# Job Description



JOB TITLE: Exposure Management Expert

DURATION: 6 months

REPORTING TO: To CRO initially, to Active Underwriter eventually

LOCATION: London

# **ABOUT US:**

ERS is the UK's largest specialist motor insurer with an A+ rating. We recently announced the backing of Arcus, Lloyd’s syndicate 1856, giving the firm the ability to write Specialty, Commercial and Reinsurance lines. These newly acquired underwriting capabilities offer us the unique opportunity to rapidly grow our portfolio, building out from a successful base.

**THE ROLE:**

The Exposure Management Expert is a newly created role, supporting ERS’s expansion to underwrite Specialty, Commercial and Reinsurance business.

It is a unique opportunity to design, implement and run an exposure management function in a modern and fast-growing environment, where exposure risk management and analytics are at the core of our business.

We are looking for an individual that will bring a strong expertise - and develop robust and innovative analytics in order to drive ERS to achieve a highly profitable and optimised portfolio.

**KEY RESPONSIBILITIES:**

* Responsible for ensuring catastrophe exposure is well understood, measured and clearly communicated across the business.
	+ Underwriting: to develop robust and innovative metrics in close collaboration with underwriting teams to support the deployment of a well optimised portfolio and position ERS as a market leader
	+ Reinsurance: strong involvement to deliver an optimised reinsurance structure and ensure exposures are covered in line with risk appetites
	+ Capital: Collaborate with the capital team to ensure catastrophe exposure is appropriately reflected in the internal model and anticipate capital movements caused by a change in exposure.
	+ Reserving: support the Claims and Reserving processes in assessing the gross and net costs of events as they arise
* Design and maintain an exposure management framework which reflects accurately the company’s exposure and aligns with market best practices
* Produce regulatory exposure management reports and ensure submission requirements and deadlines are met.
* Build capability to assess and communicate non-cat exposure, including non-physical catastrophes

***The above duties and responsibilities are not an exhaustive list and you may be required to undertake any other reasonable duties compatible with your experience and competencies. This description may be varied from time to time to reflect changing business requirements.***

**ESSENTIAL QUALIFICATIONS, SKILLS AND EXPERIENCE**

* Strong exposure management knowledge and expertise in the standard software packages
* Robust analytical and IT skills
* Knowledge of both Lloyd’s and PRA requirements and Solvency II requirements
* Strong written and face to face communication skills
* Leadership skills and the ability to work at a senior level
* Have or develop a good network outside ERS related to exposure management matters

**DESIRABLE BEHAVIOURAL ATTRIBUTES:**

* Analytical
* Team player with ambition to lead
* Organised
* Persuasive
* Self started
* Organised

Name (PRINT): .…………………………………………………………………

Signature: …………………………………………………………………………

Date: …………………………………………………………………………………