



Tessa Tolliver

Underwriter

CONTACT INFORMATION



(601) 555-0125



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Laurel, MS 12345

EDUCATION

BSBA in Finance | University of Southern Mississippi, Hattiesburg, MS | 2016 - 2020

KEY SKILLS

- Risk Analysis and Pricing
- ISO Underwriting Rules
- Carrier Underwriting Guidelines
- Microsoft Excel
- Encompass
- Insly
- Loss Ratio Management
- Commercial Property and Casualty
- Financial Statement Review
- Renewal Retention Strategies

ABOUT ME

Commercial property and casualty underwriter with 6 years of experience managing portfolios, reviewing financial statements, and coordinating with field representatives and inspection firms. Maintained a 46.3% loss ratio on a \$17.6M commercial property and casualty portfolio by applying carrier underwriting guidelines and tightening sub-limit structures on wind-exposed accounts. Achieved an 86.8% renewal retention rate by re-evaluating exposures before expiration and presenting competitive pricing options to producers.

PROFESSIONAL EXPERIENCE

UNDERWRITER | LEAF RIVER INDEMNITY PARTNERS, LAUREL, MS
2023 - PRESENT

- Maintained a 46.3% loss ratio on a \$17.6M commercial property and casualty portfolio by applying carrier underwriting guidelines and tightening sub-limit structures on wind-exposed accounts.
- Achieved an 86.8% renewal retention rate across 214 accounts by re-evaluating exposures 90 days before expiration and presenting competitive pricing options to producers.
- Reviewed \$29.3M in insured property values on commercial accounts, verifying coverage adequacy and flagging gaps within 48 hours.
- Wrote to field representatives and inspection firms to obtain loss-control reports, financial statements, and supplemental applications for complex submissions.

UNDERWRITER | BOWIE CREEK CASUALTY GROUP, HATTIESBURG, MS
2021 - 2023

- Held a 52.7% loss ratio on an \$11.2M book of small commercial accounts by screening applicant financials and 5-year loss histories before quoting.
- Sustained a renewal retention rate of 83.5% on the assigned book by coordinating mid-term endorsements and providing updated rate analyses to agents within 3 days of request.
- Evaluated \$16.4M in insured property values quarterly, documenting coverage adequacy and recommending limit adjustments on 23 accounts.
- Corresponded with field representatives and inspection firms to secure loss-control surveys and inspection summaries needed for final risk decisions.

UNDERWRITING ANALYST | TALLAHALA RIDGE INSURANCE CO., COLLINS, MS
2020 - 2021

- Assessed \$7.14M in insured property value across 91 residential and small commercial files, confirming adequate coverage and lienholder compliance.
- Compiled loss-run data, applications, and financial summaries for senior underwriters, completing 117 files per month with an average turnaround of 2 days.
- Drafted correspondence to field representatives and applicants explaining underwriting policies, coverage exclusions, and documentation requirements for 34 submissions per week.