

Underwriting Assistant – full time

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

About the role

Your role will be to provide a professional award-winning level of customer service to our customers and brokers and requires knowledge of the UK/Worldwide Private Medical Insurance market.

You will set up new business policies following the process of medical underwriting where applicable. Generate renewal terms with a view to retaining the policy but at a sustainable price for both the customer and the insurer and reacting to market feedback with revised terms where appropriate. General policy administration including cancellations, invoicing, general correspondence, and telephone enquiries. Accurately provide new business quotations for small to medium enterprises and individuals and negotiate the final price subject to the Freedom Health Insurance underwriting guidelines.

The role, therefore, requires, excellent communication and customer service skills always.

About the responsibilities

Technical and operational responsibilities

- Receive and assess new business quote requests within our published service level agreement.
- Obtain additional information by contacting the customer or the broker if necessary.
- Follow up new business quotations and negotiate final price with the customer or broker.
- Setting up new policies after ensuring that all required information has been provided.
- Medically underwrite applications where appropriate with the assistance of the medical adviser.
- Recommend final acceptance terms and seek sign off from Underwriting Manager.
- Issue new business policies with appropriate documents.
- Review claims history of each policy due for renewal.
- Recommend renewal terms and obtain sign off from Underwriting Manager
- Issue renewal terms and follow up.
- Negotiate renewal with customer or broker reacting to market feedback if applicable.
- General policy administration.

About the experience we would like for the role

Essential education and experience

- Current experience of working in an insurance-based, customer services environment, ideally a health insurance company but will consider candidates from other general insurance backgrounds.
- Computer literate and proficient in the use of Microsoft Office.
- A Second European language, preferably German

Desirable education and experience

- Working towards Cert CII or other

About you

This is an important role in a small underwriting/customer service team 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. Our business is expanding and so we are looking for an effective and competent underwriting assistant to join us.

You must have excellent communication, administration and negotiation skills and be confident, 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 always give. 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.
- have good written and verbal UK and German background.

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.

Benefits

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

- Only working Monday to Friday between 09.00-17:30/18.00
- Private health care
- Working in a friendly office
- Great office location with accessible shops, cafes, and social events
- 25 days holiday + bank holiday

Normal office hours are 9am to 6pm with the 5.30pm to 6pm 'slot' currently covered on a rota basis – once you are trained and confident in the role, you would be expected to join the rota and provide that cover.

To apply, please send your CV and cover letter to Lynne Heath at l.heath@freedomhealthinsurance.co.uk.