



Job Ref. No: JHIL196

Position: Underwriter, Client Support

Jubilee Insurance was established in August 1937 as the first locally incorporated insurance company based in Mombasa. Over the years, Jubilee Insurance has expanded its reach throughout the region, becoming the largest composite insurer in East Africa, offering Life, Pensions, General, and Medical Insurance. With a client base of over 1.9 million, Jubilee stands as the number one insurer in East Africa. We operate a network of offices in Kenya, Uganda, Tanzania, and Burundi, and we are the only ISO-certified insurance group listed on the three East African stock exchanges – The Nairobi Securities Exchange (NSE), Dar es Salaam Stock Exchange, and Uganda Securities Exchange. For more information, visit www.JubileeInsurance.com.

We currently have an exciting career opportunity for a **Underwriter, Client Support** at Jubilee Health Insurance Limited. The position holders will report to the **Assistant Manager, Client Support** and will be based at our Head Office in Nairobi.

Role Purpose

To underwrite and assess medical insurance risks within the company's defined underwriting framework to ensure portfolio profitability, regulatory compliance, and operational efficiency. The role is responsible for evaluating medical risks, determining appropriate terms and premiums, maintaining data accuracy, and supporting business development through technically sound underwriting decisions for both retail and corporate medical business.

Key Responsibilities

1. Medical Risk Assessment

- I. Evaluate new and renewal medical insurance applications to determine risk acceptability, premium rating, and benefit structures in line with underwriting guidelines and reinsurance arrangements.
- II. Analyse medical reports, claim histories, lifestyle factors, and demographic data to assess individual and group health risks.
- III. Recommend suitable loading or coverage restrictions where necessary.
- IV. Ensure that all accepted risks are within the company's underwriting policy, reinsurance treaty limits, and profitability objectives.

2. Policy Underwriting & Documentation

- I. Prepare and issue quotations, policy schedules, renewal terms, and endorsements accurately and on time.
- II. Review proposal forms for completeness and accuracy before policy issuance.



- III. Ensure timely updates of member data in the core insurance system, including additions, deletions, and benefit changes.
- IV. Maintain a clear audit trail for all underwriting decisions and correspondence.

3. Pricing & Portfolio Management

- I. Support actuarial and product development teams by providing data and insights on risk profiles, claim trends, and portfolio performance.
- II. Participate in pricing reviews to ensure sustainability and competitiveness of medical insurance products.
- III. Monitor the portfolio's loss ratio and highlight accounts showing adverse performance for review and corrective action.
- IV. Recommend renewal pricing adjustments based on claims experience, utilization patterns, and market benchmarks.

4. Stakeholder Engagement

- I. Work closely with other teams to ensure coordinated and efficient delivery service.
- II. Liaise with brokers, agents, and corporate clients to clarify underwriting requirements and policy terms.
- III. Participate in client renewal meetings and presentations to explain risk assessments, pricing rationale, and portfolio performance.
- IV. Support sales teams with technical underwriting input during large group tenders and renewals.

5. Compliance & Governance

- I. Ensure all underwriting practices comply with the Insurance Regulatory Authority (IRA) guidelines, company policies, and data protection regulations.
- II. Implement internal controls to safeguard underwriting integrity and prevent fraudulent submissions.
- III. Support internal and external audits by providing required documentation and explanations for underwriting decisions.
- IV. Adhere to turnaround time (TAT) standards for quotations, renewals, and policy issuance.

6. Reporting & Data Management

- I. Prepare periodic underwriting reports on portfolio performance, risk exposure, and loss ratio trends.
- II. Maintain accurate underwriting records and renewal trackers for monitoring key accounts.
- III. Provide data analytics support for management reports, product reviews, and reinsurance submissions.
- IV. Contribute to the preparation of underwriting dashboards and management presentations.

7. Continuous Process Improvement

- I. Recommend process enhancements to improve efficiency, automation, and customer experience in medical underwriting.
- II. Stay informed on emerging healthcare risks, industry trends, and best practices in medical insurance underwriting.
- III. Participate in training sessions for junior underwriters and cross-functional teams.

Key Skills and Competencies

- I. Analytical Thinking & Judgment – Ability to interpret complex medical and claims data, assess risk objectively, and make sound underwriting decisions.
- II. Integrity & Ethical Conduct – Upholds confidentiality, fairness, and compliance with underwriting and data protection standards.
- III. Customer Orientation – Focused on providing responsive, professional, and transparent support to intermediaries and clients.
- IV. Medical Risk Assessment – Strong ability to interpret medical reports, diagnose risk exposures, and determine suitable terms and exclusions.
- V. Regulatory & Policy Compliance – Deep understanding of IRA guidelines, company policies, and reinsurance treaties.
- VI. Systems & Data Proficiency – Skilled in using core insurance systems, Excel, and data analysis tools for underwriting and reporting.

Academic Qualifications

- I. Bachelor's degree in Actuarial Science or Insurance.
- II. Professional certification in insurance (AIK, ACII, or equivalent)

Relevant Experience

Minimum of 3–5 years' experience in medical underwriting within a reputable insurance company.

If you are qualified and seeking an exciting new challenge, please apply via Recruitment@jubileekenya.com quoting the Job Reference Number and Position by 31st October 2025
Only shortlisted candidates will be contacted.