



Director, Underwriting

Branford and Plainville, CT

True Benefit (www.true-benefit.com) is conducting a candidate search looking for a Director, Underwriting. We are licensed life & health producer in 20 states. We underwrite, distribute, manage and administer employee benefits business for more than 15k+ companies and 480k worksite employees.

Particular emphasis is paid to innovative approaches for engaging both the employer and employee in benefit programs that drive value for the consumer and mitigate the rising cost of health care. We provide end to end assistance in the benefit marketplace. With a strong team of seasoned insurance professionals, we assist our clients through:

- Driving Fortune 500 solutions to small and mid-sized employers
- Strategic sales support
- Account management
- Wellness and Consumer Driven Health Plans
- Business risk evaluations through strong in-house underwriting
- Education and Training distribution channels on effective health care and benefit strategies

True Benefit is an AmWINS Group, Inc. company (www.amwins.com) and is one of 13 companies in the Group Benefit's Division. The Group Benefits Division is one of five divisions under the AmWINS Group, Inc. brand. The other divisions include Access (P&C), Brokerage, Underwriting, and International.

With more than 4,800 employees, AmWINS is a collection of 47 wholesale brokerages, underwriting, group benefit and service operations and with close to \$16B billion in annual premium placements AmWINS the largest wholesale insurance broker in the U.S.

Position Overview

The Director, Underwriting will manage and lead a team of 15 underwriting professionals with varying degrees of experience from Junior Underwriters to senior level Market Specialists.

Responsibilities

Underwriting Team Leadership

- Day to Day
 - Monitor queue for turnaround to meet Service Level Agreement (SLA) with client.
 - Assist Underwriters with case reviews and questions.
 - Maintain underwriter awareness of business environment, including changes to business and risk management strategies and underwriting processes.
 - Monitor underwriter productivity and improve underwriting team processes and production standards.
 - Manage exceptions and escalations.
 - Facilitate underwriter peer reviews and feedback.
 - Maintain and update business rules based on challenges or trends in market.
 - Maintain understanding of portfolio products (8 Carriers) within our markets (14 states & DC).
 - Maintain understanding of our core technologies (pricing tool, reporting tools, etc.).
 - Collaborate with our Risk Managers and Actuaries to execute on risk management strategies.
- Support training initiatives for Client Sales Managers.
- Manage performance of Underwriting Team, coach/mentor Underwriters and evaluate for promotion.
- Manage benefits instructional communications and training to underwriting staff (or Sales when appropriate).
- Own underwriting processes and procedures continually improve to maintain best practices.

- Assess ongoing training needs (new topics or refresher) and facilitate training.
- Perform audits of underwriting process and utilize results to identify training and process improvements.
- Establish and maintain underwriting communication standards (e.g., standardized emails to sales for approvals, declinations, missing information).
- Facilitate annual pricing tool load review (all benefit plans and rates).

Staffing/Recruiting

- Determine necessary staff level and market assignments, update job descriptions and hiring criteria.
- Assess team structure and recommend changes to career levels and role structure.
- Coordinate with HR to manage hiring and onboarding process for new Underwriters.
- Attend career fairs.

Sales Team Support

- Participate in regular market calls sales.
- Review and act on escalated groups (pricing, exceptions).
- Handle questions for anything related to underwriting process, business rules, and pricing strategies.

Carrier Relationship Management

- Run and consolidate business reports by market.
- Gather market updates from Sales Team for inclusion in the report.
- Identify developing trends/concerns and reach out to the appropriate parties to address.
- Distribute report to internal and external stakeholders.

Market Management

- Facilitate the capture of local data among local carriers, Sales and Underwriting to be able to adapt and pivot our pricing strategy.
- Lead the development of local market training.
 - Standardized useable format for all markets.
 - Develop and maintain training modules for quarterly new employee (client based) training.
 - Establish training schedule.

Open Enrollment

- Identify opportunities to improve the open enrollment processes.
- Conduct Year End debrief (post busy season).
- Provide input to current and alternate carrier offering strategies for renewal.
- Collaborate with carriers on retention underwriting, focusing on client-level decisions.

Qualifications

- Bachelor's Degree required or equivalent experience.
- Not less than 7 years of underwriting experience, preferably more.
- Not less than 3 years of leadership experience, preferably more.
- Strong knowledge of Group Health Underwriting.
- Demonstrated ability to foster and develop effective relationships in support of corporate growth, profitability, and retention objectives.
- Must possess some knowledge of process improvement techniques.
- Expertise in underwriting pricing methodologies (manual, experience, blended, alternate, etc.).
- Expertise in rating methodologies and/or functions (rating and accounting).
- Strong understanding of alternate funding arrangements.
- Proficient in Microsoft Outlook, Excel, Word and PowerPoint.

Benefits and Perks

- Competitive and comprehensive compensation
- Benefits program that includes:
 - Medical, Dental, Vision, Prescription, Disability and Group Life insurance
 - 401k matching
 - 15 days Paid Time-Off
 - Company paid Holidays, One Floating Holiday
 - Eligible for performance-based bonus once requirements are met
 - Charitable donation matching
 - Business Casual attire

Application Process

If you are interested in being considered in the hiring process, for evaluation related to this opportunity you may apply through Indeed or Glassdoor, contact Mike McManaman at AmWINS Group, Inc. 401-734-5984 or send your resume to Tori Bensussan, Tori.Bensussan@amwins.com

Equal Opportunity Policy: The acceptance of the requested information for consideration and referral of candidates will be without regard to a candidate's race, creed, color, age, gender, marital status, veteran status, national origin, sexual orientation/identification/expression, disability status, or weight and will be based solely on the candidate's qualifications for the position. We are an equal opportunity employer.