

James M. Vance, CPCU

Senior Commercial Insurance Underwriter

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Chicago, IL

Professional Summary

Results-driven Senior Commercial Underwriter with over 8 years of experience analyzing risk, structuring complex property & casualty (P&C) policies, and driving profitable growth. Proven track record of managing a \$28M book of business, maintaining a consistent loss ratio below 41%, and cultivating high-value relationships with independent agencies. Certified CPCU and ARM professional with deep expertise in risk exposure assessment, financial analysis, and regulatory compliance.

Certifications & Licences

- **CPCU** — Chartered Property Casualty Underwriter (2022)
- **ARM** — Associate in Risk Management (2020)
- **AU** — Associate in Commercial Underwriting (2018)
- **Illinois P&C Producer License** (#987452)

Core Underwriting Skills

- **Lines of Business:** Commercial Property, General Liability, Umbrella, Workers' Compensation, Auto, Inland Marine
- **Tools & Systems:** Guidewire PolicyCenter, Salesforce CRM, ImageRight, MS Excel (Advanced modeling)

Professional Experience

Senior Commercial Underwriter

Nexa Insurance Group

Jan 2022 – Present

Chicago, IL

- Manage and underwrite a \$28M commercial lines portfolio (Property, GL, Auto, and Workers' Compensation) with an average account premium of \$75,000.
- Maintained an annual loss ratio of 38% to 41% over four consecutive years, consistently beating the corporate regional target of 45%.
- Evaluated complex risk profiles of mid-market accounts, utilizing predictive modeling, loss run analyses, and financial statements to determine appropriate pricing and coverage structures.
- Restructured regional agency management strategy, resulting in a 15% increase in new business submissions and a 92% retention rate of profitable renewal accounts.
- Conducted regular audits of junior underwriter portfolios to ensure strict compliance with corporate underwriting guidelines, reinsurance treaties, and state regulations.

Commercial Underwriter II

Vertex Risk Solutions

Jun 2019 – Dec 2021

Chicago, IL

- Managed a \$15M book of high-hazard commercial accounts, writing over \$3.2M in new business premiums annually.
- Evaluated property risk quality, applying catastrophic modeling (wind, flood, earthquake) to adjust rates and deductibles.
- Collaborated with loss control engineers to perform pre-quote assessments, reducing risk exposure on complex manufacturing risks.
- Streamlined broker response times from 48 hours to 24 hours, enhancing sales velocity and broker satisfaction.

Underwriting Assistant

Meridian Underwriters

Jun 2017 – May 2019

Chicago, IL

- Screened new commercial submissions for completeness, ordered loss runs, and prepared risk summaries for senior underwriters.
- Processed endorsements, policy renewals, and binders in Guidewire PolicyCenter with a 99.8% accuracy rate.
- Cut submission-to-quote turnaround times by 20% by designing a digital tracking system for broker requests.

Education

Bachelor of Science in Risk Management & Insurance

Illinois State University

2013 – 2017

Normal, IL

Graduated Magna Cum Laude (GPA: 3.82/4.00) | President, Gamma Iota Sigma (Beta Chapter)