**Rose Klumak**

**(773) 910-0812**

**Rosek1435@gmail.com**

**Stone gate Insurance**

**Chicago, IL**

**Position: Senior Lead Underwriter/Supervisor (January 2011 – Present) Managed the daily operations of the Underwriting department, which included assigning tasks, reviewing employee performance and providing service to 200+ company agents**

* Evaluate, classify, and rate each risk to determine acceptability, coverage, and pricing within scope of underwriting guidelines for auto, home, dwelling fire, commercial auto, liquor and general liability
* Identified risk exposures and obtained needed information from agent/customer
* Took direction from several sources and prioritized accordingly
* Monitor key metrics such as new business hit ratio, renewal retention ratio, premium growth, and loss ratio, formulating corrective action where necessary
* Reviewed and verified endorsement data for accuracy and completeness
* Mentor and train assistant underwriters as needed to increase efficiency and improve customer service
* Partnered with agents and marketing to propose and drive new business efforts such as book rolls and monthly news letter, as well as other special project assignments

**Constitutional Casualty Company**

**Chicago, IL**

**Position: Senior Lead Underwriter/ manager (February 1990 - January 2011) Customer service, product knowledge, quality focus, problem solving, market knowledge, documentation skills, listening, phone skills, resolving conflict, analyzing information, multi-tasking**

* Responsible for the issuance and entry of systems/actual records for the issued contract, policies, endorsements, cancellations, and reinstatements
* Managed a high-volume workload within a deadline-driven environment
* Excel in listening to customer needs, articulating product benefits and creating solutions that provide value to the customer
* Build and maintain enduring customer relationships to boost sales and generate repeat business
* Became the lead "go-to" person for new reps and particularly challenging calls as one of the company’s primary mentors/trainers of both new and established employees
* Resolves product or service problems by clarifying the customer's complaint; determining the cause of the problem; selecting and explaining the best solution to solve the problem; expediting correction or adjustment; following up to ensure resolution

**REFERENCES**

* Rick Dalka, **Stone gate**, Former VP of Underwriting: (312)504-4911
* Cathy Clinton, **Downers Grove Insurance**, Owner/Agent: (630) 985-1800
* Al Snep, **Parkside Insurance**, Owner/Agent: (630) 425-6616