

Underwriting Associate

Location: In person, Phoenix, Arizona

Employment Type: Full-Time

Department: Underwriting/Stop Loss

Reports To: Director of Underwriting

Salary: Competitive/Based on Qualifications

Position Summary

The Underwriting Associate supports the underwriting team by assisting with the evaluation, preparation, and administration of new business and renewal underwriting for employer sponsored health plans and related risk products. This role is detail oriented, analytical, and operationally focused, serving as a key support function to ensure underwriting accuracy, timeliness, and compliance with internal guidelines.

Key Responsibilities

- Assist underwriters with new business and renewal underwriting by gathering, reviewing, and organizing required census, claims, and plan documentation.
- Prepare underwriting submissions, spreadsheets, and rating models in accordance with established underwriting guidelines.
- Perform data validation and quality checks on census data, claims experience, and underwriting assumptions.
- Support the preparation and issuance of underwriting quotes, binders, and related documentation.
- Coordinate with internal teams (sales, operations, implementation) to ensure accurate and timely underwriting decisions.
- Maintain organized underwriting files and documentation in accordance with company record retention standards.
- Assist with responding to broker or internal inquiries regarding underwriting data or quote status.
- Track submissions, renewals, and underwriting milestones to support workflow management and reporting.
- Support ongoing process improvements, audits, and compliance initiatives within the underwriting department.

Required Qualifications

- Bachelor's degree in business, finance, economics, mathematics, insurance, or a related field preferred.
- 1–3 years of experience in underwriting support, insurance operations, benefits administration, or a related analytical role preferred.
- Strong proficiency in Excel (including formulas, data analysis, and spreadsheet organization).
- High attention to detail with strong organizational and time management skills.
- Ability to handle confidential and sensitive information with discretion.
- Strong written and verbal communication skills.
- Ability to work independently while supporting a fast-paced underwriting team environment.

Preferred Qualifications

- Exposure to health insurance, stop loss, self-funded plans, or employer sponsored benefits.
- Experience working with underwriting or rating tools and carrier guidelines.
- Familiarity with census and claims data formats.

Core Competencies

- Analytical thinking
- Accuracy and attention to detail
- Process discipline
- Collaboration and internal communication
- Deadline management
- Ability to work in a fast-paced, collaborative underwriting and operations environment

Why Join Vault

Vault Strategies is at the forefront of transforming healthcare cost strategies for employers. If you are passionate about delivering results, building strong relationships, and growing with a team that values innovation and impact- we want to hear from you.

Vault offers growth and mobility that is tough to match. To learn more about our company, visit www.allthingsvault.com!

About Vault Strategies

At Vault, our unwavering focus is on the success of our partners and members. We have developed a comprehensive service ecosystem that optimizes healthcare benefit administration, manages both financial and clinical risks, and promotes cost containment and sustainability. Through collaboration, we help our partners deliver high-quality, affordable healthcare services, ensuring their long-term success and the well-being of the communities they serve.

Our core values define who we are. We are innovative, constantly pushing the boundaries to create unique solutions for evolving needs. We are dedicated to our mission and the people we serve, consistently going above and beyond expectations. Compassion drives us to act with kindness, empathy, and respect, ensuring everyone feels valued and heard. We are progressive, embracing challenges and using every experience as an opportunity for growth. As a family-focused organization, we foster a culture of trust, support, and unity, both within our team and with our partners. Finally, we cultivate a joyful environment where positivity and enthusiasm fuel our progress, creating lasting success for everyone involved. To learn more about Vault Strategies, visit www.allthingsvault.com.

To apply, please email jkessinger@allthingsvault.com, or visit <https://www.linkedin.com/jobs/view/4385388381/>.