



### **Senior Stop Loss Underwriter**

#### **Job Summary:**

This position offers a unique opportunity to work with an expanding team of high quality leaders, in an entrepreneurial environment, with the benefits of a smaller organization but the security, stability and opportunity of a large company. The Senior Underwriter is responsible for managing the pricing for a block of stop loss business. They will partner with our various programs and internal sales team to help significantly grow the top line while ensuring we meet our target loss ratio, and meet target persistency.

#### **Duties/Responsibilities:**

- Assess the information provided to develop sound Specific and Aggregate Stop Loss pricing recommendations for both prospective and inforce Employer Stop Loss accounts within the set Underwriting Guidelines.
- Ability to screen large claims data prior to sending for nurse review.
- Develop strategic relationships with sales and underwriters, brokers, third-party administrators (TPAs) and other external and internal partners.
- Consult clients on plan designs and stop loss coverage.
- Actively participate in the sales process by working with the sales team to formulate successful strategy.
- Makes independent decisions within underwriting letter of authority and maintains proper file documentation.
- Managed assigned workload to meet productivity and timely service.
- Ability to identify drivers of medical expenses in new and renewal cases.
- Provide feedback to Senior Management to develop Underwriting policies and procedures as necessary.
- Mentors co-workers at the Underwriting, Underwriting Analyst and Underwriter Trainee level.
- Coordinate with Administration to provide documentation in compliance with Underwriting policies and procedures for Audit.
- Maintain profitable block according to department goals

Required skills/abilities:

- Knowledge and understanding of healthcare payers, health plan administration, and medical service providers.
- Advanced Knowledge of Medical Underwriting practices and principles.
- Possesses strong communication and problem solving skills.
- Advanced risk management and math skills.
- Excellent organizational and time management skills.
- Strong interpersonal skills necessary to interact with sales, brokers, producers and clients.
- Strong verbal and written communication skills.
- Flexible and open to an ever changing, fast paced environment.
- Exceptional attention to detail.
- Ability to multi-task with an emphasis on quality and customer service.

Education/Experience:

- Bachelor's Degree from an accredited institution or equivalent work experience.
- Minimum of 5 years of experience in medical stop loss underwriting.