

Risk & Underwriting Senior Analyst

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Company: The Cigna Group

Location: Dubai

Category: healthcare-practitioners-and-technical

Purpose

Cigna continues to expand across the Middle East and Africa region through an innovative array of products that meet the growing needs of the health insurance market. The underwriting team has played a key role in this success of Cigna MEA and are looking to recruit an underwriter to join the team based in Dubai. The underwriter is expected to work on new business quotes and renewal of existing SME clients.

Key Responsibilities

Evaluate, price, and modify plan design for renewals and new business quotations in compliance with underwriting authorities.

Effectively communicate risk factors and pricing decisions to SME sales and client managers

Manage portfolio of accounts by balancing profitability and revenue

Collaborate with client managers, salesperson, and brokers to ensure clients' expectations on product and pricing are met.

Actively contribute to process improvement and automation initiatives

Comprehensive understanding of the products offered and regulatory environment.

Support rest of the underwriters on the team to balance the workload.

Be market aware, understand competitive and regulatory landscape.

Education and Experience

5+ years of insurance experience in health underwriting

Bachelor's degree in finance, mathematics, engineering, actuarial or similar

Advanced user of Microsoft Excel

Capabilities

Risk assessment skills

Commercial mindset

High level of numeracy & accuracy

Excellent negotiation and communication skills

Ability to take ownership and effective time management

Manage stake holder expectations and deliver under pressure

About Cigna Healthcare

Cigna Healthcare, a division of The Cigna Group, is an advocate for better health through every stage of life. We guide our customers through the health care system, empowering them with the information and insight they need to make the best choices for improving their health and vitality. Join us in driving growth and improving lives.

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