



Job Ref. No: JHIL129

Position: Clinical Underwriter

Jubilee Insurance was established in August 1937, as the first locally incorporated Insurance Company based in Mombasa. Jubilee Insurance has spread its sphere of influence throughout the region to become the largest Composite insurer in East Africa, handling Life, Pensions, General and Medical Insurance. Today, Jubilee is the number one insurer in East Africa with over 450,000 clients. Jubilee Insurance has a network of offices in Kenya, Uganda, Tanzania, Burundi. It is the only ISO certified insurance group listed on the three East Africa stock exchanges – The Nairobi Securities Exchange (NSE), Dar es Salaam Stock Exchange and Uganda Securities Exchange. Its regional offices are highly rated on leadership, quality and risk management and have been awarded an AA- in Kenya and Uganda, and an A+ in Tanzania. For more information, visit www.JubileeInsurance.com.

We currently have an exciting career opportunity for a **Clinical Underwriter** within **Jubilee Health Insurance Limited**. The position holder will report to the **Manager Underwriting** and will be based at our Head Office in Nairobi.

Role Purpose

Responsible for assessing and evaluating the medical and clinical risks associated with insurance policies. This role involves analyzing medical records, assessing the health status of individuals or groups, and making underwriting decisions based on medical evidence.

Key Responsibilities

Operational

1. Medical Underwriting: Assess and evaluate medical records, diagnostic reports, and other medical information to determine the insurability of individuals or groups.
2. Risk Assessment: Analyze the health status, medical history, and pre-existing conditions of applicants to determine the level of risk associated with insuring them.
3. Identify high-risk policyholders through underwriting and claims data analysis and translate risks into policy terms, guided by actuarial pricing.
4. Provide clinical leadership and support in underwriting.

Corporate Governance

1. Compliance: Ensure compliance with underwriting guidelines, company policies, and regulatory requirements related to medical underwriting, maintaining high standards of ethical and legal conduct.
2. Data Privacy and Confidentiality: Handle sensitive medical information in a secure and confidential manner, adhering to data protection and privacy regulations.

Leadership & Culture

1. Collaboration: Collaborate with medical professionals, underwriters, and other stakeholders to gather relevant medical information and make informed underwriting decisions.

2. **Continuous Learning:** Stay updated with advancements in medical treatments, procedures, and emerging health risks to enhance underwriting knowledge and expertise.

Laws, Regulations, Company Policies: Stay informed about applicable laws and regulations, including Anti-Money Laundering (AML) and Counter Financing of Terrorism (CFT) laws, as well as Data Protection laws; Ensure that your actions and activities align with these legal requirements; Understand and adhere to internal company policies, processes, and procedures; Promptly report any instances of non-compliance to management and the designated compliance officer; Take proactive measures to mitigate compliance risks within your role and department; Participate in training programs and awareness sessions organized by the company to enhance your understanding of compliance requirements.

Key Skills and Competencies

1. **Attention to Detail:** Thoroughly review and assess medical records, diagnostic reports, and other medical information to accurately evaluate risks and make underwriting decisions.
2. **Communication:** Excellent communication skills to effectively convey underwriting decisions, policy terms, and conditions to stakeholders, including medical professionals and clients.
3. **Critical Thinking:** Apply critical thinking skills to assess medical risks, evaluate options, and determine appropriate underwriting actions for insurance policies.
4. **Ethical Conduct:** Adhere to ethical standards in handling sensitive medical information, ensuring privacy, confidentiality, and compliance with regulatory requirements.

Academic Qualifications

1. Bachelor's Degree or Diploma in a Health Care related field.
2. Insurance Professional qualification

Relevant Experience

Three (3) years relevant working experience

If you are qualified and seeking an exciting new challenge, please apply via Recruitment@jubileekenya.com quoting the Job Reference Number and Position by 30th August 2024

Only shortlisted candidates will be contacted.