



Worksite Underwriting Specialist

Job Summary

The Worksite Underwriting Specialist provides accurate and timely processing while administering VSTD/ Group business and Worksite business to include prequalification assistance, and application opening, indexing, underwriting and issue.

Primary Responsibilities

- Facilitate the sales process through timely, service oriented handling of individual voluntary multi-life payroll deduction mortality and/or morbidity risk according to established Company underwriting philosophy and standards in order to render reasonable and justifiable decisions.
- Assist in the sales process while pre-qualifying cases and underwriting applications.
- Approve policies within published limits not to exceed Guaranteed, Modified or Simplified underwriting.
- Personally manage and process an assigned Worksite case load between 20 and 30 new business applications per day with a pending case load not to exceed 150 applications while supporting your underwriting and sales team including brokers, agents and enrollment entities.
 - Data entry in the process of opening new applications using a mainframe system
 - Sort documents by indexing them within a document management system (ImageNow)
 - Review applications
 - Resolve for missing, incomplete or ambiguous information
 - Assure qualification for requested benefits not to exceed published limits
 - Make final decision
 - Manage case load and follow-up when necessary
 - Proactive and reactive communications
 - Issue policies using a mainframe system
- Review VSTD group/employee applications.
 - Resolve for missing, incomplete or ambiguous information
 - Issue VSTD policies/certificates using a mainframe system
 - Decline applications when necessary
- Review mainframe reports and process corrections when necessary.
- Maintain service level objectives for turnaround time for new business processing, underwriting, telephone/fax/e-mail communications, and pending business follow-up.



Responsibilities, cont.

- Meet or exceed established quality and quantity of work standards.
- Comply with established rules, procedures, regulations and laws.
- Demonstrate reliability, integrity and a positive attitude.
- Uses sound judgment throughout all job-related tasks.
- Additional responsibilities/cross-training as necessary due to departmental work flows and staff absences.

Qualifications

- Associate Degree required, Bachelor's degree preferred* – preferably in Insurance, Risk Management, Accounting, Finance or similar discipline
- Highly motivated and organized
- Ability to learn quickly, adapt to change and think independently
- Self-motivated with the ability to learn on your own to supplement training provided
- Ability to multi-task in a fast paced environment while under pressure to perform
- Work well in a team environment, excelling both individually and collectively
- Strong attention to detail
- Basic computer skills with the ability to accurately type 40 – 45 words per minute
- Excellent and effective communication, analytical, organizational and problem solving skills
- Career oriented
- Proficiency with Microsoft Office programs (Word, Excel, Outlook)
- Experience with a document management system a plus

*College or university must be sufficiently accredited and listed in the U.S. Department of Education Accreditation Directory.

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