



<https://decastroconsulting.ph/careers/underwriter/>

Underwriter (WFH)

Primary Responsibilities

The Underwriter will play a critical role in assessing client financial situations, evaluating settlement proposals, and determining eligibility for debt relief programs. The ideal candidate will possess strong analytical skills, attention to detail, and a thorough understanding of debt settlement principles and regulations.

RESPONSIBILITIES:

- Review and evaluate client financial documents to determine eligibility for debt relief programs and make underwriting decisions based on established criteria and guidelines.
- Prepare and generate service agreements outlining terms and conditions of debt relief services for clients.
- Ensure compliance with industry regulations and company policies throughout the client on-boarding and service delivery process.
- Analyze client accounts, including debt balances, payment history, and creditor information, to assess financial status and develop appropriate debt relief strategies.
- Assist clients in completing power of attorney documents, ensuring proper authorization for debt negotiation and settlement.
- Review and analyze collection letters from creditors to determine appropriate response and negotiation strategy.
- Coordinate with legal advisors and external parties to manage client lawsuits related to debt collection.
- Collaborate with debt negotiators, client care specialists, and other team members to ensure seamless coordination and support for clients.
- Process client cancellations according to company policies and procedures, ensuring proper documentation and communication with clients.
- Assist clients in adding or removing debts from debt relief programs as needed, updating records and agreements accordingly.
- Maintain accurate records of client interactions and underwriting decisions using CRM software or other designated systems.
- Stay up-to-date on industry regulations, compliance requirements, and best practices related to debt settlement underwriting, ensuring adherence to legal and ethical standards.
- Assist in the development and refinement of underwriting policies, procedures, and guidelines to enhance efficiency and effectiveness.

QUALIFICATIONS:

- Resides within Metro Manila or nearby areas.
- Previous experience in debt negotiation, collections, or payment processing role is advantageous.
- Excellent communication and interpersonal skills, both verbal and written.
- Strong negotiation skills and the ability to effectively advocate on behalf of clients.
- Ability to work independently and manage time effectively in a remote work environment.

Employment Type

Full-time

Job Location

Metro Manila, Philippines

Date posted

December 19, 2024

- Proficiency in MS Office and CRM software.

Contacts

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