

Life Insurance Case Manager Job Description

Job Title:	Life Ins. Case Manager/ Supervisor	Company:	Centura Wealth Advisory
Supervisor:	Derek Myron	Division/Department:	Life Insurance Department
FLSA Status:	Exempt	Last Revision Date:	08/22/20

Job Description:

Centura Wealth Advisory, in partnership with Centura Insurance Solutions, is seeking a Life Insurance Case Manager or Supervisor to support its sales/consulting team. This is an excellent opportunity to work with a small group of experienced insurance planners, and gain experience delivering sophisticated insurance solutions to affluent clientele. Life Insurance Case Manager will be involved in all facets of the company's life insurance business, including but not limited to: case design, new business case management, and policy servicing. For qualified candidates with management or supervision experience, the job scope/responsibilities would be expanded to include management of other staff in the department. Centura maintains agency relationships with multiple MGAs, direct carrier agency relationships and is also a member of FFR which provides resources and access to products which most RIAs and independent agents are unable to source.

Primary Responsibilities (Ongoing):

- New Business & Case Management – Life, LTC, and Annuity
 - Assist with insurance needs analysis and case design, planning to include:
 - Income replacement
 - Income, gift and estate tax mitigation
 - Retirement income
 - Pension optimization
 - Cash management solutions
 - Long term care design
 - Charitable planning
 - Estate planning
 - Provide carrier products intelligence
 - Research carrier products and complete comparative analysis
 - Generate product illustrations
 - Gather and organize carrier/product marketing information; financial reports
 - Develop/nurture relationships with carrier wholesalers, advanced markets team members, MGA/BGA staff, industry peers and their staff
 - Limited travel associated with attending industry meetings/conferences
 - Communicate with clients/prospects to collect relevant financial and health information
 - Manage life insurance underwriting process
 - Collect HIPAA releases and medical records; order exams
 - Procure 3rd party medical underwriting summaries to aid/support carrier underwriting
 - Procure informal offers from insurance carriers
 - Procure life expectancy reports
 - Assemble new business documents and prepare applications
 - Process new business documents and coordinate with insurance carriers through policy issue
 - Coordinate policy / contract delivery with client, including premium payments

- Policy Service – Life, LTC, and Annuity
 - Process client service, transfer and surrender requests
 - Update policy information
 - Coordinate premium payments
 - Request in-force Illustrations
 - Manage and process claims
- Department Management
 - Supervise department staff to ensure business goals are achieved
 - Coach and develop staff to support their professional growth
 - Manage cases across the department
 - Drive process improvements, efficiency initiatives
 - Ensure professionalism, mastery and white glove services to internal and external stakeholders

Additional Responsibilities (Projects):

- Creation of company business processes, work-flows, and documentation procedures
 - New Business Case Management
 - Life insurance policy origination
 - Life settlements
 - Policy Servicing – Life, LTC, and Annuity
 - Policy Reviews – Life, LTC, and Annuity
- Transition agent appointments to new Insurance Agency and affiliated BGA/MGA/marketing channel
 - Assemble details around existing book of business
 - Update in-force contracts to newly appointed agent numbers
 - Collect previous commission agreements and research alternatives for capturing commission trails
- Research software solutions to improve operational efficiencies and implement industry best practices
- Assist with creation of business reports for case management, goal and revenue tracking

Required Skills/Competencies:

- Expertise in processing life insurance applications across multiple carriers' systems and requirements
- Detailed understanding of underwriting process and case design to achieve client objectives
- Ability to creatively design policies to provide the best IRR to client's financial objectives
- Integrity / Honesty – Displays high standards of ethical conduct, understands the impact of violating these standard on the organization, self, and others, chooses an ethical course of action, and is trustworthy. Must be able to maintain confidentiality.
- Conscientiousness – Displays a high level of effort and commitment towards performing work and demonstrates responsible behavior.

- Organization – Needs to be accurate, highly detail oriented, organized, and able to prioritize time management to perform assigned work.
- Interpersonal skills – Shows understanding, friendliness, courtesy, tact, empathy, cooperation, concern, and politeness to others and relates well to different people from various backgrounds and different situations.
- Communication – Uses correct English grammar, punctuation, and spelling to organize and communicate ideas in words that are appropriate to listeners and readers and uses appropriate body language.

Licensing & Education:

- Current California Life & Health License – Required
- Undergraduate degree – Preferred
- Series 6 & 65 licenses – Preferred

Experience:

- 5 years minimum experience in life insurance case management
- Proficient with the following software programs
 - Microsoft Office (Word, Excel, Power Point, etc.) – Required
 - Win Flex – Required
 - Salesforce – Preferred

Working Conditions:

- Well-lit, heated and/or air-conditioned indoor professional office and/or home office.

Physical Demands:

- Equipment typically used: Computer, copier/scanner, printer, cell and telephone.
- Physical Requirements: Ability to communicate in written and verbal format.
- Percentage of time spent on activities during a typical workday:

Sitting	80%		Standing	5%
Bending	3%		Kneeling	2%
Climbing	2%		Pushing/Pulling	2%
Lifting	3%	Typical weight less than 10 lbs.	Carrying	3%

The above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed, as an exhaustive list of all responsibilities, duties and skills required of personnel so classified. They are representative in that the qualifications and physical demands must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.



Signatures:

Date: _____ **Incumbent:** _____
Name & Title

Date: _____ **Supervisor:** _____
Name & Title

Date: _____ **Officer:** _____
Name & Title

To be filled in by Human Resources

HR Approval:

Print Name & Title

Signature

Date: _____