



MICHAEL ANDERSON

Senior Health Underwriter

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SUMMARY

Distinguished Health Underwriter with over a decade of comprehensive experience in evaluating and assessing health insurance applications. Proven expertise in risk assessment, policy formulation, and compliance with regulatory standards. Demonstrated ability to analyze complex medical histories and utilize data-driven insights to inform underwriting decisions. Skilled in collaborating with healthcare providers and insurance agents to ensure optimal policy alignment with client needs.

WORK EXPERIENCE

Senior Health Underwriter HealthGuard Insurance

Jan 2023 - Present

- Conducted thorough risk assessments for high-value health insurance policies.
- Utilized predictive modeling techniques to enhance underwriting accuracy.
- Collaborated with medical professionals to evaluate complex cases.
- Reviewed and approved policy applications exceeding \$1 million.
- Trained junior underwriters on industry best practices and compliance.
- Implemented new software solutions to streamline the underwriting process.

Health Underwriter SecureLife Insurance

Jan 2020 - Dec 2022

- Assessed health histories and medical records for policy issuance.
 - Developed underwriting guidelines to mitigate risks effectively.
 - Engaged in cross-departmental collaborations to optimize client service.
 - Monitored industry trends to adjust underwriting strategies accordingly.
 - Performed audits on policy files to ensure compliance with regulations.
 - Facilitated training sessions on new underwriting software.
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EDUCATION

Master of Science in Health Administration, University of California, 2011

Sep 2019 - Oct 2020

ADDITIONAL INFORMATION

- **Technical Skills:** Risk Assessment, Policy Formulation, Data Analysis, Regulatory Compliance, Predictive Modeling, Training and Development
- **Awards/Activities:** Recognized as Employee of the Year for outstanding performance in 2018.
- **Awards/Activities:** Increased underwriting efficiency by 25% through process improvements.
- **Awards/Activities:** Successfully reduced claim losses by implementing stricter underwriting standards.
- **Languages:** English, Spanish, French