



Michael ANDERSON

SENIOR RISK ANALYST

Strategic Health Underwriter with a robust background in financial analysis and risk management. Exceptional aptitude for analyzing health data and translating it into sound underwriting decisions. Proven experience in developing underwriting guidelines that align with corporate objectives and regulatory requirements. Strong ability to communicate complex concepts effectively to various stakeholders, ensuring all parties understand policy implications.

CONTACT

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SKILLS

- Financial Analysis
- Risk Management
- Compliance
- Report Preparation
- Training
- Communication

LANGUAGES

- English
- Spanish
- French

EDUCATION

**MASTER OF BUSINESS
ADMINISTRATION, HARVARD
BUSINESS SCHOOL, 2018**

ACHIEVEMENTS

- Improved risk assessment accuracy by 35% through enhanced guidelines.
- Received recognition for innovative contributions to the underwriting process.
- Successfully reduced claim payouts by implementing stricter underwriting standards.

WORK EXPERIENCE

SENIOR RISK ANALYST

Capital Health Insurance

2020 - 2025

- Led the development of underwriting guidelines to manage risk effectively.
- Conducted financial analyses to support underwriting decisions.
- Collaborated with compliance teams to ensure adherence to regulations.
- Prepared detailed reports on risk assessments for management review.
- Trained new analysts on risk management principles.
- Utilized financial modeling to predict potential claim outcomes.

HEALTH UNDERWRITER

Insurance Solutions Group

2015 - 2020

- Evaluated health insurance applications for risk and compliance.
- Developed risk profiles based on health data analysis.
- Communicated with applicants to clarify health-related inquiries.
- Monitored industry trends to inform underwriting practices.
- Performed audits on policy applications to ensure accuracy.
- Engaged in continuous improvement initiatives within the underwriting department.