

## **Job Title: Senior Actuary**

### **What is ING?**

ING Insurance Americas is a vital part of worldwide ING Group, one of the largest diversified financial services organizations in the world with operations in more than 50 countries and 112,000 employees. We're a leading provider of financial products and services for individuals and businesses, including life insurance, annuities, mutual funds, retirement plans and employee benefits. ING recognizes the critical role our employees play in our success as a company...we understand the link between customer satisfaction and employee satisfaction. As a result, we're building a different work experience for our employees, an experience that appeals to what they value most in a work relationship.

### **Who is our ideal candidate?**

Required Skills, Experience & Knowledge

- FSA required
- 10+ years of actuarial work experience desired
- 5+ years of recent group LTD and STD disability experience required
- Pricing experience required
- Strong analytical and modeling skills
- Proficiency in Word, Excel required. Experience with Visual Basic and Microsoft Access or other database applications a strong plus.
- Ability to work independently while collaborating across multiple functional areas
- Ability to explain technical concepts to audiences of various technical experience and product knowledge
- Leadership skills required, prior people management experience a plus.

### **What are the job responsibilities?**

Position Overview

This position works closely with the Product, Underwriting, Sales and Claims areas to assure the long-term growth and financial health of the LTD and STD products. This position is expected to proactively provide disability risk management and thought leadership to the Employee Benefits Division.

Essential Duties and Responsibilities

- Participate in and support new product initiatives and enhancements;
- Develop and assure the ongoing integrity of databases to support product development, pricing and actuarial analysis;
- Leverage technology to enhance pricing, segmentation analysis, modeling and underwriting experience analysis systems and tools;
- Apply strong business and analytical skills to identify and monitor key risk management issues;
- Provide monthly and quarterly updates to Division Management regarding trends in disability business performance and facilitate the resolution of pricing and risk management issues;

- Develop appropriate standards and key metrics (Division, Underwriting, and Claims) for monitoring ongoing performance and health of the LTD and STD products;
- Work closely with Sales and Underwriting to develop annual pricing and renewal strategies and support case-level underwriting of new and renewing cases;
- Assure adequate Actuarial resources to support disability growth and profit goals with appropriate recruiting, training and development programs.

#### **What else can we tell you?**

In addition to a competitive salary and bonus plan, we offer:

- Medical and dental coverage for employees, their spouses, children and domestic partners.
- 401K Savings Plan with a dollar for dollar match for the first 6% of eligible pay, multiple investment options, and immediate eligibility and vesting after 4 years.
- Paid Time Off (PTO) bank of days for employees to use for any reason; 20 days in first full year of employment, 23 days beginning in the fifth year of employment.
- Pension Plan based on length of service and eligible pay; fully funded by ING. Vested after 5 years.
- Health and dependent care spending accounts available. Company provided life insurance for employees; may purchase additional for self, spouses and children.
- Company holidays based on the NYSE calendar, jury duty, military leave, bereavement and community service time.
- Opportunities for professional growth and much more!

ING is an equal opportunity employer and we are committed to maintaining a diverse workforce. In addition, ING's diversity accolades include the 2008 Catalyst Award, 2008 List of Places to work for GLBT Equality and 2006 Hispanic Magazine's "Hispanic Corporate 100: One hundred companies providing the most opportunities for Hispanics."

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