

Priya Raman

UNDERWRITER

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SUMMARY

Commercial lines underwriter with 5 years of underwriting experience and a \$14 million book of property, general liability and umbrella business in Texas and Oklahoma. Prices risk from loss history and financial statement analysis, negotiates terms with brokers, and keeps documentation audit-ready with steady attention to detail.

SKILLS

Other Skills: Underwriting, Commercial Lines, Financial Statement Analysis, Loss Control, General Liability, Excel, Word, Microsoft Office, Negotiation, Attention to Detail

EXPERIENCE

Underwriter

02/2023 - Present

Lone Star Indemnity Group

Dallas, TX

Middle-market commercial package unit with authority up to \$250,000 premium per account.

- Manage a **\$14M** book of 210 accounts and hold a 52% loss ratio over 3 underwriting years.
- Assess loss history, financial statement analysis and inspection findings to price 25 new submissions a month.
- Negotiate deductibles and terms with 30 brokers, growing new business 18% in 2025 while meeting rate targets.
- Maintain underwriting documentation in the policy system, passing 2 internal audits with zero exceptions.

Associate Underwriter

06/2021 - 01/2023

Prairie Mutual Insurance

Fort Worth, TX

Small commercial unit writing BOP and general liability for contractors and retail.

- Evaluated 30 BOP and general liability submissions a week within \$75,000 authority.
- Reviewed 200 loss control surveys a year and issued recommendations to insureds.
- Built an Excel renewal pricing model that cut quote turnaround from 5 days to 3.
- Wrote coverage summaries in Word for 15 agency visits with the marketing team.

EDUCATION

Bachelor of Business Administration

05/2021

University of North Texas

Denton, TX

Finance

CERTIFICATES

Associate in Commercial Underwriting (AU)

2023

The Institutes

General Lines Property & Casualty License

2021

Texas Department of Insurance