

Group Underwriter

STAR Asset Finance Group is on a mission to change asset finance for good, by offering industry leading service, support and engagement to our customers, employees and peers, and we have an exciting opportunity for a Group Head of Compliance to join our Group.

Star Asset Finance is a financial services Group currently made up of four established asset finance companies across the UK. Under the stewardship of our CEO, STAR have exciting plans for rapid expansion, which will see an increase of market share in existing regions, and significant growth in the vendor sales and finance space.

Star Asset Finance promotes equality of opportunity and is committed to ensure that no individual is discriminated against on the grounds of age, disability, gender reassignment, marriage or civil partnership status, pregnancy and maternity, race, religion or belief, sex or sexual orientation.

REPORTING TO	LOCATION	CONTRACT TYPE	HOURS
Group Underwriting Manager	Coleshill, Birmingham	Permanent	Full-time

JOB PURPOSE

To underwrite and support the group underwriting function in all its capacities.

JOB RESPONSIBILITIES

- To deliver a risk-based assessment of any incoming proposals received from all Group Companies
- Make underwriting decisions by utilising a number of analytical tools, including but not limited, to credit searches, accounts/cash flow analysis and contextual business information.
- Dealing with a large volume of information about businesses, using this to form the assessment of risk to arrive at underwriting decisions
- To confidently justify decisions made and be able to explain your reasoning to the Sales/Support teams from across the Group Companies. Provide well-rounded feedback to enable Sales/Support teams to provide stronger evidential cases the next time
- To assist in the preparation and presentation of Credit Papers to Senior Group Underwriters, Senior Management/ STAR board
- To assist in the administration of new initiative and pilot schemes as appropriate
- To assist and take part in the testing and embedding of new systems and processes
- To assist in the completion of auditing on deals that have paid out and make recommendations if needed
- Processing and input of financial paperwork for own book deals
- Work with other team members to ensure efficient workflow
- Using a variety of software packages (Excel, Word and internal CRM systems)
- Assist with any other duties as reasonably requested by Group Underwriting Manager to support across the business

COMPLIANCE, TRAINING & DEVELOPMENT REQUIREMENTS

- Keep up to date with compliance regulation updates including any changes within your role
- Attend and/or complete any mandatory training courses stipulated by the Company
- Lead by example and embed the conduct rules in every aspect of your work
- Identify and approve relevant training opportunities

EXPERIENCE

- Experience of working as a Junior Underwriter within a financial organisation, preferably an asset finance organisation
- Minimum of 5 GCSE's or equivalent including Maths
- NVQ's or any higher or Further Education qualification
- An understanding of the asset finance industry
- Strong written & oral communication skills
- Strong analytical skills with key attention to detail
- Strong stakeholder management

- Ability to deliver positive feedback
- Target driven with the desire to achieve
- Ability to use a range of office software, including email, spreadsheets and databases
- Ability to adapt to new concepts and systems, to conduct test analysis on new processes and make suitable recommendations
- Excellent organisational and time management skills
- Ability to work on own initiative
- Flexibility and adaptability to changing workloads
- Ability to understand financial statements, business cash flows and debt servicing calculations is preferable

APPLYING

Send your up-to-date CV to careers@starassetfinance.com