

Job Profile for Head, Health Underwriting, Product and Pricing

Responsible for sustaining a market leading position in the Health insurance market segment within Nigeria through effective and efficient oversight of Underwriting, product and pricing processes.

Role Qualification:

- **Academic/Professional:** MBBS from a reputable tertiary institution, actuarial or other insurance certification is an advantage.

Work Experience: Minimum 4 - 7 years total work experience with at least 2 in related job role

Key Responsibilities:

- Responsible for underwriting, risk, and profitability assessment of Health products for both new and renewal businesses
- Lead product innovation with competitive and fair pricing
- Maintain competitive advantage and customer centric view on product benefits, packages and the definition of all group, tailor made and packaged products.
- Define, review, authorize and ensure implementation of approved pricing and renewal decisions for the Underwriting Period.
- Lead or supervise the design of complex and customized customer solutions for local and International businesses to ensure strategic wins, final client's satisfaction and profitable growth for the company.
- Define benefits clearly without ambiguity to ensure proper administration of policies and claims.
- Responsible for preparing & executing contract agreements
- Manage a team of Underwriters by setting Underwriting targets and monitoring their activity and efficiency using detailed Underwriting KPIs
- Actively support sales and management in winning accounts and retention of policies by gathering and sharing useful insights
- Implement strict governance in terms of the Underwriting delegation authority and approval matrix
- Monitor performance of the portfolio and implement corrective actions with the support of the sales team. Continuously seek, propose, & monitor improvement opportunities in the operations, both internally in the company or externally with intermediaries when necessary
- Regularly report results/suggestions to top management.
- Ensure regular review and maintenance of Standard Operating Procedures for all key processes
- Issue renewal prompts to sales team three (3) months ahead of policy expiry date
- Collate and submit quarterly reports to NHIS (regulator)
- Coordinate all underwriting protocols in the various zones/ regions
- Facilitate performance appraisals of team members
- Liaise with Risk, Actuarial & Legal in case considerations as applicable

Required Skills and Competencies

- Technical knowledge of health underwriting or health operations
- Basic knowledge of medical terminology
- Ability to analyse and interpret data
- Strong Leadership traits
- Strong Analytical skills
- Innovative
- Good interpersonal relationship and communication skills
- Time management

Interested Applicants should send their CVs to **jobtalentrecruit@gmail.com** stating the role applied for as subject of mail. e.g., “Head Health Underwriting, Product and Pricing”.