

Carole Harris

SENIOR MARINE UNDERWRITER

p: (206) 427-9259

e: carole@caroleharris.com

Summary

Senior level insurance professional with over 17 years experience in the industry. Broad range of skills and expertise, specializing in complex Hull, Liability and Cargo risks. Skilled in client management, negotiations and risk analysis. Proven track record of leadership using creative and innovative approaches to provide solutions for key clients. Specific areas of expertise include:

- Hull & Machinery
- Builder's Risk
- War Risk
- Package Placements
- Mortgagee's Interest
- Primary Liabilities
- Excess
- Bumbershoot
- Captives
- Protection & Indemnity
- Cargo/Stock Throughput
- Project Cargo/MDSU
- Contract Review
- MEL
- Club Placements

Notable Accomplishments

- Top producing marine underwriter for NW Region two years running.
- In the top three producing marine underwriters for the nation two years running.
- Generated over 10% annual growth of book.
- Manage monthly close budget projections & new business reports for West Region.
- Rapidly developed strong relationships with top tier brokers.
- Responsible for largest territory within local office including WA, OR, AK, CO & CA.
- As a broker, placed over \$1 mil in new and expanded premiums multiple years.
- Provided expert marketing and placement support to sister offices including Denver and Anchorage.
- Reverse flow business placed for International offices including Paris, London and Tokyo.
- Managed complex fleet program with multi-layered property and liability package placements.
- Reviewed and edited policy language on manuscript wording.
- Promoted to officership within five years of joining the company.

Professional Experience

Senior Underwriter

Allianz Global Corporate & Specialty

2011 - Present

Senior Underwriter specializing in hull and marine liabilities. Achieved top line growth of over 10% annually while maintaining 85% or better retention. Consistently negotiate above target rating increases. Strive to protect profitability through disciplined technical underwriting and critical risk review.

Regularly meet with broker-client partners to solidify relationships and develop long term growth strategies. Manage growth target reports on a monthly and year to date basis for West region. Review loss metrics and implement corrective action as necessary. Promote cross-sell opportunities by collaborating with Inland, Property and Cargo Underwriters. Expanded underwriting territory from Pacific NW to include CO and CA. Utilize rating toolkits and cat loss data models to support underwriting decisions. Maintain best practices documentation through proprietary information management systems. Actively participate in industry wide events to promote development and leadership opportunities.

Vice President

1998 - 2011

Marsh Global Marine Practice

Senior Client Advisor providing account management and direction for all lines of marine business. Handled diverse book of business including marine transportation industry leaders, fishing industry clients, property developers, food and beverage industry, public entities, energy companies and large native corporations. Consistently met and frequently exceeded the financial objectives of represented clients. Assessed risk tolerance and investment/risk-management goals to develop and implement solutions optimally suited to client needs. Collaborated internally on RFP response and sales strategy development. Managed renewal book as well as met or exceeded new business targets. Provided marketing and placement expertise to satellite offices.

Account Representative

1993 - 1998

Aon Risk Services

Specialized in placement for both large domestic and international fishing fleets. Developed successful small fish boat fleet program. Managed program for sizable fleet of charter vessels. Worked closely with clients and producers on all aspects of account processing.

Professional Designations

Washington State Property & Casualty License
Colorado Non-Resident License
California Non-Resident License
Alaska Non-Resident License
ARM (completing coursework)
AMIM (completing coursework)

Professional Associations

Marine Insurance Association of Seattle
Women in Insurance
RIMS