

# Olivia Hartman

## Property Underwriter

Property underwriter with 5 years of commercial property underwriting for habitational, retail and light industrial risks in the Southeast. Uses catastrophe modeling and COPE data to set terms on a \$17 million book, with strong decision-making skills on wind-exposed accounts and clear notes for brokers.

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### Experience

#### Property Underwriter

Peachtree Specialty Insurance • Atlanta, GA

04/2023 - Present

Excess and surplus lines property unit writing accounts with total insured values up to \$150M.

- Manage a **\$17M** property book across 6 coastal and inland states with a 46% loss ratio.
- Perform catastrophe modeling in RMS for 30 wind-exposed submissions a month and set named-storm deductibles.
- Assess COPE data, engineering reports and valuations, requiring updated replacement costs on 25% of renewals.
- Structure layered and shared property programs with 12 wholesale brokers, binding 34% of quoted accounts.

#### Associate Property Underwriter

Magnolia Fire & Casualty • Birmingham, AL • 06/2021 - 03/2023

Admitted commercial property team for small and mid-size businesses.

- Evaluated 20 small commercial property submissions a week within \$1M TIV authority.
- Reviewed 150 loss control reports a year and tracked recommendations to completion.
- Updated an Excel rate adequacy model for 3 underwriters each quarter.
- Drafted 25 broker quote letters a month explaining terms and exclusions.

### Skills

Property Underwriting  
Catastrophe Modeling , RMS  
COPE , Valuations  
Loss Control , Excel  
Excess and Surplus Lines  
Decision-Making Skills  
Communication

### Education

#### Bachelor of Business Administration

Georgia State University

Atlanta, GA

05/2021

Risk Management and Insurance

### Certificates

#### Associate in Commercial Underwriting (AU)

The Institutes • 2022

#### Chartered Property Casualty Underwriter (CPCU)

The Institutes • 2025