

Stephen Nakamura

Underwriting Director

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SUMMARY

Underwriting director with 15 years in commercial property and casualty insurance, now accountable for a \$210 million national portfolio and 4 underwriting managers. Sets risk selection strategy, underwriting guidelines and authority levels, and works with actuarial, claims and distribution leaders on pricing and growth.

EXPERIENCE

Underwriting Director 02/2022 - Present

Bay Colony Insurance Group Boston, MA

National middle-market commercial lines with 38 underwriters in 5 regional offices.

- Direct a **\$210M** portfolio through 4 underwriting managers, cutting the combined ratio from 101% to 95%.
- Revise risk selection guidelines for 12 industry segments with actuarial and claims leaders.
- Approve authority levels and audit results for 38 underwriters, raising audit pass rates to 96%.
- Formulate annual underwriting strategy and market initiatives with the chief underwriting officer, adding 2 new programs.

Underwriting Manager 04/2016 - 01/2022

Granite State Mutual Manchester, NH

New England commercial lines unit.

- Led 11 underwriters on an \$80M package, auto and umbrella book.
- Grew agency-written premium 30% over 5 years by adding 45 producing agencies.
- Introduced a monthly portfolio management review that flagged 20 accounts a quarter for corrective action.

Senior Underwriter 06/2011 - 03/2016

Granite State Mutual Manchester, NH

Commercial casualty team.

- Managed a \$22M casualty book with a 55% five-year loss ratio.
- Mentored 3 junior underwriters on pricing and referral writing.
- Analyzed contractor class results and proposed 4 new rating rules adopted company-wide.

SKILLS

Risk Selection
Underwriting Strategy
Underwriting Guidelines
Portfolio Management
Combined Ratio
Authority Levels
Commercial Lines • Pricing
Analytical • Communication

EDUCATION

Master of Business Administration

05/2015

Boston College

Chestnut Hill, MA

Finance

CERTIFICATES

Chartered Property Casualty Underwriter (CPCU)

The Institutes

2014