



AmTrust International – Role Profile - Certification Role

1	Job Title	Property Underwriter
2	Function & Business Unit	Underwriting, Specialty
3	Location	London
4	Reporting Line	Senior Property Underwriter
5	Direct Reports	None
6	Committee Roles	None
7	Key Stakeholders	Senior Management Underwriting Governance Finance and Actuarial Claims Operations
8	Applicable Conduct Rules	Individual Conduct Rules 1. You must act with integrity. 2. You must act with due skill, care and diligence. 3. You must be open and cooperative with the FCA, the PRA and other regulators. 4. You must pay due regard to the interests of customers and treat them fairly. 5. You must observe proper standards of market conduct. 6. You must act to deliver good outcomes for retail customers
9	Date Reviewed & Agreed by Line Manager & Post holder	This was reviewed and agreed by the Senior Property Underwriter on 23/01/2026

Position Overview

To Underwrite the Property portfolio as directed by the Senior Property Underwriter to meet the requirements of the business plan, strategic targets for premium income, profitability and return on capital as set out by the Board.

Essential Job Functions:

- Underwrite profitable Property business, within framework of underwriting guidelines, as directed by the Property Underwriting Manager and in accordance with the Business Plan within the terms of the underwriting authority.
- Develop and maintain good working relationships with brokers, clients, TPA's to establish AmTrust as a preferred market for Property products.
 - Analytical skills - Organize, interpret, and visualize complex data to drive evidence-based decision-making
 - Support portfolio performance MI and reporting requirements
- To research and develop new business opportunities.
- To ensure that detailed performance assumptions are made where appropriate and that performance metrics are monitored for all key accounts. Ensure relevant remedial actions are identified to ensure long term portfolio profitability
- Evaluate risks by considering appropriate contract structure, relevant costs and capital exposure
- To monitor, analyse, re-rate and re-new existing schemes.
- To ensure that the business written is controlled effectively, taking appropriate correction action on poorly performing business to meet targets and ensure that business written complies with all relevant regulatory standards including those laid down by the PRA and FCA.
- To ensure that all business written complies with AmTrust internal policies, procedures and controls and that these are understood and adhered to.
- To ensure that all business is only accepted through intermediaries and Cover holders approved by AmTrust in accordance with internal procedures and that delegation of underwriting authority has prior approval from the Chief Underwriting Officer.
- Keep up to date with relevant product and market developments in order to identify, assess and make recommendations about underwriting opportunities and/or threats presented by new and/or emerging risks and opportunities.
- Ensure that complete and accurate underwriting records are maintained.
- Other duties may be assigned in order to meet the on-going needs of the organization
- To have good technical knowledge of Property Policy Wordings

Qualifications, Experience, Competence

Qualifications

- Bachelor's degree in business, management, finance or related area preferred.
- The completion of a minimum of one professional insurance designation; i.e. Chartered Insurance Institute (CII) strongly preferred

Experience

- 5 years property underwriting background
- Track record of using data driven insights to optimize processes and improved efficiencies and performance
- Successful and profitable track record.

- Ability to make sound decisions based on data and risk assessment and ability to make a positive impact on the long-term success of the overall business in planning, organization and development.
- Good communicator, both verbally and written.
- Proficiency with MS office, Power BI and other programmes.
- Good client facing skills

Functional/Technical Competence

- Team Work
- Models Company Values
- Business Competence and Technical Knowledge

Core AmTrust Behavioural & Professional Competencies (Employees)

Results Driven: Displays energy, determination and a sense of urgency to get the job done; understands the importance of meeting deadlines to achieve objectives; takes responsibility for organising own workload to ensure goals are met; identifies barriers or issues that might impact adversely on getting the job done and is proactive and innovative in resolving problems and finding solutions; strives for excellence.

Adaptable & Open to Change: Demonstrates a willingness to adapt and change according to circumstances; is able to comfortably handle ambiguity and changes in priorities; identifies the requirement to demonstrate flexibility for the wider benefit of the department and the business; supports change and the drive to continuously improve.

Relationship Management & Customer Focus: Builds and maintains strong internal and external customer and other relationships as relevant to role; is able to effectively understand and support customer needs while balancing business needs; takes responsibility for meeting agreed service levels and other commitments.; strives to deliver excellence and innovates to deliver solutions; ensures that everything that they do complies with all Treating Customers Fairly (TCF) principles.

Risk Management: Is able to understand and identify common types of business risks for their functional or business area; actively supports the maintenance of an effective control environment; takes timely remedial action as may be required to prevent or minimise loss; proactively escalates risks to the appropriate party; supports continuous improvement in the management of risk.

Collaboration: Demonstrates respect and integrity in all collaboration with others; works with rather than competes with others in the business to achieve company goals; builds trust through open communication; adapts style and messaging appropriately; seeks out and listens to the opinions of others; supports team building and an inclusive culture that values diversity.

Continuing Professional Development: Proactively keeps up to date with regulatory and professional changes; maintains the required knowledge and skills to perform in post and undertakes all required / mandatory training; ensures that annual learning and development plans and Continuing Professional Development (CPD) obligations are achieved.

AmTrust Values: Able to demonstrate and role model AmTrust's values: Excellence, Innovation, Integrity, Responsibility, Inclusion and Teamwork.

Conduct Rules: Acts at all times in accordance with the Conduct Rules (as set out above)