



## Underwriting Business Leader P&C (Travelers Expat) Job Description

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### Summary

Function as Travelers' primary property and casualty underwriting leader on the ground in Brazil. Partner/work closely with U.S. and international functional partners and leadership, Emerging Markets support team and local Brazilian Joint Venture management, to help facilitate the creation of a new P&C underwriting operation, which embodies Travelers' collaborative underwriting approach and institutionalizes best practices for both product creation/delivery and underwriting oversight/controls for the Brazilian Joint Venture.

Provide assistance and expertise to ensure execution consistency across Brazil, the International division and the company as appropriate. This position reports to the Brazil Business Development Officer, with a matrix reporting relationship to the VP, Underwriting Services - International.

Business Partners include: International functional leadership and Emerging Markets support teams (Actuarial, Claim, Risk Control, Finance, Legal, Human Resources), Brazilian Joint Venture executives, external industry partners and senior management committees. This position may direct staff.

### Primary Duties and Responsibilities

#### Underwriting Risk Appetite and Authority

- Define and develop the property and casualty underwriting risk appetite, authority levels, underwriting and control protocols including documentation requirements, strategy and procedures for the Brazilian P&C Joint Venture.
- Generate and lead new product initiatives.
- Provide expertise, guidance and feedback at prescribed touch points in connection with the product development process.

#### Underwriting Audits and Procedures

- Establish a checks and balance process that methodically documents the compliance with underwriting standards put into place.
- Implement business controls which include internal underwriting audits conducted by/on the Brazilian Joint Venture to ensure consistency across International and the broader Enterprise.

#### Collaborative Underwriting Culture

- Assist in establishing a functional underwriting organization that strategically places underwriting resources/officers in positions to support the field's underwriting capabilities within a collaborative underwriting culture.
- Create a multi-head collaboration culture where Collaborative Underwriting Review Evaluations (CURES) are done on both a portfolio basis and on the more complex accounts.
- Serve as CURE officer, where appropriate, for the Brazilian Joint Venture P&C appetite and underwriting guidelines relating to new and existing product development.
- Conduct large claim CURES.

#### Superior Management Information

- Assist in the development of underwriting management information requirements, which reinforce proper risk selection and aggregation management, which facilitates the JV's ability to out risk select their competitors.
- Develop and review all underwriting and marketing communications.

- Work with operations/IT on creating a proper report distribution which facilitates sharing underwriting knowledge and information appropriately.

#### Other Duties

- Serve as representative to any applicable external agencies, as required.
- Identify emerging trends and opportunities and be prepared to socialize them through the enterprise.
- Assist the Brazilian Joint Venture in its efforts to be seen as an industry leader on the P&C side through the identification, analysis and monitoring of emerging issues and trends.
- Participate in industry-sponsored groups and/or represent Travelers at industry events, as appropriate.

#### **Education/Work Experience**

- Extensive knowledge of P&C underwriting, product and operations.
- Possesses exceptional organizational, quantitative reasoning, critical thinking, interpersonal, time management, verbal and written communication skills.
- College degree or equivalent experience.
- CPCU, ARM or related professional designation preferred.

#### **Other**

##### Location

- Position will be located in Curitiba or Sao Paulo, Brazil with an expected duration of two to three years.

##### Leadership

- Strong strategic thinker and decision-maker.
- Consistently sets clear direction by defining goals and priorities.
- Develops trust through demonstrated personal integrity.
- Encourages everyone to act in the best interest of the Company.
- Demonstrates the ability to appropriately influence behaviors.
- Energizes others to achieve the highest standards.

##### Underwriting

- Recognizes opportunities to exploit and penetrate new markets.
- Identifies customer needs and takes appropriate action to meet those needs.
- Takes advantage of all critical opportunities to increase market share.
- Takes intelligent risks.
- Strong knowledge of competitive market conditions.

##### Business Knowledge

- Strong understanding of products, financials, objective and service requirements.

##### Marketing

- Understands the competitive market and can respond to implications related to product and program development and marketing strategies.

##### Financial

- Solid understanding of business objectives to drive bottom-line results.
- Acts in a decisive manner to achieve appropriate results.

#### Communication

- Clearly articulates ideas in a concise manner.
- Listens to and understands what others are saying.
- Knows how to express ideas within a marketing environment.

#### Customer Focus

- Identifies customer needs and takes appropriate action to meet those needs.
- Acts with a sense of urgency.
- Strong knowledge of local, regional and national competitor market conditions and ability to react accordingly.

#### Teamwork

- Establishes strong coalitions and networks both within and outside of the organization and company.
- Works with all levels of management and can easily build new relationships.

#### Self Management

- Takes responsibility for decisions and actions.
- Manages own work, performance and development.
- Understands the business and responds to all related issues, concerns and problems.

#### Management

- Takes responsibility for decisions and actions of others.
- Directs the work of others.
- Encourages an ownership environment.