

ALLIANZ GUILDFORD (HQ)

Ladymead 57

GU1 1DB Guildford

London, May 7, 2017

Application Senior Underwriter – Personal Lines – Motor (Job ID: 5462)

To whom it may concern,

Hello, here is some text without a meaning. This text should show what a printed text will look like at this place. If you read this text, you will get no information. Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text like this gives you information about the selected font, how the letters are written and an impression of the look. This text should contain all letters of the alphabet and it should be written in of the original language. There is no need for special content, but the length of words should match the language.

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Kind regards,

Ann Other

Ann Other

Curriculum Vitae



ABOUT ME



01/01/1980



british



CONTACT



+44 1234567890



+44 0987654321



ann.other@address.-
com



WORK EXPERIENCE

2009 – Present

Underwriter (*Brown and Williams Insurers, London, UK*)

Manager of underwriting team at local branch of leading insurance company, responsibilities include:

- Managing staff in the underwriting team.
- Analysing application forms to establish credit worthiness of clients.
- Allocating applications appropriately within the underwriting team and process insurance applications in complex cases.
- Ensuring compliance with relevant company policy, regulations and/or legislation. - Providing relevant training to junior underwriters.

March 2007 – June 2009

Junior Underwriter (*Clarke and Philips Insurance, London, UK*)

As a junior underwriter at this large insurance firm, main duties included:

- Assisting senior underwriters to evaluate application forms from individuals based on standard underwriting strategies and policies
- Calculating risk in accordance with company policies.
- Communicating with other staff within the company and explaining the reasons for decision reached on applications.

[Related document\(s\):](#) reference skills passport.pdf

September 2004 – June 2005

Year in industry (B. S., Munich, Germany)

During a year in industry as part of BSc studies, worked at investment bank and securities firm. Duties included:

- General administration in various departments.
- Shadowing underwriters and other staff within the insurance section.
- Telephone work, and responding to client questions via telephone and email.

[Related document\(s\):](#) EM Skills Passport.PDF

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EDUCATION

September 2001 – June 2006

Bachelor of Science in Mathematics (*Bournemouth University, Bournemouth, UK*)

Subjects included: Pure Maths, Statistics, Queueing Theory, Applied Maths

[Related document\(s\): DS Label Holder Example.pdf](#)

September 1999 – June 2001

A-Levels (*Awarding Body, London, UK*)

Mathematics	Grade A
Physics	Grade B
Economics	Grade A

General Certificate of Secondary Education (*GCSE, Awarding Body, London, UK*)

Biology	Grade A	Geography	Grade B
Chemistry	Grade B	German	Grade A
Economics	Grade A*	History	Grade B
English Language	Grade A*	Mathematics	Grade A*
English Literature	Grade A*	Physics	Grade A*
Further Mathematics	Grade A*	French	Grade B

Ann Other

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+44 0987654321



ann.other@address.-com



PERSONAL SKILLS

Mother tongue(s):

English

Other languages:

	UNDERSTANDING		SPEAKING		WRITING
	Listening	Reading	Spoken interaction	Spoken production	
German	B1	B2	B1	B1	B2
	GCSE German				
French	B1	B1	B2	B2	B1
	GCSE French				

Levels: A1/A2: Basic user - B1/B2: Independent user - C1/C2: Proficient user

[Common European Framework of Reference for Languages](#)

Communication Skills

- Excellent verbal and written communication skills both in an office environment and with external stakeholders.
- Experienced at giving presentations to large audiences.
- Good telephone manner

Organisational/ managerial skills

Excellent organisational and prioritisation skills.

Computer skills

Proficient with Microsoft Office programmes, Outlook, Internet Explorer and Project. Also competent with sector specific software packages.



Bournemouth University

Diploma Supplement

This Diploma Supplement follows the model developed by the European Commission, Council of Europe and UNESCO/CEPES. The purpose of the supplement is to provide sufficient independent data to improve the international 'transparency' and fair academic and professional recognition of qualifications (diplomas, degrees, certificates etc.). It is designed to provide a description of the nature, level, context, content and status of the studies that were pursued and successfully completed by the individual named on the original qualification to which this supplement is appended. It should be free from any value judgements, equivalence statements or suggestions about recognition. Information in all eight sections should be provided. Where information is not provided, an explanation should give the reason why.

1 INFORMATION IDENTIFYING THE HOLDER OF THE QUALIFICATION 1.1 Family Name(s) / Surname(s): OTHER 1.2 Given Name(s) / First Names (s): ANNE 1.3 Date of Birth (day/month/year): 01/01/1980 1.4 Student identification number or code (if available): 9991111	4 INFORMATION ON THE CONTENTS AND RESULTS GAINED 4.1 Mode of study: Full-Time with a year in Industry 4.2 Programme requirements: The specific programme requirements are detailed in the relevant Programme Specification. The Programme Specification will provide information on the length of the programme, credit structure, required units of study, intermediate awards, progression requirements, admission regulations and assessment regulations. Programme specifications are available via the University website. www.bournemouth.ac.uk/bologna 4.3 Please see next page for programme details: 4.4 Grading scheme and, if available, grade distribution guidance: The grading scheme used by the University is based on percentages. Units are given a mark between 0-100% with a minimum pass mark of 40% for undergraduate programmes and 50% for Postgraduate programmes. The overall classification of the qualification is based upon the final credit-weighted aggregate mark. Bachelors degrees are classified as 'First Class' for 70% or more, 'Second Class, Upper Division' for 60-69, 'Second Class, Lower Division' for 50-59 and 'Third Class' for 40-49%. All other qualifications (except Doctorates) are classified as 'Merit' for 60-69% and 'Distinction' for 70% or more. 4.5 Overall classification of the qualification (in original language): Bachelors Degree with Second Class Honours (Lower Division)
2 INFORMATION IDENTIFYING THE QUALIFICATION 2.1 Name of qualification and (if applicable) title conferred: Bachelor of Science 2.2 Main field(s) of study for the qualification: Mathematics 2.3 Name and status of awarding institution (in original language): Bournemouth University 2.4 Name and status of institution (if different from 2.3) administering studies (in original language): as section 2.3 2.5 Language of instruction/examination: English	5 INFORMATION ON THE FUNCTION OF THE QUALIFICATION 5.1 Access to further study: This qualification may lead to study at Level 7 of the National Qualifications Framework 5.2 Professional status (if applicable): This programme does not confer any right to practise or professional status
3 INFORMATION ON THE LEVEL OF THE QUALIFICATION 3.1 Level of qualification: Level 6 of the National Qualifications Framework 3.2 Official length of programme: 4 Years 3.3 Access requirement(s): Undergraduate - The minimum requirement for entry is evidence of achievement to Level 3 of the National Qualifications Framework	6 ADDITIONAL INFORMATION 6.1 Additional Information: Year in Industry carried out at: BEAR STEARNS 6.2 Further information sources: For further information please refer to the University website. www.bournemouth.ac.uk/bologna

4.3 Programme details:(e.g. modules or units studied), and the individual grades/marks/credits obtained:

*Marks out of 100% or C - competent, NT - Not Taken or OO - Opt Out

Commencement of Study: 01 October 2001

UNIT REF	UNIT NAME	STAGE	MARKS*	CREDIT	ECTS CREDIT
A1	PURE MATHS	C	64.80	20	10.0
A2	STATISTICS	C	62.00	20	10.0
A3	QUEUEING THEORY	C	72.50	20	10.0
A4	DATABASE SYSTEMS	C	85.00	20	10.0
A5	APPLIED MATHS	C	58.60	20	10.0
A6	ACTUARIAL MATHEMATICS	C	71.25	20	10.0
BSBAX/C Version 1.2 - Level 4 of the National Qualifications Framework Complete			120 Credits Gained - 69.03 %		
B1	STATISTICAL ANALYSIS	I	57.40	20	10.0
B2	ADVANCED PURE MATHEMATICS	I	56.60	20	10.0
B3	ADVANCED STATISTICS	I	60.00	10	5.0
B4	INDUSTRIAL MATHEMATICS	I	50.10	20	10.0
B5	BUSINESS MATHS	I	58.40	20	10.0
B6	DISCRETE MATHEMATICS	I	47.00	10	5.0
B7	MATHEMATICS AND EDUCATION STUDIES	I	57.30	20	10.0
BSBAX/I Version 1.2 - Level 5 of the National Qualifications Framework Complete			120 Credits Gained - 55.55 %		
PMY18	INDUSTRIAL PLACEMENT (BSBITS)	P	PASS		
BSBAX/P Version 1.2 - Placement Year Complete					
C1	RESEARCH METHODS	H	70.00	40	20.0
C2	KNOTS	H	59.30	20	10.0
C3	SECONDARY MATHEMATICS	H	43.90	20	10.0
C4	PHILOSOPHY OF MATHS	H	43.60	20	10.0
C5	MATHEMATICAL SCIENCE	H	58.50	20	10.0
BSBAX/H Version 1.2 - Level 6 of the National Qualifications Framework Complete			120 Credits Gained - 57.55 %		

Conferment of Study: 26 June 2006**Bachelor of Science in Applied Mathematics****Overall Award Average = 56.96 %****7 CERTIFICATION OF THE SUPPLEMENT**

Secretary & Registrar

26 June 2006

Contact Details:

Bournemouth University
 Registry
 1-3 Oxford Road
 Bournemouth
 Dorset
 BH8 8ES
 Tel: +44(0)1202 961060
 web: www.bournemouth.ac.uk

8 INFORMATION ON THE NATIONAL HIGHER EDUCATION SYSTEM

Description of Higher Education in England, Wales and Northern Ireland

In England, Wales and Northern Ireland¹, higher education institutions are independent, self-governing bodies active in teaching, research and scholarship. They are established by Royal Charter or legislation and most are part-funded by government.

Higher education (HE) is provided by many different types of institution. In addition to universities and university colleges, whose charters and statutes are made through the Privy Council which advises the Queen on the granting of Royal Charters and incorporation of universities, there are a number of publicly-designated and autonomous institutions within the higher education sector. Publicly funded higher education provision is available in some colleges of further education by the authority of another duly empowered institution. Teaching to prepare students for the award of higher education qualifications can be conducted in any higher education institution and in some further education colleges.

Degree awarding powers and the title 'university'

All universities and many higher education colleges have the legal power to develop their own courses and award their own degrees, as well as determine the conditions on which they are awarded. Some HE colleges and specialist institutions without these powers offer programmes, with varying extents of devolved authority, leading to the degrees of an institution which does have them. All universities in existence before 2005 have the power to award degrees on the basis of completion of taught courses and the power to award research degrees. From 2005, institutions in England and Wales that award only taught degrees ('first' and 'second cycle') and which meet certain numerical criteria, may also be permitted to use the title 'university'. Higher education institutions that award only taught degrees but which do not meet the numerical criteria may apply to use the title 'university college', although not all choose to do so.

All of these institutions are subject to the same regulatory quality assurance and funding requirements as universities; and all institutions decide for themselves which students to admit and which staff to appoint.

Degrees and other higher education qualifications are legally owned by the awarding institution, not by the state.

The names of institutions with their own degree awarding powers ("Recognised Bodies") are available for download at: <http://www.dcsf.gov.uk/recognisedukdegrees/index.cfm?fuseaction=institutes.list&InstituteCategoryID=1>

Higher education institutions, further education colleges and other organisations able to offer courses leading to a degree of a Recognised Body are listed by the English, Welsh and Northern Irish authorities, and are known as "Listed Bodies". View the list at: <http://www.dcsf.gov.uk/recognisedukdegrees/index.cfm?fuseaction=institutes.list&InstituteCategoryID=2>

Qualifications

The types of qualifications awarded by higher education institutions at sub-degree and undergraduate (first cycle) and postgraduate level (second and third cycles) are described in the Framework for Higher Education Qualifications in England, Wales and Northern Ireland (FHEQ). This also includes qualification descriptors that were developed with the HE sector by the Quality Assurance Agency for Higher Education (QAA - established in 1997 as an independent UK-wide body to monitor the standard of higher education provision - www.qaa.ac.uk). The FHEQ was self-certified as compatible with the Framework for Qualifications of the European Higher Education Area, the qualifications framework

adopted as part of the Bologna Process, in February 2009. Foundation degrees, designed to create intermediate awards strongly oriented towards specific employment opportunities, were introduced in 2001. In terms of the European Higher Education Area they are "short cycle" qualifications within the first cycle. The FHEQ is one component of the Credit and Qualifications Framework for Wales (CQFW). The Qualifications and Curriculum Authority (QCA), the Department for Children, Education, Lifelong Learning and Skills, Wales (DCELLS) and the Council for Curriculum Examination and Assessment, Northern Ireland (CCEA) have established the Qualifications and Credit Framework (to replace, in time, the National Qualifications Framework (NQF)). These authorities regulate a number of professional, statutory and other awarding bodies which control VET and general qualifications at all levels. The QCF is also incorporated into the CQFW. There is a close association between the levels of the FHEQ and the NQF (as shown overleaf), and other frameworks of the UK and Ireland (see 'Qualifications can cross Boundaries' <http://www.qaa.ac.uk/standardsandquality/otherrefpoints/Qualsbou ndaries09.pdf>)

Quality Assurance

Academic standards are established and maintained by higher education institutions themselves using an extensive and sophisticated range of shared quality assurance approaches and structures. Standards and quality in institutions are underpinned by the universal use of external examiners, a standard set of indicators and other reports, by the activities of the QAA, and in professional areas by relevant professional, statutory and regulatory bodies. This ensures that institutions meet national expectations described in the FHEQ: subject benchmark statements, the Code of Practice and programme specifications. QAA conducts peer-review based audits and reviews of higher education institutions with the opportunity for subject-based review as the need arises. The accuracy and adequacy of quality-related information published by the higher education institutions is also reviewed. QAA also reviews publicly funded higher education provision in further education colleges.

Credit Systems

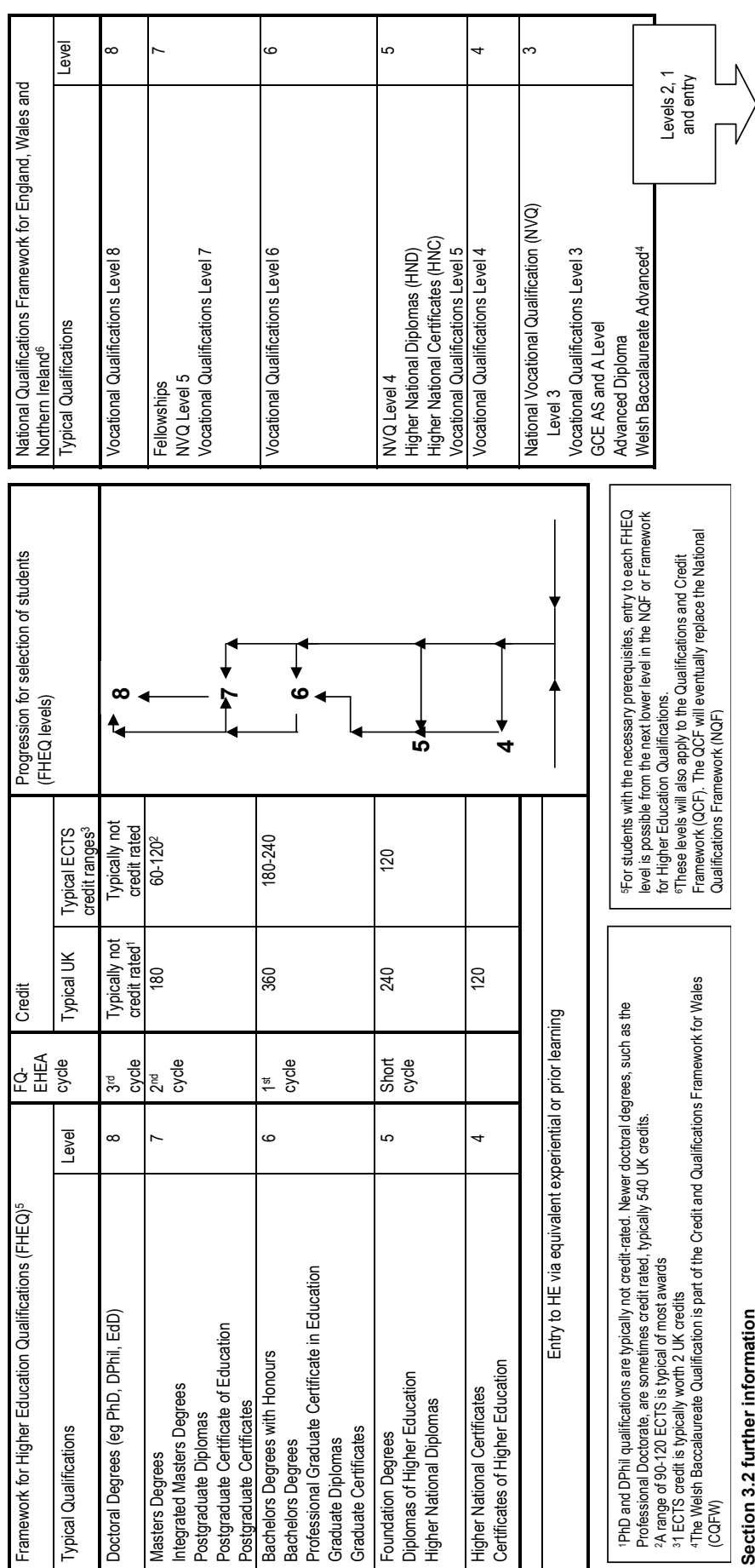
Most higher education institutions in England and Northern Ireland belong to one of several credit consortia and some operate local credit accumulation and transfer systems for students moving between programmes and/or institutions. A framework of national guidelines, the Higher Education Credit Framework for England, was launched in 2008. Credit is also an integral part of the CQFW and the QCF. It may be possible for credit awarded in one framework to be recognised by education providers whose qualifications sit within a different framework. HE credit systems in use in England, Wales and Northern Ireland are compatible with the European Credit Transfer System (ECTS) for accumulation and transfers within the European Higher Education Area, and are used to recognise learning gained by students in institutions elsewhere in Europe.

Admission

The most common qualification for entry to higher education is the General Certificate of Education at 'Advanced' (A) level. Other appropriate NQF level 3 qualifications and the kite-marked Access to HE Diploma may also provide entry to HE. Level 3 qualifications in the CQFW, including the Welsh Baccalaureate, also provide entry, as do Scottish Highers, Advanced Highers or qualifications at the same levels of the Scottish Credit and Qualifications Framework. Part-time and mature students may enter HE with these qualifications or alternatives with evidenced equivalent prior formal and/or experiential learning. Institutions will admit students whom they believe to have the potential to complete their programmes successfully.

¹ The UK has a system of devolved government, including for higher education, to Scotland, to Wales and to Northern Ireland. This description is approved by the High Level Policy Forum which includes representatives of the Department for Business, Innovation and Skills, the Scottish Government, the Welsh Assembly Government, the Higher Education Funding Councils for England, Scotland and Wales, the Quality Assurance Agency (QAA), Universities UK (UUK), GuildHE and the National Recognition Information Centre for the UK (UK NARIC).

Diagram of Higher Education Qualification Levels in England, Wales and Northern Ireland



Section 3.2 further information

Qualification	Full Time Maximum (years)	Full-Time Sandwich Maximum (years)	Part Time Maximum (years)
Masters Degree	3	N/A	5
Postgraduate Diploma	2	N/A	3
Postgraduate Certificate	1	N/A	2
Graduate Diploma	2	N/A	3
Graduate Certificate	1	N/A	2
Bachelor Degree	5	6	8
Bachelor Degree (Top-Up)	2	2	4

Qualification	Full Time Maximum (years)	Full-Time Sandwich Maximum (years)	Part Time Maximum (years)
Advanced Diploma	5	N/A	N/A
Diploma of Higher Education	4	4	6
Diploma in Professional Studies	4	N/A	6
Certificate of Higher Education	2	2	4
Foundation Degree	4	N/A	6
Higher National Diploma	4	N/A	6
Higher National Certificate	2	N/A	4

Source: <http://www.europeunit.ac.uk/resources/EWNITable.pdf>, released 1st July 2009 [accessed 8th September 2009]

EUROPASS MOBILITY

1. THIS EUROPASS MOBILITY DOCUMENT IS AWARDED TO				
Surname(s) (1)(*) <input style="width: 90%;" type="text" value="Ann"/>	First name(s) (2)(*) <input style="width: 90%;" type="text" value="Other"/>	Photograph <div style="border: 1px solid black; height: 150px; width: 100%;"></div>		
Address (house number, street name, postcode, city, country) (3) <input style="width: 95%;" type="text" value="1 The Street"/>				
<div style="display: flex; justify-content: space-between;"> <div style="width: 30%;"> Date of birth (5) <input style="width: 20%;" type="text" value="01"/> <input style="width: 20%;" type="text" value="02"/> <input style="width: 20%;" type="text" value="1983"/> <small>dd mm yyyy</small> </div> <div style="width: 30%;"> Nationality (6) <input style="width: 90%;" type="text" value="British"/> </div> <div style="width: 40%;"> Signature of the holder (7) <div style="border: 1px solid black; padding: 5px; display: inline-block;">Ann Other</div> </div> </div>				
<i>NB: Headings marked with an asterisk are mandatory.</i>				

2. THIS EUROPASS MOBILITY DOCUMENT IS ISSUED BY				
Name of the issuing organisation (8)(*) <input style="width: 95%;" type="text" value="B University"/>				
Europass Mobility number (9)(*) <input style="width: 90%;" type="text" value="UKNEC0000000"/>			Issuing date (10)(*) <input style="width: 20%;" type="text" value="30"/> <input style="width: 20%;" type="text" value="06"/> <input style="width: 20%;" type="text" value="2005"/> <small>dd mm yyyy</small>	
<i>NB: Headings marked with an asterisk are mandatory.</i>				



Explanatory note

Europass Mobility is a standard European document, which records details of the contents and the results - in terms of skills and competences or of academic achievements - of a period that a person of whatever age, educational level and occupational status has spent in another European country (UE/EFTA/EEA and candidate countries) for learning purposes.

The Europass Mobility was established by the decision No 2241/2004/EC of the European Parliament and of the Council of 15 December 2004 on a single Community framework for the transparency of qualifications and competences (Europass).

For more information on Europass, including on the Europass curriculum vitae and the Europass language Passport: <http://europass.cedefop.eu.int>

© European Communities 2004

3. THE PARTNER ORGANISATIONS OF THE EUROPASS MOBILITY EXPERIENCE (NO) ARE			
Sending partner (organisation initiating the mobility experience in the country of origin)			
<p>(11)(*) Name, type (if relevant faculty/department) and address</p> <div style="border: 1px solid black; padding: 5px; min-height: 80px;"> B. University The Lane B </div>	<p>(12)(*) Stamp and/or signature</p> <div style="border: 1px solid black; padding: 10px; text-align: center;">  </div>		
<p>(13) Surname(s) and first name(s) of reference person/mentor (if relevant of ECTS departmental coordinator)</p> <div style="border: 1px solid black; padding: 2px;"> Joe Bloggs </div>	<p>(14) Title/position</p> <div style="border: 1px solid black; padding: 2px;"> International Officer </div>		
<p>(15) Telephone</p> <div style="border: 1px solid black; padding: 2px;"> 01234 567890 </div>	<p>(16) E-mail</p> <div style="border: 1px solid black; padding: 2px;"> Joe.bloggs@aaaaa.ed.uk </div>		
Host partner (organisation receiving the holder of the Europass Mobility document in the host country)			
<p>(17)(*) Name, type (if relevant faculty/department) and address</p> <div style="border: 1px solid black; padding: 5px; min-height: 80px;"> B.S The Strasse Munich </div>	<p>(18)(*) Stamp and/or signature</p> <div style="border: 1px solid black; padding: 10px; text-align: center;">  </div>		
<p>(19)(*) Surname(s) and first name(s) of reference person/mentor (if relevant of ECTS departmental coordinator)</p> <div style="border: 1px solid black; padding: 2px;"> Herr Schmidt </div>	<p>(20) Title/position</p> <div style="border: 1px solid black; padding: 2px;"> General manager </div>		
<p>(21) Telephone</p> <div style="border: 1px solid black; padding: 2px;"> +00 987654321 </div>	<p>(22) E-mail</p> <div style="border: 1px solid black; padding: 2px;"> jkdfh@skfh.com </div>		
<small>NB: This table is not valid without the stamps of the two partner organisations and/or the signatures of the two reference persons/mentors. Headings marked with an asterisk are mandatory.</small>			

4. DESCRIPTION OF THE EUROPASS MOBILITY EXPERIENCE (NO)			
(23)(*)	Objective of the Europass Mobility experience <div style="border: 1px solid black; padding: 2px;">To gain experience of working in the financial sector</div>		
(24)	Initiative during which the Europass Mobility experience is completed, if applicable <div style="border: 1px solid black; padding: 2px;">Year in industry as part of University education</div>		
(25)	Qualification (certificate, diploma or degree) to which the education or training leads, if any <div style="border: 1px solid black; padding: 2px;">BSc in Mathematics</div>		
(26)	Community or mobility programme involved, if any <div style="border: 1px solid black; padding: 2px;">Erasmus</div>		
(27)(*)	Duration of the Europass Mobility experience From <div style="display: inline-block; border: 1px solid black; padding: 2px 5px;">01 01 2011</div> <div style="display: inline-block; vertical-align: middle; margin: 0 10px;">(28)(*) To</div> <div style="display: inline-block; border: 1px solid black; padding: 2px 5px;">04 04 2011</div> <div style="display: flex; justify-content: space-around; font-size: small; margin-top: 2px;"> ddmmyyyy ddmmyyyy </div>		
<small>NB: Headings marked with an asterisk are mandatory.</small>			

5.A DESCRIPTION OF SKILLS AND COMPETENCES ACQUIRED DURING THE EUROPASS MOBILITY EXPERIENCE (NO)			
Activities/tasks carried out			
(29a)(*)	<p>General administration in various departments.</p> <p>Shadowing underwriters and other staff within the insurance section.</p> <p>Telephone work, and responding to client questions via telephone and email.</p> <p>Learning about company and legislative procedures in the insurance industry.</p>		
Job-related skills and competences acquired			
(30a)	<p>General administration skills,</p> <p>Telephone and email communication.</p> <p>Knowledge of company and legislative procedures.</p>		
Language skills and competences acquired (if not included under 'Job-related skills and competences')			
(31a)	<p>Basic level of German required. Experience of dealing with enquiries in German and responding accordingly.</p>		
Computer skills and competences acquired (if not included under 'Job-related skills and competences')			
(32a)	<p>Extended knowledge of the use of Microsoft Office software.</p> <p>Use of sector specific software packages.</p>		
Organisational skills and competences acquired (if not included under 'Job-related skills and competences')			
(33a)	<p>Required to prioritise workloads as indicated by superiors and to ensure work completed in accordance with deadlines provided.</p>		
Social skills and competences acquired (if not included under 'Job-related skills and competences')			
(34a)	<p>Maintenance of a friendly but professional attitude at all times</p>		
Other skills and competences acquired			
(35a)	<p>N/A</p>		
Date		Signature of the reference person/mentor	Signature of the holder
(36a)(*)	<div>29</div> <div>06</div> <div>2005</div> <div>dd mm yyyy</div>	<div>(37a)(*)</div> 	<div>(38a)(*)</div> <div>Ann Othel ,</div>
<p>NB: This table is not valid without the signatures of the reference person/mentor and of the holder of the Europass Mobility.</p> <p>Headings marked with an asterisk are mandatory.</p>			

Clarke and Philips Insurance

1 The Street, London, AB12 3CD

01234 567890

22nd April 2013

To whom it may concern

EMPLOYER REFERENCE: ANN OTHER

Ann Other was employed by us between March 2007 and June 2009 as a Junior Underwriter. Having started in a graduate role, Ann quickly demonstrated her competence and was promoted to Junior Underwriter after 6 months.

Ann always demonstrated commitment and enthusiasm during her time at the company, and her technical competence has always been evident. Ann also demonstrated that she is self-motivated, but also able to work as part of a team.

Ann demonstrated excellent organisation and prioritisation skills.

I would happily recommend her for any future role.

Yours faithfully

Clarke and Philips Insurance.

Made with package **classycv** for L^AT_EX2e