

**Michael R Hickey**  
Hoosick Falls, New York 12090

**Education:** **Cazenovia College** Cazenovia, New York  
*Bachelor of Science in Business Administration (December 2001)*

**Experience:** **Commercial Lines Underwriter**

April 2015 – Present

*Acadia Insurance – Albany, NY*

- Review new and renewal business requests in order to determine insurability based on corporate guidelines and standards.
- Cultivate relationships with company clients through frequent meetings and discussions.
- Negotiate with insurance agents to develop and retain both new and current accounts.
- Responsible for profitability and growth through properly classifying and pricing risk, managing loss frequency, risk acceptance and renewal retention, developing and implementing action plans as appropriate.
- Exceeded yearly goal of \$1.2 million in written new business premium while managing a \$5 million renewal book in designated territory. Assigned territory is currently operating with a loss ratio under 30% all while adhering to company guidelines and target markets.

**Commercial Lines Underwriter III**

August 2008 – April 2015

*Farm Family Insurance Company – Glenmont, NY*

- Responsible for reviewing new business submissions for commercial risks located in Westchester County and Long Island, NY. Lines of business underwritten include Commercial Automobile, Commercial Package Policy, Commercial Umbrella, Commercial General Liability, Inland Marine and Workers' Compensation.
- Communicate underwriting decisions to agents, and strive to find the most appropriate coverage for the risk submitted
- Developed agent mentoring program. Connects agents from across the enterprise, encouraging the sharing of various commercial strengths and expertise to help build a stronger field force.
- Member of underwriting team formed to broaden commercial target markets in CAT restricted areas. Involves researching prospective markets' current loss experience, working with the actuarial department to establish rates, and develop strategies to promote agency field force success in these areas.
- Travel on an as needed basis in order to provide field training and visit prospective and current risks typical of my underwriting region.

### **Business Products Specialist**

February 2005 – February 20017

*Sentry Insurance – Hoosick Falls, NY*

- Responsible for commercial property and casualty, business life insurance, 401K and retirement plan sales to target businesses with 10-249 employees in Vermont and Northeastern New York.
- Retain a \$500,000+ profitable book of business by providing effective quality service to policyholders with a strong emphasis on cross selling and account completion.
- Field underwrite new business according to company policies and procedures.
- Conduct regular policyholder audits through a periodic review of the adequacy of present exposures and insurance coverage.

### **Honors & Awards:**

#### **2017 Hudson River Watershed Wave Maker Award**

December 2017

*Hudson River Watershed Alliance – Marlborough, NY*

- Award for an individual that is working to protect, conserve, and restore the Hudson River and other water resources in the region.

#### **2017 Rachel Carson Award**

November 2017

*Environmental Clearinghouse of New York (ECOS) – Schenectady, NY*

- Each year ECOS celebrates Rachel Carson's legacy and offers an award for a person who exemplifies her dedication and impact within our community.

#### **Capital Hero**

July 2016

*News Channel 10 ABC and Capital Bank – Albany, NY*

- Award to recognize individuals/organizations that positively impact our community and make our community a better place.

#### **2016 Environmental Champion Award**

May 2016

*US Environmental Protection Agency (EPA Region 2) – New York, NY*

- Award for exceptional work to protect the environment.