Ho Chi Minh City

Associate Manager
New Business Underwriting

At Sunlife, we're driven by our Purpose: To help Clients build lifetime financial security and lead healthier lives. Across Asia, we cultivate a **High-Performance, Caring Culture** that empowers our people to achieve outstanding results, embrace continuous growth, and create meaningful impact. We succeed together by fostering an inclusive environment where wellbeing, collaboration, and accountability are equally valued.

I. ACCOUNTABILITY

- Lead the technical assessment of highly complex or unusual underwriting and re-underwriting cases, including cases involving multiple impairments, significant financial or occupational risk, material non-disclosure concerns, exceptions to standard guidelines and reinsurance referrals.
- Formulate clear, evidence-based underwriting recommendations for decisions beyond delegated authority, documenting the rationale, risk considerations, alternatives and required escalation.
- Lead the technical review of underwriting procedures, guidelines and referral criteria within the assigned scope, recommending changes based on case trends, audit findings, reinsurer guidance, regulatory requirements and client outcome considerations.
- Act as the underwriting subject-matter expert for system enhancements, automation and product launches by defining business requirements, validating underwriting rules, reviewing test outcomes and supporting implementation readiness.
- Coach and mentor less experienced underwriters through case consultation, technical feedback, structured knowledge sharing and case-calibration sessions to strengthen decision quality, consistency and delegated-authority readiness.
- Perform other underwriting tasks as assigned, including handling complaints related to underwriting, answering mailbox or hotline inquiries, and setting up and monitoring PDRs.

If this opportunities sound like a good fit for you, we'd be happy to receive your application at **VN_careers@sunlife.com.**

Ensure all activities, decisions and deliverables comply with fair treatment of Clients principles, proactively identifying and mitigating risks of unfair client outcomes in line with Company conduct expectations.

II. QUALIFICATIONS

1. Specialized Knowledge and Skills

- Advanced individual life underwriting expertise in highly complex medical and non-medical risk assessment, including medical, financial, occupational, lifestyle, administrative and legal aspects.
- System setup and user acceptance testing experience.
- Technical leadership, stakeholder communication, influencing, presentation and coaching; clearly explain complex underwriting rationale and strengthen capability through consultation, calibration and knowledge sharing.
- Planning, prioritization and case management for multiple complex cases and technical priorities while maintaining quality and service standards.
- Self-motivated, self-learning and able to identify technical, quality or process issues and recommend practical, sustainable improvements without direct authority.

2. Problem Solving

- Resolve complex, ambiguous or non-precedented underwriting issues integrating medical, financial, occupational, lifestyle, legal, product and reinsurance considerations.
- Evaluate conflicting evidence, balance risk, fairness, client outcomes and business objectives, conduct root-cause analysis and improve guidelines, controls, workflows or system rules.

3. Education and Experience

- Bachelor's degree; a degree in medicine, pharmacy or insurance is an advantage.
- At least 5 years of medical underwriting experience, including POS or Claim re-underwriting and the reinsurance process.
- LOMA 280/281, 290/291 and UND386 are desirable criteria.
- Working English to review technical underwriting and reinsurance materials, prepare referrals and communicate rationale with regional and external stakeholders.

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