

Brian Castillo

Commercial Underwriter

📍 Chicago, IL 📞 (312) 555-0198 ✉ brian.castillo@email.com 🔗 [linkedin.com/in/briancastillo](https://www.linkedin.com/in/briancastillo)

SUMMARY

Commercial underwriter with 6 years of commercial underwriting experience in package, auto and umbrella lines for manufacturers, wholesalers and contractors. Writes a \$19 million book across the Midwest, applies strong analytical skills to loss and financial data, and handles confidential insured information with care.

SKILLS

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|---------------------------|--------------------------|---------------------|
| • Commercial Underwriting | • Loss Control | • Confidentiality |
| • Commercial Auto | • Excel | • Analytical Skills |
| • Workers' Compensation | • PowerPoint | |
| • Exposure Rating | • Microsoft Office Suite | |

EXPERIENCE

Commercial Underwriter

03/2022 - Present

Great Lakes Commercial Insurance

Chicago, IL

Middle-market unit writing accounts from \$25,000 to \$400,000 premium in 6 Midwest states.

- Manage a **\$19M** book of package, commercial auto and umbrella business with a 49% loss ratio.
- Analyze financial statements, fleet schedules and 5-year loss runs before quoting 20 new accounts a month.
- Present renewal strategies in PowerPoint to the branch manager each quarter for the top 40 accounts.
- Coordinate loss control visits on 60 accounts a year and follow up on every critical recommendation.
- Train 2 associate underwriters on referral writing and Excel exposure rating.

Associate Commercial Underwriter

06/2020 - 02/2022

Harbor Point Mutual

Milwaukee, WI

Small commercial team for retail, service and light manufacturing risks.

- Generated quotes on 25 BOP and workers' compensation submissions a week for 90 agencies.
- Raised the quote-to-bind ratio from 21% to 27% by answering agent questions within one day.
- Protected the confidentiality of insured payroll and financial records under the carrier's data policy.
- Updated class code rate tables in Excel for 4 underwriters each renewal cycle.

EDUCATION

Bachelor of Science

University of Wisconsin-Madison

Risk Management and Insurance

Madison, WI

05/2020

CERTIFICATES

Chartered Property Casualty Underwriter (CPCU)

2024

The Institutes

Associate in Commercial Underwriting (AU)

2022

The Institutes