

Jay Miah ACMI

Email Jay.Miah.Work@gmail.com | Phone Canada +1 236 833 4697

Website jay-miah.com

Professional Profile

Experienced and licensed insurance broker seeking to transition into a role as a commercial underwriter. I have a proven record of success, solely brokering the largest territory in the company at AHLI, overseeing new business and renewals for 23 states, with 5 sales agents, 2 account managers, and 1 captive underwriter. Well versed in Applied Epic Agency Management System. I have utilized my knowledge of the insurance industry, analytical skills and strong attention to detail to evaluate risk and make informed appetite decisions based on customer information. Recently I have joined D L Moore Insurance, a leading firm specializing in construction, tradesmen, and heavy motor fleet insurance, where I am excited to continue leveraging my skills and expertise to drive results.

Employment Experience



DL Moore Insurance Services Limited

Temporary Commercial Insurance Broker

January 2023 - 31st of March 2023

- Managing a portfolio of commercial insurance accounts, ensuring high levels of customer satisfaction and retention.
- Communicate with new business customers to understand their insurance needs and recommend appropriate policies.
- Handle renewals and manage the renewal process to ensure timely and accurate policies.
- Broker new business submissions and renewals with underwriters, negotiating terms and pricing.
- Create commercial insurance proposals for underwriters to review, using rating systems to ensure accuracy and competitiveness.
- Create presentations for customers to clearly explain the policy terms and conditions.
- Handle claims on behalf of customers, ensuring prompt and fair resolutions of claims.
- Manage fleet insurance policies, ensuring appropriate coverage and FCA regulatory compliance.



Career Break - American Road Trip 09/2022 - 12/2022

80 Days on the road | 7 Days at Sea | 17,762 Miles driven | 40 States | 32 National Parks | 47 Nights Camping

After the pandemic began to subside, my fiancé and I made the decision to embark on a career break and travel throughout the United States. We spent a year carefully planning and saving for the trip to ensure that we could achieve our goals. During this time, I took the opportunity to evaluate various aspects of my life, including my career aspirations. I discovered my passion for transitioning into the field of commercial underwriting. I am

proactively seeking the next step in my career, eager for a fresh challenge and renewed dedication to achieving my goals.

American Hardware and Lumber Insurance

Commercial Insurance Broker

August 2019 - August 2022

- Managed the Central Territory, overseeing brokering of new business and renewals for 23 states, 5 regional sales staff, 2 account managers, and 1 captive underwriter.
- Efficiently obtained quotes for customers using online commercial insurance rating systems, as well as through manual submission proposals to commercial underwriters for a range of policies including Commercial Auto Insurance, Business Owners Policy Insurance, Cyber Insurance, Employment Practices Liability Insurance, Flood Insurance, General Liability Insurance, Inland Marine Insurance, Commercial Property Insurance, Professional Liability Insurance, Commercial Umbrella Insurance, Workers Compensation Insurance.
- Collated, analyzed the accuracy of, and created custom insurance proposals for customers by evaluating the data in quotes retrieved.
- Conducted thorough due diligence of new business submissions, carefully reviewing all crucial data to aid the commercial underwriting process.
- Collaborated with in-house underwriting to provide coverage solutions for customers facing new or expanding areas of risk, boosting account retention.
- Coordinate with account managers to ensure timely preparation of supplemental documents for upcoming renewals, and maintain workflow on insurance proposals.
- Built and maintained relationships with current and newly appointed insurance carriers, wholesalers, and commercial underwriters.
- Utilized Applied Epic Agency Management System to provide account servicing and transaction fulfillment.
- Demonstrated proficiency in multitasking on accounts, including excess and surplus markets, while working closely with underwriters and wholesalers.
- Adapted to meet the varying needs of customers across different geographical regions, offering coverage solutions for high risk areas including flood, fire, tornado, hurricane, and earthquakes.

American Hardware and Lumber Insurance

Commercial Insurance Internship

August 2017 - August 2018

- Create submissions packages for the brokerage team by collection and analysis of customer information.
- Providing support to the underwriting team.
- Maintaining brokerage teams data in the Applied Epic Agency Management System following internal best practices.
- Respond to sales team queries on current submissions.
- Aid projects upon CEO request, such as:
 - Gathering and providing analysis on large customers, for example; vehicle fleet values, loss history breakdowns, property portfolios, and more.
 - Loss history analysis on renewals, allowing for account managers to discuss trends with clients and how to mitigate or implement best practices to be better in the future.

Education

Bristol Business School, University of the West of England

Bachelor's Degree, International Business

2015 - 2019

2:1 (3.8 GPA)

Modules Available Upon Request

Chartered Management Institute

Diploma Level 5, Management

2015 - 2019

Distinction

North Carolina Department of Insurance

Property and Casualty License

First Issued: October 2019 - Expires October 2023. I am taking my Continuing Education to renew my license.

Continual Learning

Currently I am in the process of improving my proficiency with Microsoft Excel by taking a Udemy course. This includes developing my skills through beginner, intermediate, and advanced Excel. I will also be taking the Microsoft Excel VBA progression upon completion of the aforementioned course.

This year I will be reading Harvard Business Reviews 14 Book Box Set, each cover 10 published Must Read University Academic Articles. At the time of writing I have finished The Essentials and I am moving onto Strategy.

Professional Skills

Account Management | Analytical Analysis | Decision Making | Microsoft Office Excel | Multitasking | Negotiation | Presentation Leading | Problem Solving | Project Management | Professional Communication | Regulatory Compliance | Risk Assessment | Team Coordination | Underwriting Support | Sales & Retention | VBA Coding

References

Scott Reynolds | CEO | AHLI
SReynolds@americanhli.com

Tammy Thacker | Head Underwriter | AHLI
TThacker@americanhli.com