



MICHAEL ANDERSON

LEAD UNDERWRITER

PROFILE

Accomplished underwriter with a robust background in commercial insurance underwriting and a commitment to delivering exceptional service. Expertise in analyzing underwriting risks and developing comprehensive coverage solutions tailored to client needs. Proven ability to manage high-stakes negotiations and foster long-term client relationships. Recognized for utilizing innovative underwriting techniques to optimize risk management and drive business growth.

EXPERIENCE

LEAD UNDERWRITER

Premier Insurance Solutions

2016 - Present

- Led a team of underwriters in assessing complex commercial insurance applications.
- Developed risk mitigation strategies that decreased loss ratios by 20%.
- Conducted market research to identify emerging risks and opportunities.
- Negotiated terms and conditions with brokers to secure favorable outcomes.
- Implemented training programs to enhance team underwriting skills.
- Monitored compliance with regulatory standards and internal policies.

UNDERWRITER

Alliance Insurance Group

2014 - 2016

- Reviewed and analyzed policy applications for various commercial sectors.
- Utilized predictive analytics to assess risk exposure and pricing strategies.
- Collaborated with sales teams to provide underwriting support and guidance.
- Maintained detailed records of underwriting decisions and client communications.
- Participated in industry conferences to stay abreast of best practices.
- Engaged in continuous improvement initiatives to enhance service delivery.

CONTACT

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- San Francisco, CA

SKILLS

- commercial insurance
- risk mitigation
- negotiation
- market research
- compliance
- team leadership

LANGUAGES

- English
- Spanish
- French

EDUCATION

BACHELOR OF SCIENCE IN BUSINESS
ADMINISTRATION, RISK MANAGEMENT -
UNIVERSITY OF CALIFORNIA, 2017

ACHIEVEMENTS

- Achieved a 30% increase in client retention through exceptional service delivery.
- Recognized for developing innovative underwriting guidelines that improved efficiency.
- Successfully managed a portfolio worth over \$50 million in premiums.