

JOB DESCRIPTION – BILINGUAL SENIOR UNDERWRITER

Job location: Cotonou, Benin

Under the supervision of, and reporting to the Chief Underwriting Officer, the Senior Underwriter's key duties and responsibilities will be as below:

1. Generate business through marketing activities and increasing the visibility of ATIDI. This involves meeting one-on-one with clients and prospects and attending different marketing events organized by ATIDI or ATIDI's business partners;
2. Assist to organize/manage awareness events in countries of responsibility;
3. Support underwriting business through:
 - Screening business enquiries based on eligibility criteria;
 - Assessing the risks of the proposed transactions and produce a report of the risk to convince approvers to accept the risk;
 - Issuing non-binding/indicative term sheets;
 - Arranging reinsurance for transactions requiring reinsurance support;
 - Preparing of policy documents; and
 - Educating policy holders on the A-Z of the policy they are about to sign.
4. Manage and monitor the underwritten risk - Support and guide the Principal Portfolio Services Officer in:
 - Ensuring timely payment of premiums;
 - Following up on any outstanding documentation/information from policyholders; and
 - Continuously monitoring the assigned portfolio, pre-empting any potential risk events thereon, and promptly bringing such to Management's attention.
5. Support generation of reports such as Underwriting reports, Broker reports, Marketing reports, Mission/back to office reports, Underwriting Department country marketing plan and activity reports, Policy wordings and any other Management reports;
6. Assist the Claims Department to manage claims particularly risks under Watch list, and support on recovery initiatives;
7. Implement effective people management initiatives including:
 - Monitoring workflow, volume of work deliverables and the delivery of work of direct reports;
 - Assisting team members in outlining their professional development goals and identifying any need for and monitoring "on the job training"; mentoring and coaching team members;
 - Ensuring the efficient and fair assignment of work to direct reports; and
 - Providing ongoing informal and formal feedback to direct reports and ensuring direct reports who are primary supervisors provide similar feedback to those they supervise.
8. Perform other duties as may be assigned to you from time to time.

Role Specifications:

- A Master's degree in Business Administration (MBA), Finance, Economics, Banking or other financial service specialization;
- A Bachelor's degree in Finance, Economics, Banking or other financial service specialization
- CII or CPA/ACCA (an added advantage);
- A minimum of Eight (8) years relevant experience;
- Technical understanding, expertise and experience in finance, investment or corporate banking, sovereign operations/financing, trade finance, insurance, guarantees or reinsurance;
- A proven track record of success underwriting complex transactions or providing sector specific underwriting skills;
- Key Stakeholders management skills;
- Demonstrate ability to initiate ideas for product development;
- Team leadership skills;
- Demonstrate a clear understanding of policy wordings;
- Strong analytical skills with a high level of accuracy and attention to details;
- Excellent negotiation skills;
- Good judgement and decision-making skills;
- Ability to work under pressure and meet urgent deadlines;
- Excellent communication (oral, written, presentation) and interpersonal skills;
- Ability to work in a multi-cultural environment;
- Strong people management skills;
- Bilingual abilities (English and French) will be a competitive advantage; and
- Demonstrate ATIDI's core values - unity of purpose, customer first approach, integrity, getting it first the right time and creativity.

