

## **CICA LIFE LTD.**

(a direct, wholly-owned subsidiary of Citizens, Inc.)

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### **Life Insurance Underwriter**

Citizens, Inc. (NYSE: CIA) is searching for professionals who have had proven success in their past careers, are self-motivated, and have a great attitude to join our team. As the lead underwriting professional for CICA Life Ltd., this position would become an integral part of our operations. This position is responsible for the final underwriting review and approval for CICA Life Ltd. and will review individual applications to evaluate and rate degree of risk involved to determine application's acceptance. This position reports to the General Manager of CICA Life Ltd.

#### **Essential Job Duties:**

- Review applications for completeness. Determine how to obtain missing information and request it as necessary.
- Review application for risk presented using underwriting guidelines. Determine if application can be approved as applied for or if more information is necessary. Requests additional information when necessary including medical exams, additional tests, medical reports, consumer reports, etc.
- Review all requirements received. If within limits, approve policies, assigning the appropriate rate classification. Decline applications that are not acceptable. Determine and document necessary reinsurance.
- Review and approve reinstatements, supplemental contracts, and new term applications.
- Performs other duties as required and assigned.

#### **Supplemental Functions (Management / Professional):**

- Approval limit: Standard to Table 6 up to \$500,000.
- Strong decision-making and analytical skills are required.

#### **Minimum Qualifications:**

- Bachelor's degree in business, finance, health services or related field plus five to ten years of life underwriting experience, or equivalent combination of education and experience.
- Knowledge of US and Bermuda insurance regulations and underwriting standards.

#### **Miscellaneous Requirements:**

- Strong interpersonal and multicultural communication skills required. Fluency in Castilian Spanish or other languages is preferred for international underwriting positions.
- Progress towards an FLMI or equivalent preferred.

*Applications must include a detailed resume with references, submitted under confidential cover to:*

**Human Resources Department  
Aon Group (Bermuda) Ltd.  
P.O. Box HM 2450  
Hamilton HM JX  
E-mail: [aonbdahr@aon.com](mailto:aonbdahr@aon.com)  
Telephone: 441-295-2220  
on behalf of CICA Life Ltd.**

*Closing date for applications: July 22, 2021*