

Thomas A. Duncan
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Current P&C Underwriting Analyst with a specialty focus in Personal Lines fire underwriting. Recognized for effective communication while identifying and meeting the needs of the corporation. A change leader within the enterprise, with background in project work and content building for websites. Current responsibility as an enterprise trainer for State Farm Mutual Insurance. High performer with the ability to lead, coach and develop others. Strong military background, with five years of service in the United States Coast Guard with an honorable discharge.

Professional Experience

State Farm Insurance

February 2013-Present

P&C Underwriting Analyst

2016-Present

- Designed training materials that are published corporate wide
- Identified gaps in communication between Underwriting and Agency and created solutions and improved efficiency
- Trained new and existing underwriters on current State Farm Underwriting guidelines and standards
- Focus on project work on developing an internal website
- Evaluated content and templates that were developed by other teams and approved them to be added to the website
- Tested website to ensure that it was functioning properly. Identified areas that need improvement and communicated back to public relations on areas that need to be corrected
- Served as a project lead, and as the team lead
- Designed and implemented a process for reviewing material and making changes in the website due to a corporate rewrite of all homeowners policies including renters and condominium policies
- Strong ability to interpret and understand contract language

Underwriter

2013-2016

- Evaluates risk to ensure profitable business for multiple lines of personal lines insurance
- Uses good judgment, problem solving and excellent communication skills to determine acceptable risk according to State Farm policies, operations and guidelines
- Cross-departmental experience in underwriting Commercial insurance risk

- Strives to meet the company goal of underwriting profits by reunderwriting current business. Utilize risk management techniques to determine appropriate underwriting action and communicate underwriting decisions with both agents and policyholders
- Demonstrates quick learning and adaptability while communicating internal changes with employees and contractors
- Monitored wildfire hazards and implements moratoriums to the impacted areas
- Act as a specialist to provide information regarding coverage, determine eligibility, and provide recommendations to agency regarding acceptable risk as part of multi-state contact center team
- Assists in training and development of new team members to assure that they have a detailed understanding of the underwriting philosophy

UNITED STATES COAST GUARD, Petaluma, CA
Purchasing Agent

2006-2011

- Integral part of a team responsible of an annual budget of over eight million dollars
- Created and maintained purchase orders, service maintenance agreements, and blanket purchase orders, as well as credit card purchases ~\$50K
- Improved efficiency of base store to meet the demands of on-base customers by effectively modifying the system in place allowing for more customers to access the system
- Created Standard Operating Procedures manual for running and maintaining the base store
- Created semi-annual official audits on inventory, which resulted in creating a more efficient store with fewer losses, while maintaining an annual budget of \$100K
- Effectively took control over all forklift safety and training on the base increasing the overall safety of 1K staff on base

CHASE BANK, Santa Rosa, CA
Teller

2010-2011

- Achieved high level of customer satisfaction processing banking needs.
- Handled cash and cash equivalents on a daily basis meeting the needs of customers
- Assisted customers in making payments, deposits, withdrawals, and account transfers on timely basis
- Ensured the safety of the bank by ensuring all personal information was kept confidential and secure at all times

Education/ Certifications

Bachelors of Arts Degree in *Business Management* from *Golden Gate University*
Class of 2012

Currently pursuing CPCU designation: 4 parts complete

Military purchasing agent school, 2007

Certification for *Federal Acquisition Regulation BASIC*, 2008

Forklift certified trainer from *Crane Safety Institute of America*, 2008

Eagle Scout, 2005