MA

Michael
ANDERSON

BEHAVIORAL RISK UNDERWRITER

CONTACT

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SKILLS

- Behavioral Modeling
- Risk Pricing
- Data Analysis
- Fraud Prevention
- Stakeholder Communication
- Actuarial Science

LANGUAGES

- English
- Spanish
- French

EDUCATION

BACHELOR OF SCIENCE IN ACTUARIAL SCIENCE, UNIVERSITY OF CALIFORNIA, BERKELEY

ACHIEVEMENTS

- Successfully reduced claims costs by 20% through improved underwriting practices.
- Received 'Top Performer' award for excellence in risk analysis.
- Published an article on the impact of behavioral factors in insurance in a leading journal.

As a Behavioral Risk Scientist in the insurance industry, I have over eight years of experience focused on understanding customer behavior and its implications for risk assessment and underwriting processes. My expertise lies in developing innovative models that link behavioral insights with actuarial science to improve risk pricing and policyholder engagement.

WORK EXPERIENCE

BEHAVIORAL RISK UNDERWRITER
InsureTech Global
2020 - 2025

- Developed behavioral risk models to enhance underwriting decisions.
- Collaborated with data scientists to integrate behavioral data into existing systems.
- Analyzed customer behavior patterns to inform pricing strategies.
- Conducted workshops to train underwriters on behavioral risk assessment.
- Implemented strategies that improved loss ratios by 10%.
- Presented insights to executive leadership, influencing company-wide risk strategies.

RISK ANALYST
Secure Insurance Inc.
2015 - 2020

- Analyzed claims data to identify behavioral trends impacting risk assessments.
- Worked with claims teams to develop strategies to mitigate fraud.
- Utilized statistical software to evaluate risk factors associated with claims.
- Presented findings to stakeholders to drive process improvements.
- Developed risk dashboards for real-time monitoring of claims activities.
- Improved claims processing time by 15% through data-driven enhancements.