

PAGE HELTON

Underwriting Leader | Life Insurance Risk Strategy | Operations & Transformation

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AALU | Certified Professional Underwriter | FIC | LTCP | ALMI | ACS

PROFESSIONAL SUMMARY

Senior life insurance underwriting leader with 25+ years of experience spanning underwriting management, complex risk assessment, underwriting strategy, innovation, operations, brokerage distribution, and digital transformation. Combines deep technical credibility, including \$10 million individual underwriting authority and experience with cases up to \$90 million, with team leadership, mentoring, workflow improvement, reinsurance partnership, and cross-functional execution.

CORE EXPERTISE

Underwriting Leadership & Strategy | Team Development & Mentoring | Complex Risk & Large-Case Underwriting | \$10M Individual Underwriting Authority | Underwriting Operations | Quality & Performance Management | Reinsurance Strategy & Relationships | Workflow & Process Optimization | Underwriting Guidelines & Procedures | Product Development | Automated & Accelerated Underwriting | Cross-Functional Leadership | Change Management | Distribution & Client Relationships | Due Diligence | Regulatory & Treaty Compliance

SELECTED CAREER HIGHLIGHTS

- Lead and develop a production underwriting organization responsible for consistent, profitable individual-life risk selection.
- Serve as senior technical authority with \$10 million individual life underwriting authority and complex case experience reaching \$90 million.
- Train and mentor underwriting professionals and provide technical direction on complex, reconsideration, rescission, and post-issue matters.
- Manage relationships with reinsurers and carrier partners involving underwriting authority, service levels, contracts, risk strategy, and automation.
- Lead cross-functional initiatives involving Product, Actuarial, Technology, Compliance, Legal, Finance, Claims, and Operations.

PROFESSIONAL EXPERIENCE

ROYAL NEIGHBORS OF AMERICA - REMOTE | Manager, Underwriting | Jan 2024-Present

- Lead, develop, mentor, and support a production underwriting team responsible for profitable individual-life risk selection.
- Maintain individual underwriting authority up to \$10 million while serving as senior technical resource for complex cases.
- Monitor operational metrics, workflow outcomes, capacity, quality, cycle time, and customer experience to identify opportunities for improvement.
- Establish and refine underwriting procedures, guidelines, workflows, and business requirements.
- Serve as primary underwriting liaison with reinsurers and carrier partners regarding authority, contracts, service levels, complex risks, risk strategy, and automation logic.
- Lead underwriting due diligence for new insurance programs and provide underwriting leadership to Product and Technology initiatives.
- Review reconsideration and rescission cases and determine appropriate underwriting disposition.

THRIVENT FINANCIAL - REMOTE | Underwriting Innovation Consultant | May 2023-Dec 2023

- Evaluated underwriting technologies, emerging data sources, and third-party solutions supporting accelerated underwriting and digital risk assessment.
- Partnered with Product, Actuarial, and Technology leaders to convert underwriting requirements into system enhancements and decision frameworks.
- Conducted competitive intelligence, supported process improvement, and served as underwriting subject matter expert.

THRIVENT FINANCIAL - REMOTE | Underwriter Consultant | Jun 2022-May 2023

- Held individual underwriting authority up to \$5 million and evaluated complex medical, financial, high-net-worth, and impaired individual-life risks.
- Served as technical resource and mentor to underwriting colleagues and collaborated with reinsurers on complex cases.

THRIVENT FINANCIAL - REMOTE | Senior Underwriter | Jun 2021-Jun 2022

- Served as subject matter expert for foreign nationals, non-U.S. citizens, and foreign travel underwriting.
- Evaluated complex individual-life risks while consistently achieving production, service, and audit-quality expectations.

MASSMUTUAL - REMOTE | Underwriter Consultant | Jul 2019-Jun 2021

- Held individual underwriting authority up to \$2 million and evaluated complex life cases involving medical evidence, APS records, financial considerations, and reinsurance guidelines.

EARLIER INSURANCE EXPERIENCE

- Examination Management Services, Inc. (EMSI) - Summary Underwriter, 2014: Reviewed and summarized complex medical records relevant to life underwriting decisions.
- Univita Health/LTCG - Care Coordinator / Contract Underwriter, 2012-2014: Evaluated long-term care claims and underwrote long-term care applications using medical evidence and published guidelines.
- The ASA Group, Inc. - Senior Underwriter, 2005-2012: Underwrote life, annuity, and long-term care business, including rated, medically complex, and high-net-worth cases; consulted on complex case design and placement.
- First Marketing Associates of Tennessee, Inc. - Brokerage Manager, 1997-2005: Managed independent brokerage operations while providing underwriting and case-design expertise for medically impaired, rated, and high-net-worth life cases.

PROFESSIONAL EDUCATION & DESIGNATIONS

- AALU - 2024
- Certified Professional Underwriter - 2023; 2025
- Fraternal Insurance Counselor (FIC) - 2023
- ALMI - 2019
- ACS - 2019
- LTCP - 2003
- LOMA coursework: 280, 291, 302, 308, 311, 321, 335, 357, 386

INDUSTRY LEADERSHIP

- Fraternal Home Office Underwriting Association (FHOUA) - President, Board of Directors, 2026-2027; Vice President, 2025-2026; Secretary, 2024-2025
- Association of Home Office Underwriters (AHOU) - Program Committee, 2024-2026
- National Association of Independent Life Brokerage Agencies (NAILBA) - Chairman's Award Recipient, 2009; former committee leadership in membership, education/meetings, marketing, communications, and charitable initiatives

EDUCATION

- University of Tennessee, Knoxville - Coursework in Political Science and English