

Position: Medical Underwriter | **Job No:** 5094

Location: Remote Working from UK, ideally London based

Type: Contract (outside IR35)

Duration: 6 Months + potential extensions

Start: ASAP

Language: English

Rate: Up To £225 daily + VAT

Currency: GBP/£

Job Description

- You will have a proven working knowledge of Income Protection, Life, Critical Illness and disability products
- • You will provide fair and balanced underwriting decisions using the appropriate amount of evidence necessary
- • You will assess all applications that aren't accepted by our online underwriting engine – initial applications, additional information, amendments – and you will assess all medical evidence upon receipt from third party sources.
- • You will do so in a timely manner within agreed Service Level Agreements and always with the customer and our reputation in mind.
- • You will also provide a telephone service for pre-sale enquiries, being the first point of contact for our advisers when they are looking to place business with us, providing accurate indications of underwriting decisions and working with Sales to ensure advisers consider us their number one provider.
- • You will have general knowledge of insurance industry codes and current practices
- • You will liaise with Customer Services, Sales and our reinsurance partners when required, representing the Medical Underwriting department in a positive and collaborative way
- • You will develop a good understanding of the business and contribute to 'best practice' overall for our customers and colleagues
- • You will be innovative, forward thinking and able to identify opportunities for improvements in our philosophy, processes and procedures.
- • You will be able to demonstrate good lateral thinking and proactive problem-solving skills, have sound decision making skills and the ability to recognize risk events, manage and escalate these where appropriate.
- • You will display role model behaviours in line with company values, have good organizational and time management skills and be reliable and flexible.



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What we're looking for:

- Essential Desirable Method of Assessment
- Qualification Minimum GCSE's or equivalent Degree or equivalent CII qualification
Application form, certification check
- Experience At least 3 years underwriting experience with appropriate authority levels
Application form, interview, references
- Knowledge & Skills Good computer literacy, sound numerical and verbal literacy skills. Knowledge of protection legislation Application form, interview, tests
- Personal Qualities Good motivator and communication (primarily oral). Confident, resilient, organized, approachable and dependable Application form, interview
- Motivation & Expectation Desire to deliver excellent customer service. High expectations of self and others Application form, interview
- Candidates must be eligible to work as a Contractor via their limited company otherwise will be paid on PAYE basis after deduction of N.I. and Tax contributions.
- Candidates must be eligible to work without need for sponsorship support, which is not available.

Please express interest by email to sanjay@frs-online.com adding Job No.5094 in the subject line and provide required information for the 5 numbered points below:

- 1. CV with full contact details (email, telephone) + Current Location:
- 2. Availability (earliest start date / notice period):
- 3. Expected Daily Rate (Currency: GBP/£):
- 4. Nationality:
- 5. If not UK citizen what is your visa type & expiry date for working in the UK: