



HOVIN
Underwriting Partners, Inc.
Underwriters for Life

SENIOR LIFE INSURANCE UNDERWRITER

HOVIN Underwriting Partners, Inc. has several full time opportunities available for senior level underwriting talent. Telecommuting opportunity is available for qualified candidate.

Duties and Responsibilities include the following. Other duties may be assigned.

- Provides accurate and consistent selection on a timely basis.
- Performs, documents, and communicates risk assessment on individual life applications in keeping with HOVIN and client company guidelines and mortality.
- Consults with senior staff, medical directors, other underwriters, and corporate personnel as required.
- Maintains open communication with client personnel, associates and branch managers in order to develop strong relationships and promote trust.
- Uses sound judgment in evaluation of cases for exceptions and business decisions and willingness to negotiate with associates.
- Explains and sells adverse decisions to help associates place sales with the company*
- Ensures individual workflow and time standards are maintained.
- Adheres to departmental standards in line with HOVIN underwriting principles*
- Maintains approval authority in the amount of \$3,000,000-\$5,000,000 for standard and substandard risk on own signature, subject to client company limitation.
- Concurs up to individual authority limits for underwriters in absence of Chief Underwriter.
- Provides retention/reinsurance awareness.
- Maintains awareness of changes in industry initiative (legislation, product development, etc.) and principles of risk selection (medical and non-medical).

- Participates in departmental training on an ongoing basis.
- Works in a team environment to include mentoring junior underwriters.
- Represents HOVIN at client functions, making formal presentations as needed and represents the company at industry meetings.

Qualifications:

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.

Educational Experience:

College graduate or equivalent business experience. Minimum 5-7 years as a Life Underwriter with proven record of successful performance, direct or reinsurance experience. Industry coursework required, includes LOMA and ALU. FALU, FLMI, CLU designations preferred.

Language Ability:

Ability to read, analyze, and interpret common scientific and technical journals, financial reports, and legal documents. Ability to respond to common inquiries or complaints from customers, regulatory agencies, or members of the business community. Ability to effectively present information to top management, public groups, and/or boards of directors.

Math Ability;

Ability to work with mathematical concepts such as probability and statistical inference. Ability to apply concepts such as fractions, percentages, ratios, and proportions to practical situations.

Reasoning Ability:

Ability to define problems, collect data, establish facts, and draw valid conclusions. Ability to interpret an extensive variety of technical instructions in mathematical or diagram form and deal with several abstract and concrete variables.

Computer Skills:

To perform this job successfully, an individual must have working knowledge of Microsoft Office and Outlook software, Web browser/Internet , and VPN technology.

Special Skills:

- Excellent written and oral communication skills to interact effectively with agents and support staff
- Excellent time management, decision-making, problem-solving and organization skills Extensive knowledge of industry operations and product knowledge of past and present product portfolio
- Customer service skill
- Normal ECG interpretation
- Knowledge of anatomy, physiology, pharmacology, medical impairments, medical terminology test results

- Knowledge of non-medical risks such as occupation, aviation, avocation, driving and foreign travel
- Ability to work independently in a telecommuting environment.