

COLONNADE INSURANCE S.A. IS SEEKING A

## CONSUMER PORTFOLIO MANAGER



### COMPANY DESCRIPTION

Colonnade Insurance S.A. specializes in non-life insurance, which is designed not only for individual clients, but also for small and large businesses. We are part of the multinational financial group Fairfax Financial Holdings, one of the world leaders in insurance and reinsurance. Colonnade operates through branches in Romania, the Czech Republic, Bulgaria, Poland, Slovakia, Hungary and a subsidiary in Ukraine.

In Europe, the Colonnade company employs over 600 experienced specialists. Our financial strength has been affirmed by the [A.M. Best Company rating A- \(Excellent\)](#).

### WHY IS COLONNADE A GREAT PLACE TO JOIN?

At Colonnade, our strategy is to become a significant general insurer of scale, focusing on the CEE region. Colonnade is in a fortunate and unique position:

- Our shareholder is totally supportive of our strategy and investment in our growth
- We have a profitable foundation and are able to fund our transformation from these profits
- We want to transform and create our insurance company into a modern, successful and digital insurer, based on our Fairfax values
- We are making a multi-million Euro investment in Guidewire and additional digital systems to create a common platform across our countries

### JOB DETAILS



**Location:** Hungary, Slovakia, Czech Republic, Poland, Bulgaria, Romania

**Job type:** full-time

## CANDIDATE'S PROFILE



This is an exciting new senior role, reporting to Colonnade's Head of Consumer and it will be a member of the Consumer Community. It is ideal for a talented highly driven individual with a balance of strong analytical skills, a natural business savvy way of working and a deep understanding of how consumer insurance businesses operate profitably. The role will work closely with the Consumer Community and each of the branch teams to build and oversee our portfolio management tools, skills and routines across all Consumer products and all branches. The successful candidate will get hands on development to understand all aspects of our Consumer business and strategy. The main goal for this role is to proactively identify and propose to the Head of Consumer / Consumer Community actions and strategies that can drive profitable growth and optimise our financial performance.



## DAY TO DAY TASKS – MAIN DUTIES

Working with the Consumer Community and each of the branch teams, build and oversee our portfolio management tools, skills and routines across all Consumer products and all branches. Proactively identify and propose to the Head of Consumer / Consumer Community actions and strategies that can drive profitable growth:

- For each product, in all branches, build or enhance data analytics tools to ensure we monitor portfolio trends, claims performance, and profitability at a granular level.
- Oversee and ensure portfolio analytics tools are used by underwriters. Conduct regular portfolio analysis, identifying trends in performance, claims behaviour, and loss ratios to recommend improvements to pricing and underwriting.
- Support decision-making by presenting detailed insights, trends and actionable recommendations based on portfolio data which balances growth, profitability, and risk management.
- Collaborate with the teams to help develop underwriting and portfolio strategies that align with overall business goals, balancing growth, profitability, and risk appetite.
- Ensure we have a clearly understood and documented risk appetite. Assess underwriting risks and ensure adherence to appetite and guidelines.
- Collaborate with the underwriting and actuarial teams to assess risk exposures, claims experience, and pricing adequacy. Support development of pricing models.
- Oversee and coordinate portfolio reporting and documenting of underwriting and pricing decisions in consistent and robust format. Ensure activities comply with internal policies, industry regulations, and legal requirements.
- Support management and ongoing development of Underwriting Guidelines.
- Provide input on product development, pricing, and distribution strategies.
- Identifying opportunities to improve customer experience and improve operational efficiency that can reduce costs, especially within our underwriting and claims processes.

## REQUIREMENTS



List of requirements to be successful in the future role:

- Master's or Bachelor's degree in relevant field, preferably in numerate subject such as Actuarial Science, Mathematics, Statistics or Economics.
- Proven experience (5+ years) in underwriting, portfolio management, pricing, or actuarial roles within the consumer insurance industry. In-depth knowledge of insurance pricing techniques, underwriting principles, and portfolio management practices.
- Excellent analytical skills and data-driven decision making. Strong hands-on proficiency in data manipulation and analytics methodologies, software and tools. Ideally, experience in building and refining pricing models for general insurance products.
- Strong knowledge of general insurance products and markets.
- Advanced problem-solving abilities and attention to detail.
- Strategic thinker with a strong business acumen. Ability to communicate complex technical information clearly to stakeholders at all levels. Strong leadership, organizational, and project management skills to coordinate activities across the region.
- Ability to work in a fast-paced, dynamic environment while managing multiple priorities.
- Highly fluent in written and spoken English



## WHAT WE OFFER

- Competitive salary and benefits package
- Opportunities for professional growth and development
- A collaborative and supportive work environment
- The chance to work with a passionate and innovative team



## COLONNADE VISION

*We believe in fairness and simplicity in all our relationships, this is how we do business! We deliver transparent products and fast claims service that address the challenges of the changing world around us!*

## COLONNADE VALUES

At Colonnade Insurance S.A. and our parent company, Fairfax Financial Holdings, we are driven by a set of core values that shape our culture and business practices. As part of our team, you'll benefit from:

- Honesty and integrity are essential in all our relationships and will never be compromised.
- We are result oriented – not political.
- We are team players – no “egos”. A confrontational style is not appropriate. We value loyalty – to Fairfax and our colleagues.
- We follow the Golden Rule: we treat others as we would want to be treated.
- We are hard working but not at the expense of our families.
- We always look at opportunities but emphasize downside protection and look for ways to minimize loss of capital.
- We are entrepreneurial. We encourage calculated risk taking. It is all right to fail but we should learn from our mistakes.
- We will never bet the company on any project or acquisition.
- We believe in having fun – at work!

## APPLY NOW!



To apply for this opportunity, please send your resume to [career@colonnade-insurance.com](mailto:career@colonnade-insurance.com), quoting Consumer Portfolio Manager.