

# Michelle L. Esker

26600 Oso Parkway, Mission Viejo, CA 92691 | 217.663.7421 | michelleesker@gmail.com

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## WORK EXPERIENCE

### COUNTRY Financial

#### Account Underwriter

*Bloomington, IL*

*January 2017-Present*

- Interpret policy terms and endorsements to aid financial representatives in accurately insuring every client
- Conduct quarterly presentations at agency field meetings on performance metrics, including loss ratio, retention, quote-conversions, and discount utilization
- Ensure suitable pricing of insurable risks by analyzing various characteristics and classifying the exposures
- Utilize effective persuasion and negotiation techniques to facilitate the acceptance of underwriting decisions, such as rate increases and policy rejections
- Hired as a Personal Lines Underwriter after a 12 month internship and promoted to Account Underwriter within 6 months of employment

#### Personal Lines Underwriter

*May 2016-January 2017*

- Analyzed the exposure of various dwelling and auto risks, including new business applications, policy changes, and account renewals
- Communicated with financial representatives and other company areas concerning questions and problems via telephone and email on a daily basis

#### Personal Lines Underwriting Intern

*May 2015-May 2016*

- Applied critical thinking skills through assessing the eligibility of customers to receive different insurance products
- Collaborated with a team of interns to research a case study analysis on "Financial Planning to Generation Y" and presented to a group of 100+ employees, including top executives of COUNTRY Financial

### Watterson Dining Center

#### Student Hiring Manager

*Normal, IL*

*January 2013-May 2016*

- Interviewed, hired, and presented policy orientations to over 300 students every semester
- Distributed disciplinary write-ups to level one employees, while still upholding a positive work environment
- Organized and administered a 13% student staffing cut with the Assistant Director of Campus Dining

## EDUCATION

Illinois State University, Normal, IL

College of Business: Bachelor of Science

GPA: 3.9/4.0

Major: Finance

Minor: Organizational Leadership

Degree Awarded: May 2016

## PROFESSIONAL ACTIVITIES

### Operational Excellence Team | Country Financial

- Promote operational excellence within the company by participating in monthly meetings and consistent dialogue with surrounding business units
- Participate in idea-generating sessions, where the team proactively looks for positive impacts to processes, such as streamlining hand-offs and reducing non-value added steps
- Provide business recommendations and present them to the Project Review Board for approval on a monthly basis

### Social Committee | Country Financial

- Coordinate team building events to increase communication and group morale within the business unit
- Facilitate the team gatherings to ensure each member feels included in the activities and conversations

## PERSONAL INTERESTS

### Volunteering

- Participated in 4 mission trips nationwide that focused on various activities to improve the quality of life of others
- Donate blood with American Red Cross
- Help with numerous projects at Timer Pointe Outdoor Center, a resource for people and families challenged by disabilities

### Recreational Sports

- Play in a weekly sand volleyball league in the spring and summer with coworkers and friends
- Compete in tennis tournaments with players around the area