



## **We are looking for a new Credit Life Underwriter & Pricing Actuary**

*Valuable team member, the new Credit Life Underwriter & Pricing Actuary plays an important role for implementing the business growth strategy, by being part of partners diversification process, managing the existing portfolio and supporting the development of new insurance products dedicated to Credit Life line of business. The position will report directly to the Head of Banca Product & UW.*

### **Key responsibilities:**

- Prepare the pricing for new quotes or update the existing offers, making sure the solution meets the customer needs
- Be in touch with the implementation team to assure that the product quoted is successfully implemented in MetLife systems, with proper controls in place in key functions
- Be part of the renewal processes of current portfolio, understanding the experience, building and testing key assumptions used in pricing & offer revalidation
- Offer solutions for different requests coming from current partners, such as updates in current offers (e.g. additional packages, benefits etc.) or administrative issues that requires Product support
- Supporting the pricing strategy for Bancassurance business
- Keep a close relationship with regional team for various reportings
- Provide competitive market information.
- Simplify the current processes and increase efficiency
- Document, manage and improve procedures and flows currently in place.
- Build approval documentations for new product initiatives following the MetLife approval process, interacting with departments in a collaborative way.
- Develop and apply deep understanding of full cycle in pricing, modelling and review.
- Clear, precise, and effective communication with senior management.

### **Others:**

- Participate in Regional/Divisional calls, updating status on key initiatives
- Prepare and perform presentations for various stakeholders.

### **Essential Business Experience:**

- **Accountability for Results** – From previous and/or current experience can demonstrate personal responsibility for completing tasks within deadlines to a high standard and achieving quality results. Accepts responsibility for successes and failures and uses feedback to modify behaviour.
- **Customer Focus** – Comes from an industry that holds the customer in the highest of esteem, considers the customer perspective and strives to find creative solutions that are in the best interest for the customer and the business. Works on tasks with customers in mind and follows up on customer needs, while also balancing the profitability metrics.
- **Job Knowledge** – Demonstrate very good levels of relevant knowledge and skills to perform all aspects of the job. Acquires new knowledge and skills to continually improve performance.
- **Business Knowledge** – Be able to rapidly gain strong knowledge of the company's business, products, and governing regulations; stays current on trends and issues facing the company and marketplace.
- **Communication Skills** - Demonstrates the ability to express thoughts and ideas clearly in both written and verbal format; solicits ideas and input from others; listens to diverging opinions.

- Execution - Demonstrates a sense of urgency to achieve results; acts decisively to prioritise workload, meet deadlines and achieve deliverables.
- Initiative - Demonstrates willingness to proactively address current and potential challenges and opportunities; willingly accepts increased responsibilities, seeks new opportunities to improve a task or process.

### Essential Technical Skills

- Educated to Degree level or equivalent (Faculty of Cybernetics, Finance-Banks or Mathematics preferred or master in Actuary).
- Exams at the Institute and Faculty of Actuaries from UK or equivalent are appreciated.
- Minimum 2 years of experience in pricing of life products, 3 years in insurance industry.
- Strong mathematical and analytical skills.
- Proficiency in English
- Strong computer skills in all MS packages.

### Essential Soft Skills

- Very good communication skills
- Very good time management and stress management of tight deadlines
- Attention to detail
- Ability to make good and fast decisions in a fast-paced environment
- Client orientation

### What we offer:

- Friendly environment with multiple career development opportunities.
- Inclusive and multicultural team where you can create impact with your innovative ideas and creative personality.
- Various learning & development programs adapted to your needs and goals.
- Benefits (flexible hours, meal tickets, private medical subscription, insurance policy, Bookster subscription, discount on dental services, additional holiday based on seniority)
- Attractive salary and yearly additional compensation, according to your performance and support for the team.
- Good location – close to public transport stations (bus & subway) & remote working capabilities.

Send us your CV at [RO-hr@metropolitanlife.ro](mailto:RO-hr@metropolitanlife.ro)

**At Metropolitan Life, part of MetLife, Inc, one of the largest life insurance companies in the world, we're leading the global transformation of an industry we've long defined. United in purpose, diverse in perspective, we're dedicated to making a difference in the lives of our customers.**

Metropolitan Life is an equal opportunity, affirmative action employer committed to attracting, retaining, and maximizing the performance of a diverse and inclusive workforce. It is Metropolitan's Life policy to ensure equal employment opportunity without discrimination or harassment based on race, colour, religion, sex (including pregnancy, childbirth, or related medical conditions), sexual orientation, gender identity or expression, age, disability, national origin, marital or domestic/civil partnership status, genetic information, citizenship status, uniformed service member or veteran status, or any other characteristic protected by law.