



MICHAEL ANDERSON

LEAD UNDERWRITER

PROFILE

Results-driven Insurance Underwriter with a robust background in personal and commercial lines underwriting. Expertise in assessing the insurability of clients, formulating appropriate coverage options, and mitigating risk exposure through strategic decision-making. Adept at utilizing comprehensive data analysis to inform underwriting practices, leading to enhanced profitability and customer satisfaction. Proven ability to navigate complex regulatory environments while ensuring compliance with industry standards.

EXPERIENCE

LEAD UNDERWRITER

Elite Insurance Services

2016 - Present

- Oversaw underwriting operations for a diverse portfolio of personal and commercial insurance products.
- Implemented data-driven strategies that improved underwriting accuracy and efficiency.
- Conducted training sessions for underwriters on risk assessment techniques.
- Collaborated with claims and risk management teams to align underwriting practices.
- Reviewed complex insurance applications and made informed coverage decisions.
- Developed and maintained relationships with key clients to enhance service delivery.

UNDERWRITING ANALYST

Secure Insurance Agency

2014 - 2016

- Analyzed insurance applications and assessed risk factors to determine eligibility.
- Utilized underwriting software to manage documentation and streamline processes.
- Communicated with agents to clarify underwriting guidelines and expectations.
- Participated in market analysis to identify trends affecting underwriting strategies.
- Maintained compliance with regulatory requirements throughout the underwriting process.
- Prepared reports on underwriting performance for management review.

CONTACT

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- San Francisco, CA

SKILLS

- Underwriting
- Risk Analysis
- Compliance
- Data Management
- Client Engagement
- Negotiation

LANGUAGES

- English
- Spanish
- French

EDUCATION

BACHELOR OF BUSINESS
ADMINISTRATION, UNIVERSITY OF
FLORIDA

ACHIEVEMENTS

- Increased overall policy retention rates by 15% through strategic client engagement.
- Recognized for excellence in customer service by receiving the 'Client Champion' award.
- Successfully implemented new underwriting guidelines that reduced processing times by 20%.