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Professional Summary

Results-driven professional life insurance underwriter with a Bachelor of Science in Biology degree and over 19 years of insurance experience. Possess FALU and FLMI designations along with expertise in assessing medical, nonmedical, and financial risks. Demonstrated ability to lead underwriting teams and manage daily underwriting activities effectively.

Work Experience

Underwriting Manager 2

Sun Life of Canada Inc, Philippines

May 2022 – Present

- Approval limit of US\$1M with Sun Life; or US\$2M all companies, or US\$5M for training, Mortality rating up to 300%
- Managed all aspects of underwriting by supporting daily underwriting operations, balancing workload, monitoring department's key performance indicators.
- Maintained profitable mortality experience through rigorous risk selection and classification by analyzing medical, non-medical, and financial information and determining appropriate requirements to make a sound underwriting decision for high net worth, new business, group life applications and post-issue applications based on company philosophy and standards reducing underwriting time by 40%
- Appraisal of 30 above and 1-2 claims cases per day up to approval limit following company procedures and guidelines
- As a team lead, I managed and mentored a team of 10 underwriters, served as a training and information resource for junior underwriters, helping them increase their competency and efficiency.
- As a senior underwriter, I participated in projects to enhance underwriting processes and procedures including annual audit of lower-level underwriters, regular updating of underwriting guidelines, new products enhancements, review business requirements and user acceptance test plan.
- As an effective underwriter, I liaise with head office, business leaders, financial advisors, reinsurers, clients to provide highest quality of customer service by communicating, explaining unique decisions and negotiating better outcome

Underwriting Manager 1

Sun Life of Canada Inc, Philippines

Apr 2017 – Apr 2022

- Approval Limit: US\$500,000 with Sun Life; or US\$800,000 all companies, Mortality rating up to 275%, Decline or Postpone up to US\$200,000.

Underwriting Supervisor

Sun Life of Canada Inc, Philippines

Jul 2015 – Mar 2017

- Approval Limit: US\$400,000 with Sun Life; or US\$800,000 all companies, Mortality rating up to 275%, Decline or Postpone up to US\$100,000.

Underwriter 2 (senior underwriter)

Sun Life of Canada Inc, Philippines

Sept 2013 – Jun 2015

- Approval Limit: US\$200,000 with Sun Life; or US\$400,000 all companies, Mortality rating up to 275%

Underwriter 1 (junior underwriter)

Sun Life of Canada Inc, Philippines

Feb 2011 – Aug 2013

- Approval Limit: US\$100,000 with Sun Life; or Ps15M or US\$300,000 all companies, Mortality rating up to 275%

Medical Claims Processor

Assistance Alliance International (AAI), Philippines

Oct 2010 – Feb 2011

- Responsible for the evaluation, updating claims records, preparation of claims reports, prompt processing of claims, patient's admissions, discharges, bills, statement of accounts, charges slip within turnaround time ensuring 100% accuracy of claims free from errors.

Medical claims processor and team lead

United Coconut Planters Life Assurance Corporation, Philippines

Apr 2004 – Apr 2010

- Responsible for the evaluation, updating claims records, preparation of claims reports, prompt processing of claims, patient's admissions, discharges, bills, statement of accounts, charges slip within turnaround time ensuring 100% accuracy of claims free from errors. Prompt processing of 50-100 claims within turnaround time
- Handle a team of 15 claims processors (training, onboarding, mentoring, referrals)
- Communicate with claimants and related parties to facilitate claims, conducts reconciliation with accredited providers, hospital, clinics, physician, examiners, discusses specific claims and resolve appeals.

Education

Master of Arts in Special Education with Specialization in Developmental Delays with 39 Units and Professional Education with 18 units

Pamantasan ng Lungsod ng Maynila

Bachelor of Science in Biology

Pamantasan ng Lungsod ng Maynila

Skills

Life Insurance Underwriting

Risk Assessment and Analysis

Medical Underwriting and Financial Underwriting

Team Leadership and Client Relationship Management

Problem Solving and Analytical skills

Microsoft Office, Lotus notes, Outlook, One note, Tableau

Ingenium, IUM, Workflow Management System, Cash

Administration System, Medical Information Database, Dow Jones

Professional Credentials

Associate, Academy of Life Underwriting (AALU) Designation

Associate, Customer Service (ACS) Designation

Associate, Life Management Institute (ALMI) Designation

Fellow, Academy of Life Underwriting (FALU) Designation

Fellow, Life Management Institute (FLMI) Designation

Registered Professional Teacher – licensure board exam

ALU 101, 201, 202, 301

LOMA 280, 290, 301, 307, 311, 320, 335, 361, 371, 357

UND 386 Underwriting Life and Health Insurance

Language

English fluent (oral and written)