

Executive: Actuarial, Underwriting & Operations

(For actuarial leaders who want to move beyond technical excellence and shape an entire business)

EthiQal is a specialist insurer, powered by Hollard in partnership with iTOO, that protects and supports specialist doctors through insurance, legal expertise and proactive medico-legal guidance, combining insurance, legal and clinical expertise, clinical risk management, and data and insights.

The Opportunity

As an actuary, you've spent years learning how risk behaves. You understand uncertainty. You analyse trends. You design solutions. You're logical and problem solving. You advise decision-makers. But perhaps you're looking for something more. A role where you don't simply advise the business. A role where you help build it.

This is not a traditional actuarial role. Rather than spending most of your time producing models, pricing files or board reports, you will use your actuarial training as a platform for broader leadership — helping shape how EthiQal operates efficiently, deploys technology and AI, executes strategy, and builds a scalable, differentiated business. This is a key Management Committee position, guiding both strategic direction and operational execution across the organisation.

Key Responsibilities

Underwriting and Risk Selection

- Help guide underwriting philosophy and mandates together with the clinical risk team
- Support sustainable risk selection and improve underwriting consistency and quality
- Balance commercial growth with long-term sustainability
- Partner with clinical risk and legal teams on complex risks

Operations

- Lead operational delivery and strategy
- Improve business processes, controls, productivity, quality and efficiency
- Support organisational design, scalability and execution across multiple functions

Pricing and Reserving

- Partner in determining and reviewing premium structures jointly with the clinical risk team
- Support reserving oversight and monitoring
- Ensure pricing, underwriting and claims insights remain connected, translating actuarial analysis into practical business decisions

Data and Business Intelligence

- Convert operational, underwriting, risk and claims data into business intelligence
- Identify meaningful trends and opportunities that influence strategic decisions
- Help build a data-driven culture across the business

Innovation and Technology

- Lead ICT, automation and AI deployment initiatives
- Remove friction from key processes and modernise operational and underwriting capability

Business Growth

- Support product development and R&D, from concept to implementation
- Contribute to EthiQal's differentiated market strategy

Who We're Looking For

Actuaries who:

- Have experience in general short-term, liability or professional indemnity insurance
- Want to move beyond a traditional technical specialist role
- Are excited by leadership, execution and business building – with a specific focus on building efficient processes across the business
- Enjoy solving complex business problems and are comfortable operating across multiple disciplines

Key strengths

- Discernment — exceptional judgement in evaluating complex situations, assessing risk and making balanced decisions under uncertainty
- Tenacity — a strong executor who drives initiatives to completion, creates accountability and delivers measurable outcomes
- Enablement — gains satisfaction from helping others succeed, building systems and removing obstacles across underwriting, claims, legal, clinical risk, finance, technology, sales and marketing

Why Join Ethiqal?

- Be part of a purpose-driven specialist insurer, working alongside exceptional legal, clinical and business experts, reporting to the CEO (an actuary)
- Influence strategy and drive execution across the organisation
- Lead innovation in operations, underwriting, pricing and technology
- Build something meaningful that improves outcomes for doctors and supports strengthening our healthcare sector.

How to Apply

Please email your CV to HR@ethiqal.co.za

Closing date: 16 September 2026

EthiQal reserves the right to withdraw the vacancy at its own discretion.