



Firstcaution is a FINMA-approved Swiss insurance company, specializing in rental guarantees. We are proud to be able to support our clients at a key stage in their lives: moving into an apartment or a commercial space. Firstcaution strives for innovation and digitalization. But overall, we empower and enable our employees to share their ideas and improve our services to treat our clients best: tenants, property management companies or landlords all over Switzerland.

In order to face the growth of our business, we are looking for a motivated, qualified and experienced

### Senior Underwriter (80%-100%)

#### **Summary:**

In this exciting role, based in either our Nyon headquarter or Zurich office, you will leverage your existing commercial underwriting and analytical skills to ensure robust risk assessments and drive risk management process improvements. You will have the opportunity to lead the development and improvement of our decision-making processes.

You will be part of the highly motivated Risk and Finance Department, reporting directly to the CFO/CRO and you will work closely with the operations and sales function. We are looking for a reliable, committed and entrepreneurial person with a solution focused and can do attitude. Someone who has the relevant underwriting experience, has excellent analytical skills and shows genuine interest and potential for driving improvements in our risk assessment process to support the company in meeting its strategic goals.

#### **Your key responsibilities:**

- Screening and assessing commercial and high-risk private clients based on pre-determined criteria;
- Ensuring accurate and consistent underwriting and risk selection by enforcing a rigorous underwriting process and monitoring system;
- Setting, managing and delivering Key Performance Indicators relating to insurance and credit risk;
- Driving underwriting operational excellence. In collaboration with the CRO and CTO, identifying and driving the design, strategic development and improvement of the underwriting and risk assessment processes and tools (incl. digitalisation) to improve the company's underwriting performance and support strategic goals;



- Responsible for the design, implementation and management of underwriting risk awareness, and underwriting risk monitoring and controls;
- Ensuring and managing strong strategic partnerships with key internal stakeholders, especially, sales and operations;
- Responsible for the operational management of the company's reinsurance relationship;
- Responsible for the reporting of credit and insurance risk topics to management.

**Ideal skill and qualification requirements:**

- Bachelor's degree or equivalent education or work experience;
- At least two years of experience in a similar role, preferably within insurance;
- Proven working knowledge of Swiss insurance regulations;
- Analytical and entrepreneurial mindset, solution focussed, self-motivated and can do attitude;
- Excellent analytical skills, comfortable using Microsoft Excel. Exposure to analytical or statistical programming languages (such as R, SAS, SQL, Python) is an advantage;
- Excellent communication skills. Fluency in English required, French or German fluent.

We are looking forward to your application:

[rh@firstcaution.ch](mailto:rh@firstcaution.ch)