

Capitas Financial, Inc.

New Business Case Manager/Field Underwriter

Primary Functions: The New Business Case Manager/Life Insurance Field Underwriter is responsible for the coordination of all aspects of the underwriting, case management, and implementation process for new business. This includes developing and managing the underwriting process to provide efficient, proactive service to clients, understanding life insurance products and companies, and the implementation process. The New Business Case Manager/Field Underwriter will also be expected to engage in frequent communication with the Sales Vice Presidents (SVP), Institutional Financial Advisors, life insurance companies, and internal resources to manage expectations appropriately and provide first class client service throughout the process.

Principal Duties and Responsibilities:

- Must have a complete understanding of how to process New Business applications for Life Insurance from licensing and appointments through policy delivery. (*Will train to these skill sets*)
- Communicate on a daily basis with multiple Insurance Companies in order to expedite the underwriting process
- Communicate professionally, concisely, and effectively with internal and external clients on all issues pertaining to any New Business. (Life application)
- General underwriting case management
- Ensure that regular written status updates are sent to SVPs, clients and advisors. (System generated)
- Conduct 15-30 minute telephone interviews with clients or advisors to collect their personal, medical and avocation history
- Schedule insurance medical exams, send reminders and follow up to ensure successful completion
- Coordinate ordering of APS records and review records upon receipt
- Negotiate with carrier underwriters for best possible risk classification
- Understand how final offers will impact the case design and work cooperatively with design analysts to update the design appropriately
- Complete and review life insurance application paperwork
- Schedule client third party telephone interviews
- Work with client's advisors to obtain trust and/or LLC information and financial justification letters
- Perform detailed application reviews of paperwork for fellow underwriters
- Follow up on case status with insurance company

Last reviewed by VP Operations March 2021

The above description is intended to describe the general content of and requirements for the performance of this position. It is not to be construed as an exhaustive statement of essential functions, responsibilities or requirements.

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- Review policy upon receipt, have errors corrected, and prepare policy for delivery
- Coordinate signatures on delivery requirements and submit to insurance company to place coverage in-force
- Consistently and effectively update case information in Agency Integrator
- Breakdown underwriting files and document future administrative obligations for the policies

Reporting/Working Relationships: Reports to Lead Case Manager

Job Requirements:

- Bachelor's degree or equivalent experience
- (Preferred) Case Management experience at a brokerage or insurance company
- Training will develop the following:
 - Strong knowledge of life insurance terminology
 - Knowledge of broker dealer and licensing
 - Strong understanding of risk classifications
 - General medical knowledge (ability to read Attending Physician Statements)
 - Knowledge of new business processes, forms, carrier underwriting requirements
 - Strong marketing and negotiating skills
- Knowledge of Agency Integrator and PaperClip systems.
- Proficiency in Microsoft Office suite (Access, Excel, Word, PowerPoint)
- Capable of managing multiple tasks/projects simultaneously at a very fast pace
- Must be detail oriented with strong organizational skills
- Excellent verbal and written communication skills
- Ability to take direction and effectively communicate changes
- Strong writing skills and understanding of proper email etiquette
- Strong interpersonal skills and ability to work with others and take direction as provided
- Ability to proactively identify and resolve problems

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