Life Care Associate – Raymond James

Job Summary:

Under general supervision, provides support and assistance to Life Care Specialist to facilitate underwriting process for life insurance applications submitted by financial advisors/agents. Associate will prepare client file for review, enter record into agency management system, communicate with vendors to order necessary underwriting requirements and complete follow up on requirements ordered. Associate with work closely with Specialist and other members of the team. All assigned job responsibilities and projects will be consistent with department policy guidelines and procedures.

Essential Duties and Responsibilities:

- Perform initial review of submitted life insurance applications
- Validate agent licensing and appointment for business submitted
- Input case into agency management system for permanent record of business
- Submit good order applications to insurance carriers via secure delivery
- Order paramedical exams required by carrier for underwriting decision
- Track completion of exams and forward to insurance carrier for review
- Order medical records for clients to assist in underwriting decision
- Follow-up on requests for medical records to ensure timely completion
- Process issued life insurance policies for mailing to financial advisors/agents
- Send follow up notices to financial advisors/agents until delivery requirements are completed
- Review and submit delivery requirements to insurance carrier
- Ensure delivery requirements are received by insurance carrier and policy is placed inforce
- Process various policy service requests
- Support Life Care Specialists with daily tasks
- Performs other duties and responsibilities as assigned.

Qualifications

Knowledge, Skills, and Abilities:

Advanced Knowledge of:

- Principles, practices, and procedures of general office concepts
- Policies that govern personal life insurance operations.

• Process flows within specific assigned functional area.

• Regulations for specific assigned functional area.

Advanced Skill in:

• Operating standard office equipment and using required software applications to produce correspondence, reports, electronic communication, spreadsheets, and databases.

Ability to:

• Organize, manage, and track multiple detailed tasks and assignments with frequently changing priorities and deadlines in a fast-paced work environment.

• Use appropriate interpersonal styles and communicate effectively, both orally and writing, with internal associates and external contacts at all levels.

• Effectively gather all relevant information in order to analyze, research, and resolve business issues in order to make decisions.

• Analyzing data to identify discrepancies.

• Problem solving.

Educational/Previous Experience Requirements:

• High School Diploma or equivalent and a minimum of three (3) years' experience in the areas of annuities, life insurance, long-term care, and/or disability income products or financial services industry or customer service.

~or~

• Any equivalent combination of experience, education, and/or training approved by Human Resources.

Licenses/Certifications:

• Life, Health and Variable Annuities License is helpful but not required.

Primary Location

US-MI-Troy-Troy