Life & Health Underwriting as a Career

Discover a profession where curiosity, judgement and purpose come together.

Life and health underwriting is at the heart of how protection insurance works. It blends analytical thinking with real-world impact, helping people access the financial security they need while ensuring products remain fair, sustainable, and responsibly managed. For anyone who enjoys problem-solving, continuous learning, and meaningful work, underwriting is a career full of opportunity.

What Is Life & Health Underwriting?

Underwriters assess risk. When someone applies for life, critical illness, income protection, or health insurance, an underwriter evaluates their medical history, lifestyle, occupation, and other factors to decide:

- What level of risk the applicant represents
- Whether cover can be offered
- What terms, exclusions, or pricing may apply

It's a role that blends data with deep human understanding — supported by medical knowledge, underwriting philosophy, evolving technologies, and strong decision-making frameworks. Underwriters work closely with advisers, reinsurers, product teams, and claims colleagues to ensure decisions are fair, consistent, and customer-focused.

Why Choose Underwriting as a Career?

A role with purpose

You help people protect what matters most: their lives, families, and financial security.

Continuous learning

Whether it's emerging medical research, new conditions, novel treatments, or advancements in digital underwriting, the industry evolves constantly — and so do underwriters.

Clear career progression

There is a well-defined pathway from trainee roles to specialist, leadership, or strategic positions.

A blend of skills

It's ideal for people who enjoy investigation, analysis, communication, and balanced decision-making.

Variety every day

Every case is different — meaning every day brings new challenges, scenarios, and opportunities to learn. There are opportunities to get involved in many different aspects of underwriting like rule writing data analysis, process improvement and training of others.

Skills, Interests & Qualifications

What Type of Person Thrives in Underwriting?

Underwriters often share traits such as:

- Curiosity and a love of solving problems
- Strong attention to detail
- Confidence making decisions
- Clear communication skills
- A balanced, fair, and empathetic approach
- Interest in health, medicine, or human behaviour

Useful Qualifications

Underwriting is open to a wide range of backgrounds, the following can be beneficial:

- Medical-related studies (e.g., biology, physiology, psychology)
- CII qualifications (e.g., Certificate or Diploma in Insurance), often supported by employers

Experience in customer service, claims, broking, financial services, or healthcare can be an excellent foundation with many life insurers offering training programmes for new underwriters moving from those roles.

Career Pathways in Life & Health Underwriting

The underwriting profession offers a clear progression structure with opportunities to specialise, lead, and shape business strategy.

Pre-Sales Underwriter

Often called an underwriter support role, this function helps advisers navigate underwriting questions before an application is submitted. It’s ideal for those who enjoy problem-solving and communicating complex information clearly. This is often peoples first role in underwriting and is an excellent way to learn more about the role and gain a base of knowledge.

Trainee Underwriter

A structured entry point into the profession. Trainees learn risk assessment, medical interpretation, systems, and underwriting philosophies under the guidance of experienced mentors building up underwriting authorities over time.

Underwriter

Fully trained underwriters make independent decisions, manage a portfolio of cases and support service excellence. At this stage, underwriters may start to develop specialisms (e.g., cardiology, mental health, occupational risk), become involved in training others and get involved in underwriting related projects.

Senior Underwriter

Senior underwriters handle complex, high-value, or medically intricate cases, support the training of others, and contribute to underwriting guidelines and governance. They may also liaise more closely with reinsurers for high-sum-assured or non-standard cases and help define processes.

Development Underwriter

A role focused on innovation, training, and continuous improvement. Development underwriters help shape underwriting philosophy, systems, improve processes, and act as subject-matter experts across the business. They will analyse data to inform business decisions and explore how to evolve underwriting processes and practices.

Quality Control Underwriter

Quality Control is an important part of the underwriting process, making sure that decisions made are in line with the insurers risk appetite, are fair to customers and are consistent. QC underwriters use their knowledge and findings to continuously improve underwriting teams and processes.

Reinsurance Underwriter

Reinsurance underwriting teams are small and generally consist of very skilled underwriters as they provide support to client underwriters on large and complex cases. Reinsurance underwriters will carry out audits to make sure the right underwriting decisions are being applied, will carry out complex technical training and will support insurance companies delivering their strategies. Reinsurance underwriters work closely with reinsurance claims, pricing and research and development teams.

Underwriting Leadership

Team leaders and managers oversee people, processes, quality, and productivity. They play a key role in coaching, performance development, and ensuring the underwriting function meets both customer and business expectations.

Chief Underwriter / Head of Underwriting

The most senior technical authority in the business. This role shapes underwriting strategy, philosophy, risk appetite, governance frameworks, and external partnerships. Chief underwriters influence product design, business growth, and the long-term sustainability of protection portfolios.

A Career with Impact

Life and health underwriting is a profession built on expertise, trust, and service. It offers strong progression, personal growth, and the chance to make a genuine difference in people’s lives. Whether you're just starting out or looking to take the next step, underwriting offers a rewarding and dynamic career path, with lots of options to grow your career in different ways.

If you’d like to speak to someone about a career in underwriting please reach out to committee@amus.org.uk