

Life Insurance Underwriter

Help financial professionals and insurance carriers achieve favorable underwriting outcomes.

Hiring Contact: Michael Tessler

Email: mtessler@buiusa.com

The Opportunity

In this role, you will partner with teammates, financial advisors, and insurance carriers to navigate complex underwriting cases and achieve the strongest possible outcomes.

Expert Consultation

Provide medical, financial, and avocational underwriting guidance to teammates and financial advisors.

Carrier Negotiation

Negotiate effectively with insurance carrier underwriters to advance cases and secure favorable decisions.

Case Management

Manage case capacity considerations, health factors, and financial justification throughout the underwriting process.

Mentorship and Development

Benefit from one-on-one mentorship, team support, and ongoing educational training opportunities.

What You'll Do

Preliminary (Informal) Underwriting

- Provide preliminary assessments before a case is submitted to an insurance carrier.
- Help advisors identify the carriers most likely to approve the case and the expected rate class.

Formal Underwriting

- Review medical records, lab results, financial reports, and other underwriting data to evaluate risk.
- Audit carrier classification of applicants into risk classes, including Preferred, Standard, and Substandard.
- Clarify requirements, improve communication, and help move cases forward efficiently.

Carrier Expertise

- Maintain in-depth knowledge of multiple carriers' underwriting guidelines and risk appetites.
- Recommend the strongest carrier fit for complex, impaired-risk, or difficult-to-place cases.

Sales Support

- Improve case placement and approval potential through thoughtful underwriting strategy.
- Advise on how to structure cases for the best possible underwriting outcome.

Who We’re Looking For

- ✓ A skilled communicator with excellent interpersonal abilities.
 - ✓ Strong familiarity with impaired-risk cases and carrier-specific niches.
 - ✓ Highly organized and disciplined, with a structured approach to work.
- ✓ At least one year of life insurance underwriting experience.
 - ✓ A self-motivated, proactive approach and a strong drive for results.
 - ✓ FALU, FLMI, CLU, a life insurance license, or other industry certifications are preferred but not required.

About BUI

BUI is a premier wholesale distributor of life insurance, long-term care insurance, and annuities. We work exclusively with financial professionals—including financial advisors, career agents, CPAs, employee benefits advisors, and property and casualty agents—to help them deliver high-quality wealth protection and transfer solutions to their clients.

Through access to industry-leading carriers, advanced technology, and a team of planning specialists, BUI empowers advisors to deliver solutions tailored to each client’s needs.

Why Join BUI?

Client-First Thinking	Every recommendation prioritizes the client’s best interests.
Exceeding Expectations	We set high standards and consistently deliver exceptional service.
Accountability and Autonomy	We take ownership of outcomes and work independently to meet commitments.
Professionalism and Collaboration	We succeed through strong partnerships and expert guidance.
Structured Execution	Our methodical approach supports consistency, efficiency, and reliability.

What We Offer

Competitive Salary A compensation package designed to recognize experience and performance.	Employer-Paid Health Insurance 100% employer-paid medical insurance, plus short- and long-term disability coverage.	Additional Benefit Options Access to numerous voluntary benefit plans.	Retirement Plan A generous company match with vesting from day one.
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Ready to Join a Winning Team?

If you are a motivated professional who wants to build meaningful relationships and make a positive impact in the financial services industry, we invite you to apply.

Contact Michael Tessler at mtessler@buiusa.com