

# [Candidate Name]

[City, State] | [email@example.com] | [Phone Number] | [LinkedIn URL]

## PROFESSIONAL SUMMARY

[Detail-oriented **Insurance Underwriter** with [X] years of experience assessing risk, structuring policies, and optimizing profitable growth across [personal/commercial] lines. Proven track record of leveraging **data-driven risk models**, financial analysis, and regulatory knowledge to maintain loss ratios within targets while supporting business development. Adept at collaborating with brokers, agents, and internal stakeholders to craft customized coverage solutions and streamline underwriting workflows. Recognized for **sound judgment, clear communication**, and consistent adherence to underwriting authority and compliance standards.]

## PROFESSIONAL EXPERIENCE

### [Senior Insurance Underwriter] | [ABC Insurance Company]

[Month Year] – Present | [City, State]

- [Evaluate and underwrite complex [commercial property & casualty] accounts up to [\$\$\$ authority level], achieving a [X%] improvement in portfolio profitability while maintaining targeted loss ratios through disciplined risk selection and pricing.]
- [Leverage tools such as [Guidewire PolicyCenter, ISO rating tools, Excel-based risk models, and internal scoring systems] to analyze exposure, coverage structures, financial statements, and loss history, resulting in a [X%] reduction in underwriting turnaround time.]
- [Collaborate with brokers, agents, and internal actuaries to negotiate terms, endorsements, and deductibles, driving a [X%] increase in policy retention and new business hit ratio within the assigned territory.]

### [Insurance Underwriter] | [XYZ Mutual Insurance Group]

[Month Year] – [Month Year] | [City, State]

- [Underwrote a high-volume book of [personal lines / small commercial] policies, consistently meeting service-level agreements by processing an average of [X] submissions per week with a documented policy error rate below [X%.]
- [Applied company underwriting guidelines, state regulations, and reinsurance requirements to new and renewal business, identifying adverse risk characteristics and recommending declinations or alternative structures to protect portfolio quality.]
- [Partnered with the sales team and agency network to clarify appetite, provide training on submission quality, and support cross-sell opportunities, contributing to a [X%] year-over-year premium growth in the assigned book of business.]

## EDUCATION

### [Bachelor of Science in Risk Management & Insurance] | [State University Name]

[Month Year] – [Month Year] | [City, State]

- [Relevant Coursework: Insurance Operations, Risk Management, Corporate Finance, Statistics, Commercial Liability, Property Insurance, Insurance Law.]

### [Professional Certifications] | [Industry Institutes]

[Ongoing / Completed]

- [Chartered Property Casualty Underwriter (CPCU) – [In Progress/Completed Module X]].
- [Associate in Commercial Underwriting (AU) or Associate in Personal Insurance (API) – [In Progress/Completed]].

## SKILLS

- Underwriting & Risk Analysis:** [Risk assessment, coverage structuring, pricing analysis, loss ratio management, portfolio optimization, reinsurance considerations.]

- **Technical & Tools:** [Guidewire PolicyCenter, [Duck Creek] or similar policy admin systems, ISO rating tools, Microsoft Excel (vlookups, pivot tables), Word, PowerPoint, basic data analysis.]
- **Regulatory & Compliance:** [State insurance regulations, underwriting guidelines, policy forms & endorsements, documentation standards, audit readiness.]
- **Business & Financial Acumen:** [Exposure analysis, premium and rate calculations, interpretation of financial statements, profitability and growth trade-offs, market appetite alignment.]
- **Communication & Collaboration:** [Clear written and verbal communication, broker/agent relationship management, negotiation of terms, cross-functional teamwork with claims, actuary, and sales.]
- **Organization & Decision-Making:** [Prioritization of submissions, deadline management, high-volume workload handling, sound judgment under time pressure, adherence to authority levels.]
- **Soft Skills:** [Detail orientation, analytical thinking, problem-solving, professional integrity, customer-focused mindset, continuous learning.]

## PROJECTS & ACHIEVEMENTS

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### [Underwriting Process Optimization Initiative] | [ABC Insurance Company]

[Month Year] – [Month Year]

- [Led a cross-functional effort to streamline new business submission review by standardizing underwriting checklists and implementing a triage process, reducing average quote turnaround time by [X%.]

### [Agency Training & Appetite Clarification Program] | [XYZ Mutual Insurance Group]

[Month Year] – [Month Year]

- [Developed and delivered underwriting appetite and documentation guidelines to key agency partners, improving submission quality and increasing acceptable bindable quotes by approximately [X%.]