**JOSEPH D. ZUFFELATO, CPCU, AU, MS**

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**CORE COMPETENCIES**

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| --- | --- | --- |
| * Underwriting Performance Measurements * Underwriting Guidelines & Strategies * Best Underwriting Practices & Quality Controls * Highest Level of Underwriting Authority * Account Underwriting Process | * Underwriter Training & Development * New Program Development * Cross-Functional Relationships * Account Underwriting Process * Agency Partnerships * Six Sigma/Lean Operations & Project Management | * Improve Net Hit Ratios * Improve Retention Ratios * Profitable Combined Ratios * Extensive Multi-Line experience * Technical leadership * Chair Agency Meetings * Agency Licensing Systems * Claims Data Mining |

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# PROFESSIONAL EXPERIENCE

GREATER NEW YORK MUTUAL INSURANCE COMPANY – Glastonbury, Connecticut 2007-2011

**Underwriting Vice President and Branch Manager**

* Oversaw a $15MM book of customized products for a leading mid-market commercial insurance specialist.
* Niche products included mid-market Habitational, Hotels, Light Industrial, and other Real Estate Owners.
* Managed an 18-person staff including 5 Specialty Underwriters of this well respected specialized insurance company.
* Created and used analytics of state, market, segment, and program trends to develop and/or adjust line of business strategies consistent with corporate objectives.
* Managed rate review meetings and processes with Filings, Actuary, Marketing, and Senior Management.
* Directed Specialized Product Underwriting, Loss Control, Marketing, Rating, U/W Support & Admin functions.
* Applied leadership to multi-functional teams assessing the performance of all Product segments resulting in recommendations to increase profitable growth.
* Provided clear strategic directions for the Branch per the Corporate Guidelines.
* Oversaw all underwriting processes including Referral Underwriter and policy pricing in accordance with corporate strategic directions.
* Ensured achievement of continued profitability, growth objectives, and operational efficiencies by adhering to underwriting Best Practices.
* Performed Monthly Underwriting Audits in accordance with Corporate Guidelines, determined areas of weakness & strength, conducted follow-up training and development on individual and team levels as needed.
* Assured adherence to Underwriting Authority and Catastrophe Management.
* Tracked and analyzed the performance dimensions of the Underwriting Department including declination, gross and net hit ratios, retention ratios and New Submission levels.
* Prepared & presented the State of the Connecticut Monthly Branch Report to the Chief Executive Officer, Chairman of the Board, President, Chief Underwriting Officer, and Senior Managers in New York City.
* Special Projects:
  + Program Manager & Lead Developer for the corporate New Product Development Dept.
  + Member of the I/T new product implementation team.
  + Albany Branch Office: Branch & Product Underwriting Manager(2010).
* Specific Underwriting Accomplishments:
* Achieved Underwriting Profitability (<100% Combined Ratio) from 2007-2010.
  + Improved the Net Renewal Retention Premium Ratio from ~75% in 2007 to +85% during 2008, 2009 & 2010.
  + Drove increase in the Monthly New Business Net Hit Ratio from ~30% to >50%.
  + Implemented Snow Removal Contract underwriting criteria resulting in quantifiable claims savings of $1MM.
  + Significantly improved the Corporate Underwriting Audit Results from marginal(60%) to above average(+90%).
  + Successfully administered the Branch Underwriting Audit Program driving improved Underwriting Results.
  + Increased the Final Modified Property Rate from .062(avg) to .075(min) on all Frame Risks(2010 & 2011).
* Wrote $500,000 in premium first year at a 2% loss ratio for the new corporate Self Storage Program.

OHIO CASUALTY GROUP, INC. – Windsor, Connecticut 2000-2007

**Regional Underwriting Manager**

* Excelled in three increasingly responsible underwriting and managerial roles.
* Oversaw a $65MM book of customized Products for a leading mid-market specialized insurance provider.
* Targeted segments were multi-line contracting risks.
* Managed the single largest state premium volume in Company.

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* Developed additional expertise in Specialized Product Loss Control, Audit, and Marketing.
* Managed a staff including 10 Product Underwriters of this well respected and specialized insurance company.
* Utilized leading-edge software which had binding capabilities.
* Performed Monthly Underwriting Audits in accordance with Corporate Guidelines, determined areas of weakness & strength, conducted follow-up training and development on individual and team levels as needed.
* Met and exceeded ambitious profit and premium objectives.
* Special Projects:
  + Windsor Branch Training Coordinator
  + Equipment Breakdown Line of Business Specialist
  + Windsor Branch Large Account Review Committee Member
* Specific Underwriting Accomplishments:
* Drove significant business growth & profitability in each position(Senior U/W & Regional Mgr) during this period.
* Achieved 2006 business growth of 35% over prior year. Managed $65MM Book of Business with a Loss Ratio of 52% and a Combined Ratio of 92%.
* Implemented and achieved POLC Pricing Goals.
* Developed & implemented a comprehensive fourteen-stage Product Underwriter Training/Development Program which systematically developed core knowledge and skills in a detailed, systematic manner.

BLUE RIDGE INSURANCE COMPANY, INC. – West Springfield, Massachusetts 1998-2000

**Senior Commercial Multi-Line Underwriter**

* Successfully perform all Job Responsibilities expected of a highly motivated Multi-Line Underwriter.

**OTHER PREVIOUS EXPERIENCE**

MONTGOMERY & COLLINS, INC. – Farmington, Connecticut

**Commercial Underwriting Supervisor**

SOUTHERN INSURANCE UNDERWRITERS, INC. – Atlanta, Georgia

**Commercial Multi-Line E&S Underwriter**

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# EDUCATION

RENSSELAER POLYTECHNIC INSTITUTE – Hartford, Connecticut

**Master of Science, Management** Concentration: Operations Management GPA: 3.79

AMERICAN INTERNATIONAL COLLEGE – Springfield, Massachusetts

**Bachelor of Science, Criminal Justice** Minor: Business Dean’s List

### **PROFESSIONAL DEVELOPMENT**

* American Institute of Chartered Property Casualty Underwriters
  + Chartered Property Casualty Underwriter (CPCU) Designation
  + Associate in Commercial Underwriting (AU) Designation
  + Associate in Reinsurance(Are) Designation - Currently Enrolled
* Central Connecticut State University – Certification Total Quality Management – Lean Six Sigma Black Belt- 05/2012
* Northern Connecticut Chapter CPCU Society – 2012 Board of Director Member - Secretary Officer
* CPCU National Leadership Institute - Facultative Leadership Skills and Effective Communication Skills Programs
* Ohio Casualty University - Supervisor Curriculum Program Level II & Situational Leadership II
* Insurance Institute of America - Class Instructor - INS Program
* Connecticut Notary Public

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# MILITARY SERVICE

UNITED STATES MARINE CORPS

**Military Police and Regimental Legal – Sergeant - Honorable Discharge**