Ho Chi Minh City

ASSOCIATE MANAGER
NEW BUSINESS UNDERWRITING

Job Description

I. ABOUT US

At Sun Life Vietnam, you will be part of a caring, inclusive, and high-performing culture where people are encouraged to be themselves, speak up, keep learning, and take ownership of meaningful work.

We invest in **employee growth, recognize contributions, and support holistic well-being** through competitive benefits and sustainable workplace experience.

II. 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 of 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 and hotline inquiries, and setting up and monitoring PDRs.

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.

III. QUALIFICATIONS

1. Specialized Knowledge and Skills

- Advanced knowledge of individual life underwriting principles and expertise in highly complex medical and non-medical risk assessment.
- Knowledge of medical, non-medical and legal aspects applied to medical, financial, occupational, lifestyle and administrative underwriting.
- Experience in system set-up and UAT.
- Technical leadership, stakeholder communication, influencing, presentation and coaching.
- Plan and manage complex priorities; self-learn, identify technical, quality or process issues.

2. Problem Solving

- Resolve highly complex, ambiguous or non-precedented underwriting issues by integrating medical, financial, occupational, lifestyle, legal, product and reinsurance considerations.
- Evaluate competing risks and incomplete evidence; determine requirements, conduct root-cause analysis, and recommend defensible improvements balancing fairness, client outcomes and business objectives.

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/Claim re-underwriting and the reinsurance process.
- LOMA 280/281, 290/291 and UND386 are desirable.
- English sufficient to review technical underwriting and reinsurance materials, prepare referrals, and communicate rationale with regional and external stakeholders.

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