

JOB TITLE	UNDERWRITING ASSOCIATE
REPORTS TO	LIFE OPERATIONS SUPERVISOR
PURPOSE OF THE POSITION: The role is responsible for timely and accurate processing of new business, underwriting, assessing medical reports, preparation and dispatch of policy documents, processing of policy endorsements, and handling customer enquiries within the assigned area of responsibility	
KEY TASKS, DUTIES AND RESPONSIBILITIES • Process new business applications accurately and within agreed turnaround times. • Assess underwriting risks by reviewing client applications, KYC documentation, medical reports, and other supporting documents to ensure compliance with underwriting guidelines and company requirements. • Calculate premiums, surrender values, loan amounts, and repayment schedules accurately. • Prepare, issue, and dispatch policy documents, certificates, endorsements, paid-up policies, and other policy-related documentation within agreed timelines. • Ensure policy documents are accurate, appropriately worded, and processed through the system. • Follow up on outstanding medical requirements to facilitate timely policy issuance. • Review and process policy alterations, endorsements, paid-ups, surrenders, and other policy servicing requests, ensuring all transactions are fully supported by the required documentation. • Handle customer enquiries, requests, and complaints promptly while delivering excellent customer service in line with agreed service standards. • Support business retention by engaging clients seeking to cancel their policies and recommending suitable retention solutions. • Monitor policy loans and follow up with customers on loan repayments where necessary. • Provide underwriting support to the sales team by responding to technical queries, generating business leads, and contributing to the achievement of underwriting and premium growth targets. • Gather and share market intelligence to support product enhancement and business growth initiatives. • Participate in product development and continuous improvement of underwriting and policy	

administration processes, including system automation initiatives.

- Support claims review processes where required and ensure all group business documentation is complete and accurate.
- Prepare operational and management reports as required.
- Ensure compliance with regulatory requirements, internal policies, underwriting standards, and service level agreements.
- Maintain accurate policy records and work closely with Registry to ensure all files and change documentation are properly organised, filed, and maintained.
- Participate in knowledge sharing, cross-functional training, and team initiatives, while supporting colleagues and contributing to continuous improvement within the Operations function.

KEY COMPETENCIES

- Professional confidence.
- Sound judgment and decision-making.
- Customer service orientation.
- Innovation and continuous improvement.

REQUIREMENTS

- Bachelor's degree in insurance, Business Administration, Finance, or a related field.
- Pass in at least two (2) ACII papers or an equivalent professional insurance qualification.
- A minimum of two (2) years' relevant experience in underwriting or life insurance operations.

HOW TO APPLY:

If you are interested in the position and have the required qualifications, skills and experience, kindly [Click Here](#) and apply on or before **Tuesday, August 4, 2026**.