

Role Description

Role Title: Underwriting Specialist

Department: Underwriting

Reports to: Chief Underwriting Officer/ Underwriting Manager

About the role

The Underwriting Specialist will be responsible for the review and development of financial liability policy wording, working with the Head of Propositions and Technical Underwriting Specialist to review contracts, produce policy wording and to ensure compliance and alignment through bespoke insurance offerings. The role will also involve operationalising tailored products for the relevant market, supporting the implementation of new products with partners.

Key Tasks / Responsibilities

- Contract and Terms and Conditions Review:
 - Analyse and review financial liability to identify and mitigate risks
 - Ensure compliance with regulatory standards and alignment with bespoke product offerings
- Product Operationalisation:
 - Collaborate with the underwriting team to design, refine and operationalise bespoke liability products tailored to the relevant markets
 - Translate product specifications into operational workflows, ensuring seamless integration with existing systems and processes
 - Ensure and manage compliance and adherence to any relevant delegation of underwriting authority, capacity terms of business and MGA authority
- Partner Product Implementation:

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- Support the implementation of new insurance products, ensuring they meet market needs and regulatory requirements
- Work closely with the product, sales, operations, and technology teams to deliver innovative solutions that address the unique challenges of the relevant market sector
- Marketing collateral review of partners and their customer facing user journeys
- Stakeholder Collaboration:
 - Liaise with internal teams (e.g., underwriting, pricing, product development, operations) and external partners to ensure successful product delivery
 - Provide technical expertise to support sales and marketing efforts, including training, knowledge sharing
- Market and Regulatory Insight:
 - Stay informed about market trends, customer needs, and regulatory changes impacting the relevant market
 - Use insights to influence product design and strategy

About you

- Proven experience in technical insurance roles, particularly with liability products
- Strong knowledge of contract review and Terms & Conditions analysis in an insurance context
- Experience operationalising bespoke insurance products
- Familiarity with regulatory requirements and compliance standards in the insurance industry
- Excellent analytical and problem-solving skills with a keen eye for detail
- Strong communication and collaboration skills to work effectively across teams and with external stakeholders
- Ability to balance technical expertise with commercial awareness

Desirable but not essential

- Professional insurance qualifications (e.g., CII) are highly desirable

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- Experience in underwriting or product development within niche insurance markets
- Knowledge of sharing economy sectors

Why work at Piki

- Flexible working conditions, access to an incredible in-person working space
- Support from an awarding-winning CEO & Founder
- Competitive Package
- Annual holiday entitlement of 28 days plus bank holidays (FTE)
- 35 hour working week
- Death in service scheme
- Access to wellbeing services
- Compassionate Leave
- Enhanced paternity leave
- Training and development opportunities
- Social events

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