

Merrilles Parker, A.U.

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OBJECTIVE: A position of an Underwriter in a reputed insurance company.

QUALIFICATIONS:

- Expertise in use of "smart systems" to analyze and rate insurance applications.
- Continue to take underwriting courses, working toward obtaining a Chartered Property and Casualty Underwriter designation.
- Extensive knowledge of health insurance policies available.
- Excellent research skills.
- Recruited, hired, trained, and supervised sales force of insurance agents and underwriters, achieving in significant increase in new business.
- Developed and marketed new financial products in order to expand existing accounts.
- Reviewed and analyzed applications for commercial insurance coverage, rejecting bad risks and achieving loss ratio of 45%.
- Saved company millions of dollars in potential losses by identifying lead paint exclusions based on wide-ranging research.
- Supervised extensive territories and gained knowledge of insurance laws covering the entire states of Washington, Idaho, Oregon, and California.
- Provided prompt, courteous, and knowledgeable customer service and earned a loyal clientele.
- Demonstrated expertise in gathering information and making profitable, creative decisions.
- Processed commercial lines for new business, renewals, and endorsements.
- Trained over 15 associates in new computer system enabling them to transition to a paperless filing process.
- Prepared monthly reports on work flow and sales results to track activity and generate increased business.
- Developed guidelines for risk selection. Made State filings to provide broader coverage.

EXPERIENCE:

Fruity Insurance, Inc.

Underwriter Trainee/Underwriter

- Promoted from trainee to underwriter in 9 months.

Cypress, CA

August 2002 to Present

- Reviewed health insurance applications to evaluate, classify and rate individuals and groups for insurance.
- Examined application forms, medical reports, reports from loss control consultants and actuarial studies; determined degree of risk.
- Evaluated the possibility of losses due to catastrophe or excessive insurance.
- Authorized reinsurance of policy and decreased value of policy when risk was high.
- Specified applicable endorsements and applied ratings to ensure safe and profitable distribution of risks.

Pricedale Insurance Corp

Cypress, CA

Senior Commercial Lines Underwriter

September 2000 to June 2002

- Assisted finance professor in research on capital flows in different markets.
- Inputted information to database.
- Contributed to two published articles.

Pocket Money Insurance

Cypress, CA

Commercial and Personal Lines Supervisor

1997 to 2000

- Supervised overall operations of commercial and personal lines departments.
- Assisted brokers in placing hard-to-place insurance risks.
- Directed marketing, underwriting, and training.

EDUCATION:

Yahoma University

Cypress, CA

Bachelor of Arts in Business Administration

- Specialty in Finance.
- Earned 3.3 grade point average.

TRAINING:

- Merchants Insurance Group - Courses in Property, Casualty, Reinsurance, and Public Relation.
- PCU Training - Parts I, II, VII, and IX.
- Mutual of Omaha - Interior/Exterior Property Inspection.
- Computer training - Windows 98, WordPerfect, and Lotus 123.

REFERENCES: Available upon request