

Underwriting Administrator

This is a unique and exciting opportunity to join Freedom Health Insurance – a trusted independent private medical insurance company based in Poole, Dorset that is rapidly growing both in the UK and internationally. We stand out for delivering an excellent customer service and for having a friendly and inclusive internal culture where everyone feels part of the Freedom family. Part of the reason for being a successful company has been our people - we care about them and support them so they can realise their full potential.

We are rapidly growing, looking to strengthen and expand our presence in the private medical insurance market and deliver an outstanding client experience through all stages of our customer lifecycle. That is why we are looking to recruit a **Underwriting Administrator** who can help us achieve this goal through excellent communications skills and a passion for customer service.

About the role

The underwriting team is responsible for the pricing, administration, and renewal of our customer's policies both directly and /or via their insurance broker.

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;
- Deal with 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 at all times.

Key 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.
- Promote the best image for the company through the professional appearance and behaviour and adhere to company standards and procedures.

Education and experience

Required

- 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

- Working towards Cert CII or other

Personal characteristics

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 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.
- Have good written and verbal UK and German background

The 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. In return, you will receive a competitive salary and 25 days holiday plus bank holidays.

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