

Michelle Whitley

Objective	To obtain a challenging and rewarding position in the insurance industry where commitment, diligence and professionalism are rewarded and enhance career opportunities.		
Work experience	2006 – Present	Village Insurance	Grove City, OH
	Commercial Producer		
	<ul style="list-style-type: none">▪ Worked in partnership with the owner to develop marketing strategies and growth objectives for the agency▪ Responsible for writing profitable Commercial New Business▪ Responsible for marketing renewals▪ Assisted in contracting with new markets to broaden the agencies company base▪ Serviced accounts as needed▪ Assisted in training Personal Lines Agent▪ Developed agency procedures for maintaining customer accounts		
	2004 – 2006	Arnold Insurance	Reynoldsburg, OH
	Commercial Producer		
	<ul style="list-style-type: none">▪ Responsible for writing profitable Commercial New Business▪ Developed niche marketing programs: Water Well Drillers, Texas Wine & Grape Growers▪ Retained and grew renewal book of business▪ Marketed new and renewal business to agency markets		
	2004	Texas Complete Insurance Agency, Inc.	Granbury, TX
	Commercial & Personal Lines Producer / Agency Manager		
	<ul style="list-style-type: none">▪ Responsible for marketing new agency and implementing agency procedures▪ Producer of property and casualty business for an independent agency▪ Responsible for new business production and renewals▪ Responsible for agency accounting and billing▪ Assist in appointing independent agencies to the FG Select Markets Inc. MGA program		
	2000 – 2004	Farmers' Insurance,	Columbus, OH
	Territory Sales Manager – Hazelton Insurance		
	<ul style="list-style-type: none">• Responsible for achieving written premium goal• Recruited new Independent Agencies for appointment with company• Responsible for training agencies on rating software and maintaining a standard for using the rating software• Responsible for communicating underwriting standards, company procedures, commission statements and claims procedures to agents.		

Automation Technology Specialist – Lighthouse Insurance

- Training agents on rating and processing programs throughout the territory of AL, TN and LA. Programs including Exchange, Choice Point and AMS Rating Software
- Responsible for training agents on website applications including billing inquiry, policy document view, and account alerts
- Training and helping agents move toward “paperless” environment
- Trained agents to bridge and download between their agency management system and the company rating system
- Responsible for introducing and training all agents on InterLink throughout AL, TN and LA. Organizing and implementing group trainings and individual agency trainings.
- Soliciting and assisting agencies with book rolls and new business production
- Responsible for monitoring and assisting agents with production, loss ratio and overall performance with Arnold Insurance

1998 - 2000 American Family Insurance Agency Madison, WI

Producer / Agency Manager – Southwest Division

- Responsible for marketing new agency, contracting with companies and implementing agency procedures
- Office manager and producer of personal lines and small business independent agency
- Responsible for new business production and renewals
- Responsible for agency accounting and billing

Commercial Account Manager – Northeast Division

- Servicing Veterinary Program and various small business accounts
- Rating and issuing Builders Risk policies

1998 Finland Middle School Columbus, OH

Teacher

- Seventh Grade World History Teacher

1994 – 1997 American Family Insurance Madison, WI

Commercial CSR

- Servicing various large commercial accounts including working renewals and endorsements
- Rating and issuing builders risk and contractors equipment policies

Education 1997 Ohio State University Columbus, OH
Interdisciplinary Studies

Accreditations Certified Insurance Counselor (CIC) Designation, Certified in Professional Sales Skills
General Lines Agent’s License – Property and Casualty

References Available upon request

TRAINING PROGRAM DELIVERY / RISK MANAGEMENT

Safety Training & Development ♦ Risk Management & Mitigation ♦ Value-Added Services

Client Relationship Cultivation ♦ Team Collaboration ♦ Contract Review & Analysis

Accomplished and dedicated business professional with a background that reflects the ability to **engage and educate staff in the effective utilization of new systems** to facilitate successful business efforts. **Employ teaching competencies** to share new concepts in an interesting and effective way. **Work with clients to avoid potential hazardous** situations. Previously collaborated with the Ohio Ground Water Association to **teach a workers' compensation safety on-the-job class**.

Highly skilled in conducting needs analysis and **devising custom solutions** that meet clients' professional objectives. Review and evaluate contracts for **work associated with the oil & gas industry**. Adept at managing multiple tasks simultaneously and readily **assume increased responsibility** to surpass business expectations. **Committed and motivated** with demonstrated skills working in dynamic environments.

TRAINING COMPETENCIES

- ♦ **Assisted with the professional development** of Farmers' Insurance staff to effectively utilize computer software and coverage forms, which improved accuracy, efficiency, and timeliness of business efforts.
- ♦ **Trained agents on rating and processing programs** throughout Alabama, Tennessee, and Louisiana for Farmers' Insurance. Programs included Exchange, ChoicePoint, and AMS rating software.
- ♦ **Solicited and assisted agencies with book rolls** and new business production. Monitored and worked with agents to increase production, manage loss ratio, and facilitate performance with Arnold Insurance.
- ♦ **Coordinated and successfully managed group training efforts**, including obtaining facilities, scheduling training dates, and confirming attendance by agents. Created materials and presented information during in-classroom sessions.

CLIENT RELATIONSHIP DEVELOPMENT & MANAGEMENT

- ♦ **Underwrote and assisted clients with risk management techniques** to minimize exposure to loss. Served as a collaborative and knowledgeable business partner to analyze potential hazards.
- ♦ **Marketed renewal accounts to ensure clients were offered correct coverage** at a competitive price, which resulted in a 95% retention rate from the existing book of business.
- ♦ **Worked with clients in the oil & gas industry** to review contracts and determine possible conflicts and/or gaps in coverage with current insurance coverage policies.
- ♦ **Spearheaded research efforts** as part of soliciting and marketing new business to meet quarterly objectives and increase agency profitability. Successfully guided the ongoing growth of an existing book of business, including endorsing policies, and conducting mid-term audit checks.
- ♦ **Maintained ongoing client contact**, including conducting analysis of contracts to ensure existing coverage met contract requirements. Monitored client certificates to facilitate compliance with the insuring company's guidelines and regulations.

PROFESSIONAL EXPERIENCE

Commercial Producer – Village Insurance, Grove City, Ohio

2006-Present

Successfully solicited, researched, and marketed the business to meet or exceed quarterly objectives for an independent insurance agency with \$1.75 million in sales specializing in commercial property and casualty with clients throughout Ohio.

- **Played a key role in increasing the closing percentage of prospect files** due to the implementation of the suspense / diary system, which contacts prospects at the time of policy expiration.

Commercial Producer – Continued

- **Promoted renewals to facilitate a substantial increase in business.** Acquired new company contracts with national carriers.
- **Established a website to implement niche marketing campaigns,** which will be used to target specific markets. Negotiated with agency insurance carriers to assist with financing, website design, and overall marketing efforts.

Commercial Producer – Arnold Insurance, Reynoldsburg, Ohio

2004-2006

Researched and analyzed company policy forms for applicable coverage by interpreting policy language, exclusions, and enhancements.

- **Implemented a paperless environment,** which resulted in increased office productivity and reduced office expense.

Automation Trainer & Territory Manager – Farmers' Insurance, Columbus, Ohio

2000-2004

Served a dual role as a Territory Manager and as an Automation Technology Specialist. Reacquainted the Farmers' product to independent agencies and generated appointments to drive business.

- **Played a key role in training agents** on website applications, including billing inquiry, policy document review, and account alerts. Guided the understanding of the connection between agents' agency management systems and the company rating system.
- **Effectively promoted the use of Lighthouse brand and Interlink technology.** Collaborated with the agents to ensure minimum system requirements were met to enable to effective running of the software.
- **Ensured acceptance of the new brand,** and answered questions from the agents subsequent to Farmers' acquisition of the company, which was previously owned by Hazelton Insurance.

Commercial Producer – American Family Insurance, Madison, Wisconsin

1994-2000

Served as a Producer / Agency Manager for Southwest Division and as a Commercial Account Manager for Northeast Division. Handled personal lines and small businesses. Rated and issued builder's risk and contractor's equipment policies.

EDUCATION & CERTIFICATIONS

Ohio State University, Columbus, Ohio

Bachelor of Science in Interdisciplinary Studies (1997)*Certifications & Licensure*

Certified Insurance Counselor (CIC)

Certified, Professional Sales Skills (PSS)

General Lines Agent – Property and Casualty

COMMUNITY AFFILIATIONS

Columbus Chamber of Commerce

Business Retention & Expansion Program – fosters growth of existing businesses by forging relationships with chamber members and facilitating strategy development efforts.