



## VACANCY NOTICE

**MSIG Insurance (Vietnam) Company Limited ("MSIG Vietnam")** is a part of the Mitsui Sumitomo Insurance Co., Ltd. network in Japan and a member of MS&AD Insurance Group.

MS & AD Insurance Group was established in April 2010 following the alliance of Mitsui Sumitomo Insurance Group, Aioi Insurance Company and Nissay Dowa General Insurance Company, MS&AD Insurance Group is one of the largest general insurers in the world, with presence in over 41 markets globally, 16 of which are in Asia. Based in Japan, MS&AD Insurance Group is active in five business domains, namely domestic Japanese general insurance, life insurance, non-life insurance, financial services and risk-related services.

MSIG Vietnam with 100% foreign wholly owned company is the first Japanese General Insurer in Vietnam with Head Quarter in Hanoi, Branch in Ho Chi Minh City, and Representative Offices in Hai Phong City, Da Nang City, Hung Yen Province and Vinh Phuc Province.

We help consumers and businesses cope with risks to protect what they care about. We support individuals, communities and society to get back on their feet and minimize disruption to their daily lives during unforeseen circumstances. We offer a wide range of non-life insurance products to both enterprises and individuals, including property, marine cargo, liability, engineering, and other classes of casualty business in the commercial insurance line, and home and contents, motor, personal accident and travel in the personal insurance offerings. From individual customers to commercial businesses, the range of insurance products, solutions and services are flexible in responding to challenges from evolving market conditions.

**MSIG Vietnam** is seeking to recruit a well-qualified Vietnamese citizen with competitive compensation and benefits for opening position:

### **Manager (Financial lines and Cyber products) / Underwriting Division**

Contract Status: Permanent

Report to: Head of Underwriting Division

Location: Ha Noi

Brief description of the duties and responsibilities:

NEED TO DO	NEED TO KNOW
<p><b>1. Underwriting &amp; Risk Assessment</b></p> <ul style="list-style-type: none"><li>Evaluate and approve submissions for Financial lines and Cyber Insurance within delegated authority.</li><li>Analyze client proposals, financial statements, IT security frameworks, and exposure details to determine risk acceptability.</li><li>Ensure consistency in pricing, coverage terms, and risk selection across the portfolio.</li><li>Provide clear recommendations and maintain underwriting discipline aligned with company guidelines and treaty conditions.</li></ul> <p><b>2. Portfolio Management</b></p> <ul style="list-style-type: none"><li>Maintain and grow a profitable book of business for Financial lines and Cyber products.</li><li>Monitor portfolio performance, including loss ratios, risk accumulation, and profitability metrics.</li><li>Prepare and present periodic reports on underwriting results, trends, and corrective actions to management.</li><li>Implement strategies to improve underwriting efficiency and profitability.</li></ul> <p><b>3. Broker &amp; Client Engagement</b></p>	<p><b>QUALIFICATIONS:</b></p> <ul style="list-style-type: none"><li>University graduation, major in Finance, Insurance, Economics, IT, or related fields.</li><li>English fluency.</li><li>Professional certificate (e.g. ANZIIF, ACII,...) /degree in general insurance is preferable.</li></ul> <p><b>EXPERIENCE:</b></p> <ul style="list-style-type: none"><li>At least 4 years' experience in general insurance, with several years intensive involvement in Financial lines and Cyber products.</li></ul>

<ul style="list-style-type: none"> <li>• Build and maintain strong relationships with brokers, clients, and key stakeholders to support business growth.</li> <li>• Deliver technical training and product knowledge sessions to brokers and internal teams.</li> <li>• Participate in business development activities, including product launches, client meetings, and industry events.</li> <li>• Provide timely and professional responses to broker and client inquiries.</li> </ul> <p><b>4. Compliance &amp; Documentation</b></p> <ul style="list-style-type: none"> <li>• Ensure strict adherence to Company UW guidelines, regulatory requirements, and internal audit standards.</li> <li>• Complete all documentation accurately, including proposal reviews, subjectivities, coding for portfolio monitoring, and referral cases.</li> <li>• Support internal audits and contribute to continuous improvement initiatives.</li> </ul> <p><b>5. Product Development &amp; Market Intelligence</b></p> <ul style="list-style-type: none"> <li>• Collaborate with product teams to refine coverage offerings and develop new solutions for emerging risks.</li> <li>• Conduct market research and competitive analysis to identify trends and opportunities in Financial lines and Cyber insurance.</li> <li>• Provide insights and recommendations for strategic planning and product innovation.</li> <li>• Prepare and maintain underwriting manuals, guidelines, wordings and technical training materials.</li> </ul> <p><b>6. Leadership &amp; Team Development</b></p> <ul style="list-style-type: none"> <li>• Mentor and coach junior underwriters to enhance technical skills and market knowledge.</li> <li>• Support resource planning and workload allocation within the team.</li> <li>• Drive initiatives to improve team performance and capability building.</li> <li>• Technical training for marketing divisions and related divisions</li> </ul> <p><b>7. Other tasks as assigned by Head of Underwriting Division</b></p>	<ul style="list-style-type: none"> <li>• Experience in portfolio management and broker engagement.</li> <li>• Exposure to product development and market analysis.</li> </ul>
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Our company package includes but not limits to:

- Attractive and competitive remuneration package: attractive monthly salary Guaranteed Bonus, Short-Term Incentive Bonus, various types of allowances and subsidies (telecommunication allowance, pocket subsidy, special language subsidy, risk surveyor subsidy, hotline duty subsidy, clothes support subsidy, lunch support subsidy, transportation subsidy...) and long service award.
- Premium healthcare insurance package including health and accident insurance in addition to basic insurances regulated by the Labor Code to employees and their entitled families' members (depends on level of employees).
- Training opportunities sponsored by the Company (on-job-training, soft skills, professional knowledge and certificate (ANZIIF, CII, ACCA, Actuary...), technical exchange seminar...).
- Minimum of 15 annual leave days; Annual health check-up at high standard level.
- International and professional work environment with high ethic and compliant culture.
- Annual company summer vacation and parties with teambuilding activities and talented performances.
- Company's Top Management always communicates to all employees about Company's strategy, development plan and new opportunities for employees to reach higher performance.
- Employees are engaged and taken care by the company via various Trade Union activities.

Details of job description and selection requirements of this position are posted at [www.msig.com.vn](http://www.msig.com.vn)

**Starting date: As soon as possible**

Written application in English, stating why you are suitable for the post, together with full curriculum vitae should be sent by **22<sup>nd</sup> Dec 2025** to Email: [recruit@vn.msig-asia.com](mailto:recruit@vn.msig-asia.com)

Attn.: Human Resource Department, **MSIG Vietnam, 10th Floor, Corner Stone Building, No. 16, Phan Chu Trinh Street, Phan Chu Trinh Ward, Hoan Kiem District, Hanoi, Vietnam**

\* Note: Only short-listed candidates will be contacted. Applications will not be returned.

Applications will be on first come first serve basis.

**MSIG is an equal opportunity employer.**