

STRENGTHS

- Renewal judgment**
When account details changed, reviewed exposure evidence first and shaped practical terms that supported retention without weakening underwriting discipline.
- Agency communication**
Clear calls and concise follow up helped retail agents resolve missing information, understand pricing decisions, and keep placements moving.
- Documentation control**
Careful file reviews caught gaps before release, giving producers and carriers cleaner records and greater confidence in policy issuance.
- Team support**
Peers sought guidance on renewal workflows and document quality, especially when account deadlines tightened or records needed correction.
- Confidential handling**
Sensitive customer and financial information stayed protected across correspondence, rating work, policy records, and agency conversations.

SKILLS

- Renewal underwriting
- Risk evaluationExposure analysis
- Loss history review
- Commercial insurance
- Rating submissions
- Quotes and binders
- Binding authority
- Brokerage placement

SUMMARY

Commercial property casualty insurance professional with three years of experience supporting **renewal underwriting**, account retention, profitable book management, and agency service in wholesale and specialty insurance environments. Evaluates applications, loss history, inspections, property characteristics, financial information, exposure details, and prior carrier results before developing renewal terms within binding authority and **underwriting guidelines**. Prepares accurate indications, quotes, binders, policy documentation, state filings, and tax records while resolving missing information with retail agents, producers, carriers, inspection vendors, and internal service teams. Active **Illinois Property and Casualty Producer License** holder with a Bachelor of Science in Risk Management and Insurance. Brings organized renewal prioritization, sound judgment, clear telephone communication, confidentiality, and strong **Microsoft Office Suite** proficiency to every account.

EXPERIENCE

Account Manager, Commercial Lines

Lakeview Wholesale Risk Partners October 2024 to Present Schaumburg, IL

Manage a renewal portfolio of **small and middle market commercial property casualty** accounts across recurring expiration cycles. Balance retention goals, revenue opportunities, underwriting discipline, service deadlines, agency relationships, carrier coordination, account documentation, and coaching responsibilities.

- Prioritized renewal accounts across expiration cycles, balancing retention goals, revenue opportunities, underwriting discipline, and service deadlines.
- Reviewed applications, loss runs, inspections, property values, occupancy, carrier experience, and submissions before requesting missing information.
- Rated **renewal submissions** and prepared indications, quotes, and binders within **delegated authority** for timely placement decisions.
- Coordinated applications, confirmations, **policy issuance, surplus lines documentation**, tax information, and complete account files.
- Maintained agency and carrier communication, explained terms, negotiated alternatives, and preserved productive relationships on time sensitive accounts.
- Reviewed assistant work and coached newer team members on workflows, document quality, confidentiality, and Excel tracking.

Underwriting Assistant, Property and Casualty

Midwest Commercial Brokerage October 2023 to September 2024 Rolling Meadows, IL

Supported **commercial property casualty** renewal processing for producers and underwriters, organizing submissions, tracking expirations, validating account records, coordinating inspections, and preparing documentation for underwriting review. Protected confidential customer and financial information throughout service workflows.

- Organized **renewal submissions** and expiration logs, helping priority commercial accounts move through review on schedule.
- Analyzed **loss runs, applications**, inspections, schedules of values, and prior policies before focused agency follow up.
- Entered exposure data into rating workflows, compared carrier terms, and assembled quote and binder documentation.
- Coordinated inspection vendors and agency contacts, securing supplemental property information for renewal negotiations and **underwriting decisions**.
- Verified bound documentation, **policy** details, required forms, and transaction records before release and filing support.

Policy issuance State filings

Insurance taxes

Agency relationships

Carrier relations Account retention

LANGUAGES

English Native

Spanish Beginner

MY CAREER

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MONTHS

- Maintained renewal logs, correspondence, and document checklists with Excel, Outlook, and Word while protecting confidentiality.

PROJECTS

Renewal Portfolio Workflow 📅 2025

Improved renewal visibility through structured expiration tracking, document checklists, follow up requests, and coordinated review across agencies, carriers, and service teams.

Commercial Account Documentation Review 📅 2024

Supported accurate account documentation by comparing applications, loss information, policy records, quotes, binders, forms, taxes, and filing requirements before release.

LEADERSHIP & AWARDS

- Recognized by account leadership for dependable renewal coordination and accurate documentation across recurring expiration cycles.
- Selected to review assistant work and coach newer team members on renewal workflows, confidentiality, and document quality.

EDUCATION

Bachelor's Degree in Risk Management and Insurance

Illinois State University 🎓 GPA: 0 📅 2023 📍 Normal, IL

Coursework: Commercial insurance, underwriting principles, risk analysis, insurance law

CERTIFICATIONS

- Illinois Property and Casualty Producer License 📅 2024
- Property and Casualty Licensing Requirements 📅 2024

TECHNICAL SKILLS

- **Underwriting Analysis:** Application review, loss runs, inspection reports
- **Property Risk Review:** Property condition, property values, insurance maps
- **Account Evaluation:** Financial standing, occupation, accident history
- **Rating and Pricing:** Exposure rating, premium analysis, rate submissions
- **Placement Documentation:** Indications, quotes, binders
- **Policy Administration:** Policy issuance, coverage documentation, account files
- **Regulatory Processing:** State filings, insurance taxes, applicable state law
- **Agency Relations:** Retail agencies, producers, telephone communication
- **Carrier Coordination:** Carrier underwriters, market placement, binding authority
- **Microsoft Office:** Microsoft Excel, Microsoft Outlook, Microsoft Word

PROFESSIONAL AFFILIATIONS

- Illinois insurance professional community participant, focused on commercial property casualty underwriting and agency service.
- Illinois State University insurance alumni, connected with risk management and insurance professionals across the state.

ADDITIONAL INFORMATION

Work Status : Authorized to work in United States. No sponsorship required.

REFERENCES

AVAILABLE ON REQUEST