

Senior Underwriter – full time

Freedom Health Insurance is actively looking for a Senior Underwriter to join our team in Poole. The Underwriting team are responsible for the pricing, administration, and renewal of our customer's policies both directly and / or via their insurance broker.

About the role

The role of the Senior Underwriter will involve overseeing the pricing and underwriting activity of the underwriting team and the ongoing analytical support of products to ensure Freedom meets its business goals and manages the relationships with its stakeholders.

You will work with the Management Team to develop the technical underwriting and pricing skills for new business pricing and renewal, maintain an ongoing audit process for the team and monitor the results of the pricing and underwriting through the development of an underwriting MI pack.

You will collaborate with the Head of Sales and the Customer Service Manager to deliver business and pricing that is profitable and sustainable to intermediaries for clients.

You will be responsible for the oversight of the new business pricing and day to day involvement in larger quotations and scheme renewals.

Your role will involve undertaking complex underwriting/pricing cases within agreed authority limits.

About the responsibilities

- Responsible for the oversight of the new business pricing and day to day involvement in larger quotations and scheme renewals.
- Undertake complex underwriting/pricing cases within agreed authority limits.
- Identify areas where work processes can be improved to increase efficiency.
- Collaborate with Sales Team and Customer Service team to deliver accurate, profitable and sustainable pricing.
- Respond to medical underwriting referrals from the team / brokers.
- Offer technical and pricing advice on underwriting referrals

About the experience we would like for the role

Essential education and experience

- Experience of working in an insurance underwriting team, ideally health insurance but will consider experience in other product lines.
- Computer literate and proficient in the use of Microsoft Office.
- Excellent Excel skills

Desirable education and experience

- Cert CII or progress towards
- A Second European language, preferably German would be desirable but not essential.

About you

This is an important role working in a friendly office environment in Poole, Dorset for a company that provides private medical insurance to a wide range of customers both in the UK and overseas.

You must have experience in underwriting, ideally in health. Excellent communication, administration and negotiation skills are important as is confidence, over the phone and in writing.

In addition, you must be prepared to participate and be an active part of the team. All members of the underwriting team are required to work together and support each other to ensure we operate smoothly and efficiently and provide the high level of customer service we aim to give at all times. This means you must be:

- able to work well under pressure and in the face of short deadlines;
- flexible and approachable, adapting and responding to team objectives at short notice;
- well organised and able to prioritise a workload of varied and important tasks; and
- able to work on your own with minimal supervision as well as an integral part of the team as a leader.
- have good communication skills.

About Freedom Health Insurance

Freedom Health Insurance is an award winning private medical insurance provider, established for 20 years, based in Poole, Dorset with clients both in the UK and internationally. We are a friendly, family run team and work in a relaxed environment.

We are big enough to compete in the health insurance market alongside AXA, Vitality, Bupa and Aviva, yet small enough to ensure we deliver an excellent and personal level of service to our clients and intermediaries, whilst taking care of our committed team in the office.

What you get in return

You will join a dynamic and growing business with an inclusive and positive company culture build on family values that continue to be the backbone of everything we do. You will get:

- Salary depending on experience
- 25 days annual leave plus bank holidays
- Employee private medical insurance
- An employee pension scheme

Office hours are 9am to 6pm, on a full-time basis, with the 5.30pm to 6pm 'slot' currently covered on a rota basis.

To apply, please send your CV and cover letter to Sarah at sarah@fhi.co.uk