What Changed & Why It Works

Derek Solano · Commercial Lines Underwriter, 6 years managing a middle-market property book, targeting Senior Underwriter roles · Illustrative sample

Professional Summary

Before: *Experienced insurance professional with a background in underwriting commercial policies. Strong attention to detail and good judgment.*

After: Commercial Lines Underwriter (CPCU — 5 of 8 exams completed) with 6 years managing a middle-market commercial property book in Guidewire PolicyCenter. Improved book loss ratio from 68% to 57% over two years.

Why it works: "Good judgment" is unverifiable. The after replaces adjectives with book size, platform, authority level, and a measurable loss-ratio result.

Experience Bullets

Before: *Reviewed applications and decided whether to approve them. Used underwriting software to process applications.*

After: Managed a $14M GWP commercial property book of 320 accounts in Guidewire PolicyCenter, holding renewal retention at 88% while bringing the loss ratio from 68% to 57% over two years.

Why it works: Every after bullet pairs a named platform with a book-performance metric — GWP, loss ratio, retention, TIV — satisfying both the keyword search and a human sanity check.

Skills & Designations

Before: *Underwriting · Risk assessment · Insurance policies · Customer service · Communication · Microsoft Excel (6 items)*

After: Risk Assessment / Risk Selection · Rate, Quote, Bind · Guidewire PolicyCenter · Duck Creek Policy · CAT Modeling Exposure Review · CPCU — 5 of 8 Exams Completed · AINS (17 items)

Why it works: The after names the platforms and technical processes that fill an actual underwriting job posting, with designation status stated precisely.

LinkedIn Headline & About

Before: *Commercial Lines Underwriter at Beacon Mutual Insurance*

After: Commercial Lines Underwriter | $14M GWP Property Book | Guidewire PolicyCenter | CPCU Candidate (5 of 8 Exams) | Loss Ratio 68%→57%

Why it works: The after carries book size, platform, loss-ratio result, and designation status — the exact terms an insurance recruiter's LinkedIn search is built from.

Get past the ATS gatekeepers. Book your dream job interview.

DEREK SOLANO

Commercial Lines Underwriter | Fairview, USA | derek.solano.sample@example.com | (555) 081-6624 | linkedin.com/in/derek-solano-sample

Professional Summary

Commercial Lines Underwriter (CPCU — 5 of 8 exams completed) with 6 years managing a middle-market commercial property book in Guidewire PolicyCenter. Hold $5M binding authority for standard risks and refer complex risks above that threshold with documented rationale. Improved book loss ratio from 68% to 57% over two years while holding renewal retention at 88%.

Skills & Designations

Commercial Lines Underwriter · Risk Assessment / Risk Selection · Rate, Quote, Bind · Policy Issuance & Endorsements · Loss Ratio / Loss Run Analysis · Book of Business Management · Renewal Retention · P&C Coverage Forms (ISO) · Reinsurance (Facultative / Treaty) · Guidewire PolicyCenter · Duck Creek Policy · Verisk / ISO · CPCU — 5 of 8 Exams Completed · AINS (Associate in Insurance)

Professional Experience

Commercial Lines Underwriter — Beacon Mutual Insurance

Jul 2019 – Present

- Managed a $14M GWP commercial property book of 320 accounts in Guidewire PolicyCenter, holding renewal retention at 88% while re-rating the portfolio to bring the loss ratio from 68% to 57% over two years.
- Triaged 60+ broker submissions weekly against appetite guidelines in Duck Creek Policy, quoting within a 24-hour SLA and referring complex risks above $5M TIV with documented rationale — reduced declined-after-quote rework by roughly a third.
- Partnered with underwriting operations to calibrate straight-through-processing rules for small commercial BOP policies, reviewing model-flagged exceptions in Verisk/ISO data — freed an estimated 10 hours weekly for complex-risk underwriting while keeping exception turnaround under 48 hours.
- Built broker-facing risk-appetite guidance for 3 regional agencies, cutting out-of-appetite submissions by an estimated 22% over one renewal cycle.

Education & Certifications

- BS Risk Management & Insurance — Ridgeview University, 2018
- CPCU — 5 of 8 exams completed
- AINS (Associate in Insurance) — completed 2021

BookMyJobInterview.ai | LinkedIn ATS Optimization — Final Deliverable

Prepared for: Derek Solano · Target role: Senior Underwriter (Commercial Property / Specialty Lines) · Region: USA

How to update your profile: open LinkedIn, go to your profile, and use the pencil (edit) icon on each section below. Copy each shaded block into the matching field — Headline, About, then each Experience entry. Finish by adding the Skills at the end. Total time: about ten minutes.

1 · Headline (paste into: Intro → Headline)

Commercial Lines Underwriter | $14M GWP Property Book | Guidewire PolicyCenter | CPCU Candidate (5 of 8 Exams) | Loss Ratio 68%→57%

2 · About (paste into: About section)

Commercial Lines Underwriter with 6 years managing a middle-market commercial property book in Guidewire PolicyCenter.

Current book: $14M GWP across 320 accounts, 88% renewal retention, loss ratio improved from 68% to 57% over two years through disciplined re-rating.

Hold $5M binding authority; triage 60+ broker submissions weekly against appetite guidelines with a 24-hour quote SLA. Designations: CPCU (5 of 8 exams completed), AINS.

Targeting Senior Underwriter roles in commercial property or specialty lines where complex-risk judgment and portfolio-profitability results both matter.

3 · Skills (paste into: Skills section)

Commercial Lines Underwriter · Risk Assessment · Guidewire PolicyCenter · Duck Creek Policy · Loss Ratio Analysis · CPCU Candidate · AINS