



## **Staff Underwriter**

### **SUMMARY:**

Assess risk of new business applications and provide staff-level review of cases and questions.

**ESSENTIAL DUTIES AND RESPONSIBILITIES** include the following. Other duties may be assigned.

- Review new business applications, reinstatements, rescinds, and policy changes to determine insurability
- Evaluate and classify new business life insurance risks based on approval guideline limits
- Maintain effective and open communications with field force and other home office departments in an atmosphere of service to the agents
- Maintain continuing education in medicine and underwriting
- Review the following underwriting requirements: MVRs, medical records, medical data, lab information, paramedical exams, blood profiles, urine specimens, personal history interviews, financial statements, etc
- Maintain effective and open communications with reinsurance companies and vendors
- Assist with various reports as assigned
- Correspond with applicant, agent, physician via email, chat, and/or phone
- Handle calls, chats, and/or emails regarding underwriting topics
- Continue industry education and attend seminars
- Conduct Company business in accordance with all applicable laws, regulations, and contractual obligations. Behave ethically and with integrity and always follow the principles of the Compliance Program when making business decisions. Compliance with this program is a condition of employment for every American-Amicable employee.

### **EDUCATION, WORK EXPERIENCE and TRAINING REQUIREMENTS:**

- High school diploma or general education degree (GED).
- Completion of LOMA 1, 2, 3 preferred
- A minimum of 3 years industry experience in Underwriting

**REQUIREMENTS:** To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- A friendly, positive, learning-oriented attitude.
- Strong communication, analytical and organization skills

**WORKING CONDITIONS, PHYSICAL and MENTAL REQUIREMENTS:** The working conditions, physical and mental requirements described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Work is sedentary in nature and is performed in a traditional office environment with cubicles. Typically, the incumbent will sit comfortably while performing the work, with some walking, standing, bending, and carrying of light items, such as papers, books, and files. Other physical demands in performing the essential functions of this position include digital dexterity, hearing, seeing, and talking. Mental requirements include, but are not limited to, the ability to concentrate, take initiative, cope with stress, adapt, and stay alert in a business environment.

**Note:** This job description reflects a summary of the job and does not prescribe or restrict the responsibilities that may be assigned. This job description is subject to change at any time.