

Head of Underwriting and Enrolment

Our Client, a leading international private health insurance company, whose purpose is to help people live longer, healthier, happier lives and making a better world. Our client is looking for a highly qualified and experienced professional to fill the role of Head of Underwriting and Enrolment.

The ideal candidate should have a proven record of experience in the insurance or financial services sector with a strong background in managing underwriting and enrolment processes in Kenya and East Africa region. He/ She should have demonstrable expertise in aligning risk profiles and a sound understanding of relevant governance, risk, and compliance requirements.

The role holder will report to the CEO, be part of the leadership team and have a functional reporting to the Head of Governance, Planning and Operations Strategy.

Key roles and responsibilities

i. Leadership and strategy

- Formulate and execute underwriting and enrollment strategies, policies, and guidelines aligned with the company's vision, mission, and values.
- Contribute to the development and execution of the company's strategic and operational plans and engage in cross-functional projects and initiatives.

ii. Risk and compliance management

- Identify, assess, and manage operational risks, ensure robust controls are in place and escalate significant risks to the Risk Management Committee.
- Ensure compliance with risk policies, incident management, privacy, information security requirements, and relevant Kenyan regulations.
- Ensure underwriting and enrollment processes comply with regulatory and ethical standards as well as maintain optimal risk exposure and profitability.

iii. Performance monitoring and quality assurance

- Oversee service quality through rigorous quality assurance measures to ensure compliance with quality and regulatory standards.
- Track and assess underwriting and enrollment performance with key metrics, produce management reports, and take corrective actions as needed.

iv. Collaboration and stakeholder management

 Build and sustain effective relationships with external customers, partners, and vendors and ensure underwriting and enrollment service standards are met or exceeded.

- Coordinate with other departments in the company and across the wider global operating model for IPMI servicing.
- Manage outsourcing for underwriting and enrollment, ensuring effective service delivery by company entities or third-party providers per service agreements.

V. Operational resilience and continuous improvement

- Maintain operational resilience and business continuity in the claims process to ensure service continuity and minimize negative customer impact during disruptions.
- Identify and apply continuous improvement opportunities in underwriting and enrollment by leveraging industry best practices and emerging trends.

Vi. Technical guidance and support

- Provide technical and operational guidance to the Underwriting and Enrollment team, and support Sales, Marketing, Claims, and Finance on related matters.
- Manage complex underwriting cases and collaborate with sales, governance, and pricing teams for fair resolution.

Academic/Professional qualifications and Experience:

- A bachelor's degree in Business, Medicine, Finance, Actuarial Science or a related field from a reputable and accredited institution of higher learning.
- Professional qualification or certification in underwriting, insurance or risk management is an added advantage.
- A minimum of five (5) years experience in underwriting and enrolment, ideally in international private medical insurance or equivalent such as domestic private medical insurance or life insurance businesses.
- Proven expertise in creating and executing underwriting and enrollment strategies, policies, and procedures while ensuring compliance with regulatory and ethical standards.
- In-depth knowledge of the private medical insurance market in Kenya, including current trends and industry challenges.
- Excellent problem-solving and decision-making abilities, with a strong capacity to analyze service issues and make timely and sound decisions.
- Good communication and interpersonal skills, with the ability to engage effectively with stakeholders at all levels to achieve successful outcomes.

If you are interested in this exciting opportunity, Please send your application for your consideration to this email: hrservices@kpmg.co.ke quoting 'Head of Underwriting and Enrolment' by 4 October 2024.

Please note that only shortlisted candidates will be contacted.