



# MICHAEL ANDERSON

## Senior Underwriter

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### SUMMARY

Distinguished Property and Casualty Underwriter with over a decade of extensive experience in risk assessment and management. Demonstrated expertise in evaluating complex insurance applications and determining appropriate coverage levels. Proven ability to analyze data trends and develop underwriting guidelines that enhance profitability while mitigating risk. Adept at collaborating with brokers and agents to facilitate effective communication and ensure alignment with organizational goals.

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### WORK EXPERIENCE

#### Senior Underwriter ABC Insurance Group

Jan 2023 - Present

- Developed comprehensive underwriting strategies for high-value commercial accounts.
- Conducted in-depth risk assessments to evaluate and price insurance applications.
- Collaborated with sales teams to identify emerging market trends and opportunities.
- Implemented data-driven decision-making processes to enhance underwriting efficiency.
- Mentored junior underwriters on best practices and regulatory compliance.
- Utilized advanced underwriting software to streamline operations and improve accuracy.

#### Underwriter XYZ Insurers

Jan 2020 - Dec 2022

- Evaluated applications for personal and commercial property insurance.
  - Reviewed loss histories and financial statements to assess risk exposure.
  - Participated in underwriting audits to ensure compliance with company policies.
  - Provided training sessions on underwriting tools and methodologies.
  - Engaged with clients to address policy inquiries and coverage options.
  - Maintained accurate records of underwriting decisions and rationales.
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### EDUCATION

#### Bachelor of Science in Finance, University of Business, 2012

Sep 2019 - Oct 2020

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### ADDITIONAL INFORMATION

- **Technical Skills:** risk assessment, underwriting software, data analysis, negotiation, compliance, client relations
- **Awards/Activities:** Increased portfolio profitability by 25% through strategic underwriting adjustments.
- **Awards/Activities:** Received the 'Underwriter of the Year' award for excellence in risk evaluation.
- **Awards/Activities:** Successfully reduced claim losses by implementing new underwriting guidelines.
- **Languages:** English, Spanish, French