading partners which is underpinned by a professional efficient quality service.

All the products offered by DOA are placed with carefully selected Insurers (Including Lloyds) where DOA has built solid relationships to negotiate the best possible products for its partners. The majority of products offered by DOA are placed on specially arranged binding authority agreements. DOA specialises in arranging exclusive schemes in niche markets such as Leisure, Hospitality, Licensed Trade, Contractors and Dry Cleaners

DOA has a customer base comprising of a panel of approximately 1500 brokers who access products via direct agencies or networks. DOA has a select panel of 'Partnership Brokers' who hold direct agencies to its exclusive schemes that offer increased commissions and Service Level Agreements for our partners

Apart from joining a highly respected and long-established MGA, you will be part of an award-winning team. You will have the opportunity to be mentored by industry specialists alongside a programme of personal development and investment to deliver on your career goals.

Role Purpose

DOA are looking for a broker orientated and detail focused Underwriter to develop both new relationships and existing ones with focus on the Midlands and North of England. The role will include underwriting new and renewal business for a product suite consisting of commercial combined, property owners, retail package, primary liability, contract works, contractors' plant and equipment.

The role will be a fantastic opportunity for someone who likes variety and flexibility to manage their own time. The role will be working from home, including regular visits to brokers, conducting underwriting surgeries, attending the DOA office and being part of regular team meetings. The daily work will be developing relationships, underwriting new enquiries and renewals for brokers in the region.

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Key Responsibilities

- New business underwriting and processing – target commission & fee income per month
- Target commission / fee income for new business is £14,000.
- Renewal business underwriting and processing 90% renewal retention target
- Midterm adjustment underwriting and processing within 30 days of renewal or inception
- Broker development (New and existing) including regular broker visits and on-site underwriting
- Develop and maintain relationships with your broker panel
- Monthly reporting
- You will be expected to perform to the highest of standards and in accordance with the Conduct Rules as specified by the FCA. The Conduct Rules are as follows:
 - You must act with integrity
 - You must act with due care, skill and diligence
 - You must be open and co-operative with the FCA, PRA and other regulators
 - You must pay due regard to the interests of customers and treat them fairly
 - You must observe proper standards of market conduct.

Experience & Knowledge

- Commercial underwriting experience is essential, specifically Commercial Combined, Property and Liability, ideally in all or some of the products mentioned above.
- Experience in dealing with Commercial brokers/ Insurers
- Experience working in a small team in SME organisations
- Experience in underwriting with delegated authority or underwriting licences
- Proven track record of developing new and existing relationships with key brokers
- Ability to deliver on financial targets
- Ability to work in as a team and on own initiative
- Experience in using software systems for underwriting and administration

Skill Set

- Excellent organisation skills
- Excellent communication skills
- Passion for detail
- A 'can do' attitude
- Effective time management
- Curious mindset
- Positive attitude to change
- Contribute to colleague's time rather than take it away
- Hungry to be involved in a fast-growing business and all that entails
- Passionate about understanding the profession and developing their learning



- Passionate about making a difference
- Thrives on exceeding expectations

Signatures

Employee	Date
Manager	Date

