



WINGED KEEL GROUP®

CAREERS

Position Title: Underwriting Associate

Reports to: Kate Vinchot, Director of Underwriting

Firm Summary:

Winged Keel Group is an independent life insurance brokerage firm that creates and implements tax-efficient, multi-generational wealth accumulation and wealth transfer strategies for ultra-high net worth families. With offices in New York, San Francisco, Boston, Richmond, and Washington, D.C., the firm specializes in the structuring and administration of large blocks of Traditional Life Insurance and large portfolios of Private Placement Variable Life Insurance and Annuities.

Position Summary:

The Life Insurance Underwriting Associate is responsible for the coordination and management of all aspects of the underwriting and implementation process. This includes providing efficient, pro-active service to clients, negotiating with the life insurance companies, and having in-depth knowledge of life insurance products and carriers, applications and the underwriting process.

Position Responsibilities:

- General underwriting case management
- Set up case file and enter case information into firm's database
- Provide regular case status updates to the Client Relationship Managers (CRMs) and Project Managers (PMs)
- Ensure that status updates are emailed to clients and advisors either directly or through the CRMs and PMs regularly
- Confirm that agent is contracted, licensed, and appointed
- Conduct 15-30-minute telephone interviews with clients or advisors to collect their personal, financial, medical, and avocation history
- Schedule medical exams, send reminders and follow up to ensure successful completion
- Coordinate ordering of APS records and review records upon receipt to assess medical history
- Write detailed cover letters to insurance carriers to present the case in a favorable light
- Negotiate with carrier underwriters for best possible risk classification and elimination of additional requirements
- Understand how final offers will impact the case design and work cooperatively with design analysts in order for them to update the design appropriately
- Complete and review life insurance application paperwork
- Schedule client inspection reports
- Work with client's advisors to obtain trust information and financial justification
- Perform detailed reviews of paperwork for fellow underwriters
- Work closely with insurance company case managers to ensure all items are processed and policies are issued in an efficient and timely manner
- Review policy upon receipt, have errors corrected, and prepare policy for delivery
- Ensure trust accounts are established where applicable and coordinate funding with client and advisors



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- Coordinate signatures on delivery requirements and submit to carrier to place coverage in force
- Consistently and effectively update case information in the firm's database
- Prepare and send Portfolio Summaries to clients after coverage has been placed in force
- Breakdown underwriting files and inform Client Services team of future administrative obligations for the portfolio

Ideal Candidate will Possess the Following:

- Strong knowledge of the life insurance underwriting process and life insurance terminology preferred
- 3-5 years' experience in the life insurance industry preferred
- Knowledge of broker-dealer and licensing preferred
- Strong understanding of life insurance risk classifications
- General medical knowledge (ability to read Attending Physician Statements)
- Strong interpersonal and communication skills – written and verbal
- Strong negotiating skills
- Strong problem-solving skills
- Proficient in Word and Excel
- Ability to work in a fast-paced environment along a steep learning curve
- Ability to organize, prioritize and manage multiple tasks and requests
- Ability to work under pressure and meet deadlines while being pro-active
- Highly detail oriented
- Exercises good judgment

Working Conditions/Demands/Complexity:

- Required to work on a computer for a substantial part of the day
- Frequent work in the evenings and occasionally weekends, as needed to meet deadlines
- A strong fundamental skill set in the above areas from the outset. Candidate will have a unique opportunity to apply and grow these skills in a highly productive, successful, and challenging environment
- Eligible for Profit Sharing
- Eligible for Equity Participation Program

Compensation/Benefits:

- Attractive annual compensation package is commensurate with experience
- Comprehensive benefit package includes medical, dental, life, disability, 401(k), Section 125, and other voluntary benefits.
- Eligible for annual bonus based on firm's net profit and employee's job performance (profit sharing)
- Eligible for firm's Employee Participation Plan (revenue sharing)



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To apply, please contact:

Rohit Dalmia
Principal & COO
1700 Broadway, 34th Floor
New York, NY 10019
careers@wingedkeel.com | www.wingedkeel.com