

## Job Description

### TEMP to PERM

Position Title: Policy Issue Trainee

Unit/Department: Issue/Operations

Classification:  Exempt  Non-Exempt

Eligible for Telecommuting Consideration:  Yes  No

### Summary/Objective

Entry-level position, under direct supervision/guidance, incumbent is accountable for learning how to review and process new applications for life insurance and annuities, ensuring applications meet technical, legal and underwriting guidelines. May calculate premiums; refers or consults with specialists or supervisor on more complex applications. Handles phone inquiries from other areas and agents; enters new applications into database and may assemble or assist others in assembling the new policy and maintaining filing systems. Requires basic clerical skills including: keyboarding (40 wpm), 10 key (4,000 ksp), filing, copying, scanning, faxing, proof reading, researching, etc., and basic knowledge of various software programs to include: Microsoft Word, Excel, PowerPoint and Outlook. This position requires a professional demeanor, and the ability to juggle many tasks at once. Position requires basic knowledge of company products, the ability to interpret policy provisions, and knowledge of administrative practices relating to company procedures. Maintains workflow and quality control in accordance with established guidelines.

### Essential Functions

- Review all applications and related forms for completeness and accuracy
- Perform accurate data entry (proofreading own work) of life and annuity application into administrative system and follow workflow process
- Type various required letters to continue processing of application
- Follow-up with agents regarding outstanding requirements via email and phone
- Answer agent inquiries of pending cases via email and phone
- Typing various letters for movement of monies, generate/prepare amendments and endorsements as required
- Issue, assemble and mail life/annuity certificates
- Proofreading and auditing of issued certificates
- Purge Files for imaging
- Must be able to meet deadlines
- Underwrite JFK applications
- Verify general ledger accounts for movement of suspense monies
- Assist with retrieving files, finding files when missing, re-filing files, and filing correspondence
- Perform any reasonable and related duties as assigned by Management

### Competencies

- Accountability
- Coachable
- Communication(Oral & Written)
- Computer Skills-Basic
- Customer Oriented/Service
- Job Knowledge
- Quality Output
- Team Mindset

### Supervisory Responsibility

This position has no direct supervisory responsibilities.

**Work Environment**

This job operates in a professional office environment. This role routinely uses standard office equipment such as computers, phones, photocopiers, and fax machines.

**Physical Demands**

This is a largely sedentary role, must be able to remain in a stationary, sitting position at least 50% of the time. Filing, printing, faxing, scanning and copying is required. This would require the ability to move about the office to access equipment and file cabinets, lift files, open filing cabinets and bending or standing on a stool as necessary. The position requires extended hours in front of a computer screen and operation of a computer and other office equipment such as a calculator, and copy machine. This position requires the ability to talk and hear and communicate via telephone. Some light lifting may be required, such as a box of paper, up to approximately 20 lbs.

**Hours of Work**

This is a full-time position. Regular office hours are Monday through Thursday, 8:00 a.m. to 5:00 p.m., Friday, 8:00 a.m. to 3:00 p.m. Occasional evening and weekend work may be required as job duties demand. This position requires face to face and in-person interaction and requires the incumbent to be in the office during regular office hours to access information kept on-site.

**Travel**

No travel is required for this position.

**Required Education and Experience**

- High School Diploma
- Minimum one year related experience
- LOMA Level 1 Certification (281 & 291), required as part of initial training plan

**Preferred Education and Experience**

- Some College or Insurance Certification or License
- Bilingual (English/Spanish)
- Minimum two years related experience and one year experience within the insurance/financial industry

**Other Duties**

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties, or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice. Nothing in this job description restricts management’s right to assign or reassign duties and responsibilities to this job at any time. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**Signatures**

This job description has been approved by all levels of management:

Supervisor/AVP/SVP \_\_\_\_\_ Date \_\_\_\_\_

HR \_\_\_\_\_ Date \_\_\_\_\_

Employee signature below constitutes employee's understanding of the requirements, essential functions and duties of the position.

Employee \_\_\_\_\_ Date \_\_\_\_\_