



# Medical Underwriter

Department:	Protection – Underwriting
Reports to:	Jonathan Boucher
Job Family:	Underwriting / Protection
Career Family / Job Capsule:	Professional / Technical
Key dimensions:	(£Budget, Team headcount FTE, any other relevant P&L metrics as they become available)
Direct Reports	None
Committee/Board membership(s)	None
Approved Senior Manager Function(s), Prescribed or Other Overall Responsibilities and/or any Certification Function(s)	Please tick one of the following: - Standard role <input checked="" type="checkbox"/>

## Purpose of the role:

We're seeking a skilled and experienced underwriter to join our small, dynamic team as we embark on an exciting phase of growth. You'll be required to Underwrite policies to the highest standards, ensuring excellent risk management. Build and maintain strong relationships with both internal teams and external partners. Support the Underwriting team and wider business with flexibility and enthusiasm as we grow. We need someone who is not only an expert in underwriting but also eager to actively contribute to our journey.

## Key accountabilities:

- Assess and record our multi-application process and initial underwriting
- Underwrite post-issue sampling evidence and ensure any material misrepresentation is dealt with accurately and in a timely manner



- Be a point of contact for pre and post sale queries
- Assist customer services with policy reinstatements
- Assist with the development and implementation of our underwriting referral process
- Support the underwriting relationship with our internal telephony sales team
- Support Reinsurer relationships as well as Internal and external audits.
- Support, train and coach those less experienced within the department
- Consistent delivery of work in line with productivity and decision quality expectations
- Maintain good internal and external audit results for underwriting decisions and explanations
- Participate in projects relating to the enhancement of our underwriting proposition

**Skills / Experience / Knowledge:**

- A current underwriting authority for Life, CI and TPD
- Knowledge of Life and Critical Illness and TPD products essential, knowledge of IP desirable
- Experience of supporting underwriting pilots in collaboration with third parties
- Experience of providing admin support for underwriting/claims assessment where required
- Good understanding of key developments in medicine and underwriting in the UK market
- Experience of dealing with questions on underwriting from within and from reinsurance/insurance partners
- Experience in Identifying and suggesting improvements to underwriting philosophy, process and rules
- Knowledge and understanding of the distribution, insurance, and reinsurance markets in the UK
- Effective communication skills with internal and external stakeholders at all levels
- Flexibility to learn new skills to perform different roles as our medical evidence strategy evolves

**Values**

Define who we are as OneFamily. They come from the beliefs we hold, the way we behave and how we want to work together for our customers. For OneFamily this means:

- Principled
- Courageous



	<ul style="list-style-type: none"> <li>Effective</li> </ul> <p>Our values are unique to our brand. They give us purpose and focus. They are vital in helping us all 'do the right thing'. If we are confident that we are true to our values, then we can be sure that we are doing the best for our customers.</p>
Adaptability	This job description is intended to provide a broad outline of the main responsibilities only. The post holder is required to be flexible in developing their role in agreement with their Line Manager. In addition, they may be required to carry out any other duties deemed appropriate within the role and expertise.
Performance Management	All employees have a responsibility to participate in regular one to ones with their manager and to identify performance standards of the post. As part of the performance management process every employee is responsible for participating in identifying their own training and development needs to meet the requirements of their role.
Health and Safety	Employees must be aware of the responsibilities placed on them under Health and Safety at Work Act 1974 and take reasonable care for the health and safety of themselves and of other people who may be affected by their acts or omissions at work.
Equality and Diversity	The Society is committed to building an environment where the diversity of its employees is valued, respected and seen as an asset to enabling delivery of the best possible service to our customers and colleagues. It is unlawful to discriminate directly or indirectly in recruitment or employment because of any of the nine 'protected characteristics' contained in the Equality Act 2010. These are age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex, and sexual orientation. Failure to comply with organisational policies on equality and diversity may result in disciplinary action.
Confidentiality	The unauthorised use or disclosure of customer or other personal information is regarded as gross misconduct and will be subject to disciplinary procedures, and could result in a prosecution for an offence or action for civil damages under the General Data Protection Regulations. (GDPR).

Regulatory
<ul style="list-style-type: none"> <li>To comply, at all times, with all regulatory, statutory and legislative requirements so far as they relate to the role</li> <li>To abide by the Rules of the Society at all times</li> <li>To understand and comply with all Group Governance Policies, as appropriate to the role</li> </ul>



- To deliver all apportioned accountabilities and responsibilities

#### Individual Conduct Rules

Rule 1	You must act with integrity
Rule 2	You must act with due skill, care and diligence.
Rule 3	You must be open and cooperative with the FCA, the PRA and other regulators.
Rule 4	You must pay due regard to the interests of customers and treat them fairly.
Rule 5	You must observe proper standards of market conduct.
Rule 6	You must act to deliver good outcomes for retail customers.

#### Senior Conduct Rules: Applicable to Senior Management Function(s) roles only

SC1	You must take reasonable steps to ensure that the business of the firm for which you are responsible is controlled effectively
SC2	You must take reasonable steps to ensure that the business of the <i>firm</i> for which you are responsible complies with the relevant requirements and standards of the regulatory system.
SC3	You must take reasonable steps to ensure that any delegation of your responsibilities is to an appropriate person and that you oversee the discharge of the delegated responsibility effectively.
SC4	You must disclose appropriately any information of which the FCA or PRA would reasonably expect notice.

#### Declaration

I confirm I have read and understood the content of this Job Description and I accept the content as an accurate description of the role I am required to perform.

Job holders full name:	
Job holders signature:	
Date:	



### Version Control:

Amendment Summary	Date	Reviewer
Updated to be aligned with the requirements under SMCR.	24 October 2019	Lawrence Quirk
Updated to accommodate solo regulated SMCR requirements	16 December 2019	Julie Cogger
Updated to include new Rule 6 Conduct Rule.	9 Feb 2023	Lawrence Quirk
Updated to amalgamate the standard, CF & SMF job description template and new values	3 April 2024	Heather Duckett