Senior Underwriter II

ROBERT SMITH

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Objective

To obtain a position that will complement and utilize the skills acquired through my academic courses and professional experience while enhancing the growth of a competitive firm.

Skills

Microsoft Word, Microsoft Excel, Microsoft Powerpoint, Microsoft Publisher.

Work Experience

Senior Underwriter II

THE HANOVER INSURANCE GROUP - May 2014 – 2019

- Underwrite commercial insurance risks according to authority level and established guidelines to ensure profitability for The Hanover.
- Communicate with underwriting management on individual accounts and make recommendations concerning operations when appropriate.
- Provide training or technical assistance in department to less experienced underwriters and support staff.
- Utilize underwriting tools to determine accurate classifications, rates, and premium charges.
- Review state laws, including cancellation and non-renewal, within assigned territory to properly transact business within the state.
- Consult with general agents/brokers to obtain further information, quote rates, or explain underwriting guidelines.
- Create, analyze, and interpret data from various reports to assist in underwriting decisions.

Senior Underwriter

ABC Corporation - 2012 – 2014

- Managed quarterly global debt & equity valuations process including Gathered and synthesized relevant market metrics to enable underwriters to perform quarterly asset valuations.
- Monitored market forecasts to determine potential impact on future asset valuations.
- Reviewed risky assets to ensure valuation assumptions, concluded fair market value and methodologies were reasonable, supportable and documented per GE Capital Real Estate valuation guidelines.
- Prepared quarterly valuation reports that reflected value variances, key drivers and metrics of the asset valuations and highlighted any potential assets that could pose a future risk from an impairment or reserve perspective.
- Performed valuations of equity and on-book debt real estate assets to determine fair market value through market research and analysis.
- Trained and mentored four junior underwriters on GE valuation guidelines and methodologies.
- Validated existing in-house valuations against 3rd party appraisal to determine necessary adjustments (if any) to recorded asset value for loss and impairment purposes.

Education

Masters of Business Administration - (SAINT JOSEPHS UNIVERSITY, Haub School of Business - Philadelphia, PA)

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