BASICALLY IT ALL BOILS DOWN TO DECISION-MAKING

Underwriters must ensure a balance between business acumen and profitability.

M Learn Yuong Chuan

Underwriting is about more than just selecting the right risk. It’s a business discipline that requires both technical and commercial considerations, and the ability to make the right decisions under pressure. To be a successful underwriter, you need to have a good understanding of the insurance market, the risks your company is承保, and the way in which those risks are managed and transferred. This involves identifying and assessing the potential risks that an underwriting client faces, and then determining the appropriate level of insurance coverage to provide.

The role entails a lot of decision-making, and the complexity of the insurance industry makes it challenging. Underwriters must consider a wide range of factors, including the nature of the business, the size of the potential exposure, and the existing risk transfer arrangements. They must also be aware of the regulatory and compliance implications of their decisions.

This is why he sees motivating people and getting them to work together as a challenge. “I try to have small group coffee chats. When you’re on the factory floor, and you roll up your sleeves, some things cannot be commoditised. We care about the actuary field all their deserve to be recognised and valued. We must always be looking for new talent, and we need to develop people, not just train them.”

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By Siyang Ting

It was love at first sight for mathematics and science. However, after completing his bachelor degree, Mr Shasi, chief actuary at AXA Insurance Singapore, who comes from the U.S., says that every day was a challenge.

That was a position he reached after being a single line of business and understanding the business and the client. He acknowledges that important decisions are made “by getting a 360-degree view of what’s going on around us.”

Within additional underwriting team, there is a focus on promoting insurance, which covers a wide variety of industries, from healthcare to manufacturing. This requires the underwriter to understand the insurance needs of different businesses, and to tailor the insurance coverage to their specific requirements.

Shailendra also highlights the importance of commercial considerations, such as the nature of the business, and the size of the potential exposure. He says that underwriters must be aware of the regulatory implications of their decisions, and that they need to be able to navigate these issues effectively.

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