

AAA LIFE INSURANCE

OFFICE LOCATION: Livonia, Michigan

ABOUT AAA LIFE INSURANCE:

AAA Life Insurance's Legal office works a variety of issues in its representation of a national client base. This includes contract reviews, interviewing business owners related to these contracts, some litigation work, legal research and working with the claims department to analyze information and forecast problems.

ABOUT THE LEGAL DEPARTMENT:

There are 4 attorneys in the legal department, three attorneys in the compliance department and the Director of Human Resources is an attorney.

WORK AN EXTERN MAY DO:

Operating within the core values and operating principles for the organization, under the supervision of the Legal Department, provides assistance to the Legal Department regarding operations and administrative practices. Handles legal work as assigned with some instruction and legal supervision. While performing assigned tasks, ensures adherence to all legal and legislated guidelines. May investigate facts, search legal precedents, define the legal and factual issues involved, develop conclusions and draft necessary legal documents.

Position Responsibilities

- Researches and analyzes legal questions or issues as directed by the Legal Department and assists with administrative practices on an as-needed basis.
- Review contracts consistent with AAA Life's contract review process. Be able to identify the essential terms that should be in a contract. Understand the purpose of common contract provisions. Know how to protect trade secrets and confidential information. Become familiar with AAA Life's unique structure and how to draft provisions to protect all entities that make up our structure. Knowledge of negotiation strategies. Advise and minimize risk regarding contracts that AAA Life enters into.
- Review Power of Attorney documents and advise whether the Power of Attorney document is valid, in accordance with state specific guidelines and advise whether the Agent-in-Fact has the authority to exercise their requested course of action.
- Prepares legal documents and materials necessary for ongoing conduct of AAA Life's business. May assist State Filing in researching and drafting policy language for AAA Life products and services.
- May assist in litigation by preparing discovery responses including admissions, interrogatories and requests for the production of documents.
- Prepare fraud filings required by several state insurance departments. Report specific instances of fraud to the appropriate agencies. Work with departments to detect and investigate suspected fraud.

- Review assignments of life insurance policies. Understand the requirements of a valid assignment. Understand the restrictions preventing assignment such as previously naming an irrevocably beneficiary and attempting to assign a right before the right exists. Understand AAA Life's procedures and whether an assignment will propose an unacceptable burden on AAA Life.
- Assist in reviewing issues from the Claims department regarding claims handling and risk exposure.
- Review bankruptcy notices affecting AAA Life customers. Understand the general rules of bankruptcy. Where a customer is attempting to discharge a loan from an AAA Life policy, understand the appropriate action to take to protect AAA Life.
- Assists with responding to Department of Insurance Complaints when necessary.
- Process subpoenas and record requests from third parties.
- Performs other duties as assigned.

Core Competencies

- Achieves Results/Has Bias for Action - Achieves stretch results. Strong bias for action with sense of urgency and high energy. Practices collaborative working environment to achieve more.
- Analytical & Problem Solving Skills - Can quickly find common ground and solve problems for the good of all; can represent his/her own interests and yet be fair to other groups; can solve problems with peers with a minimum of noise; is seen as a team player and is cooperative; easily gains trust and support of peers; encourages collaboration; can be candid with peers.
- Customer Focus - Has ability to look from customer's view. Viewed as business partner by external and internal customers. Anticipates customer needs to ensure no barriers to doing business.
- Effective Communication Skills - Candid, clear and concise in communication. Effectively matches style, tone and method to audience. Connects with intended audience. Manages communication and feedback within the organization.
- Displays Team Orientation - Works collaboratively to achieve organization's success.
- Technical/Professional Skills - Strives to stay ahead of technical/professional expertise, is proactive and inspires others to stay current in areas of technical expertise.

Required Education/Experience

- Current law school student.
- Experience with Word and Excel.
- Experience with either Lexis/Nexis or Westlaw.
- Ability to work independently in a timely manner.
- Excellent analytical and communication skills.
- Ability to meet deadlines.