



OMEGA INSURANCE GROUP LIMITED

Tubman Blvd. & 5th Street, Sinkor
Monrovia, Liberia

Vacancy

Subsidiary:	Omega Life & Medical
Job Title:	Underwriter – Life & Medical
Report to:	Senior Underwriter – Life & Medical
Closing Date:	September 6, 2019

Position Overview:

This position responsibility will be to review applications for insurance and evaluate the degree of risk in accepting individual and group life & medical applications.

Essential Duties and Responsibilities:

- Evaluate insurance applications and decide whether to provide insurance;
- Determine coverage amounts and premiums for insurance policies;
- Screen applicants for insurance based on a predetermined set of criteria;
- Obtain and examine additional relevant documentation about applicants through communications, with field representatives, medical personnel, and others;
- Analyze applicant information and use reference materials to aid in the determination of risks;
- Assess and consider recommendations from underwriting software;
- Decline applicants that demonstrate excessive risks;
- Evaluate potential losses based on excessive or catastrophe insurance;
- Weight loss exposures and determine underwriting alternatives
- Decrease the value of policies with substandard risk;
- Review Omega Insurance Group records to determine the amount of insurance in force on single risks or groups of risks;
- Ensure safe and profitable risk distribution;
- Keep detailed records of policies underwritten and decisions made;
- Balance between mass and homogeneity of risks to achieve predictability of future results;
- Develop and maintain a profitable book of business for the insurer;
- Follow applicable insurance laws;
- Carrying out informative and detailed follow-ups on quotations that have already submitted and getting feedbacks to enable us produce more competitive quotations;
- Digitize all records and documents for group clients to provide an easy and quick access to information and;
- Conduct research on our targeted entities to enable us generate a tailored made quote to best suit their needs.

Education, Experience & Skills:

- Bachelor's degree in business, economics, finance, mathematics or related field;
- 5+ years of work experience preferable in Insurance sector;
- Prior underwriting experience a plus;
- Medical Clearance (Preferred Medical Centers: SOS Medical Clinic, Snapper Hill Clinic, Malag Clinic, JFK Medical Center, ELWA Hospital or Catholic Hospital);
- Excellent interpersonal communication skills, both verbal and written;
- Customer service and relationship-building skills;
- Analytical skills;
- Good math and statistics skills;
- Teamworking skills and;
- Organization and time management skills;

To Apply

Interested candidates with relevant experience are to email and attached a covering letters, CVs and other documents (*qualification*) to humanresources@omegalr.com or drop a copy at our head office.

Please note: Only shortlisted CVs will be contacted.