



Junior Underwriter

SUMMARY:

Providing risk assessment of new business applications with primary focus on final expense applications while undergoing training on Staff Underwriter functions

Essential Duties:

- Review new business applications, final expense applications, while being trained to support all applications, reinstatements, and policy changes
- Evaluate and classify new business life insurance risks based on approval guideline limits
- Maintain an effective and open communication 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, questionnaires, very basic medical records and personal history interviews. In addition will undergo training to be able to review more complex sets of medical records, paramedical exams, blood profiles, urine specimens, and financial statements, etc
- Maintain an effective and open communication with reinsurance companies and vendors
- Assist with status reports such as 30 day report and NO PRD REQUIREMENT as time permits
- Correspondence with applicant, agent, physician
- Claim reviews in the Contestable Period
- Continue industry education and attend seminars
- Performing other required duties as assigned.
- 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 equivalent
- Completion of LOMA 1, 2, 3
- A minimum of 3 years industry experience

Knowledge, Skill and Ability Requirements:

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

Working Conditions, Physical & Mental Requirements:

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.