

Gayle G. Curtin
2520 Amberwood Way, Lebanon, Tennessee 37090
(H) 615-480-0580 (C) 615-785-2462

PROFESSIONAL EXPERIENCE

November 2013 to Present

Liberty Mutual Insurance, Nashville, TN
Training Specialist, Southeast Region
Conducted classroom, in-agency and webinar training for over 1200 agents and brokers
Developed relationships with executive leadership to promote Learning Services initiatives
Executed revisions as lead trainer on Introduction to Commercial Insurance, Construction Defect, and Additional Insured Workshop

January 2009 to November 2013

Montgomery Insurance, Nashville, TN
Underwriting Specialist – Tennessee Region
Participating in WC Profit committee; lead on Expert Edge training; developed training powerpoint
Developed Power Point for additional insured training on eCLIQ forms
Conducted Safeco systems and procedure training to multiple Legacy Montgomery and new employees
Exceeded 2010 Production goal by more than 40%
Exceeded 2009 Renewal rate goals by 10%
Exceeded 2009 Loss Ratio goals by 34.8%
Worked with senior staff to retain \$750,000+ account
Worked with H. O. staff to assist in analysis of GL proprietary forms
Mid-Tennessee CPCU Chapter Board member 2010
Development and distribution of GL Quick Tips through December 2010
Training/Certifications
Completed programs: Certified Risk Manager (CRM)

July 2001 to January 2009

Safeco Insurance Company, Duluth, GA
Underwriting Specialist-Safeco Business Insurance, Florida Team, Southeast Region
Provided training as Subject Matter Expert for General Liability for Southeast Region
Participated on team generating new business and renewal documentation direction for all regions of Safeco related to Safedoc (electronic task/documentation system) roll-out
Conducted training and acted as mentor for multiple new employees
Created and conducted training for underwriters on developing 'a' rates, Additional Insured endorsements, and General Liability coverage part
Maintained positive growth levels on book of business in excess of \$10,000,000 in annual written premium.
Achieved premium increase in excess of 65% in 2005 for a total of \$2,798,000 in new business
Achieved increase of 3.75% in 2006 for total of \$3,918,265 in new business
Acted as point person for Radloff Middle School Mentoring Program partnership in 2008
General liability lead in Hartford and Indianapolis underwriting audits
Since September 2002, have composed weekly general liability Quick Tips and distributed to Duluth commercial department as well as to countrywide contacts
Training/Certifications
Completed programs: Certified Insurance Counselor (CIC), Associate in Risk Management (ARM)

October 1998 to July 2001

Safeco Insurance Company, Indianapolis, IN
Product Management Commercial Specialist – General Liability
Coordinated Ultra Specialty Services product development
Assisted with transition of American States filings to Safeco
Completed re-write of Products/Completed Operations Underwriting Guide
Participated on Construction Defect Committee that determined position on contractors risk selection countrywide and developed underwriting guide article on this topic

July 1991 to October 1998

American States Insurance Company, Indianapolis, IN
Product Management Commercial Specialist – General Liability
Coordination of Golf Program, and development of rates, rules, manual pages for GL portion
Authorship of Underwriting Guide article for Golf Program

Development of general liability enhancement form for Ultra Contractor program
Authorship of multiple implementation packets to introduce ISO rule changes
Re-work of Named Insured, Liquor Liability and Additional Insured Underwriting Guide Articles
Provided support for regional offices, participated in pricing process and coordinated rate/rule and form state filings in assigned territory – 18 states and 8 regional offices.
Provided on-site training to Regional offices on issues as needed.
Participated in underwriting audits for regional offices countrywide.

Training/Certifications

Seminars: Differences: A Program in Valuing Diversity, Influence without Authority, Effective Presentations.
Independent Study Courses: The Art of Communicating, Business Etiquette & Professionalism, Using the Customer Information System, Effective English for Business Writing.
Completed programs: Chartered Property Casualty Underwriter (CPCU), Associate in Management (AIM), Certified Life Underwriter (CLU)

July 1989 to July 1991

American States Insurance Company, St Louis, Missouri

Field Sales Manager

Territory encompassed 55 agents in metro St. Louis and southern Illinois

Liaison between agents and underwriters

Responsible for new agency appointments

Training sessions held on products in all lines – Personal, Commercial, Life

Training/Certifications

Seminars: Performance Appraisal and You, Assertive Communications, Time Management.

Independent Study Courses: Life Basics, Universal Life Basics.

Completed programs: Associate in Underwriting (AU)

July 1987 to July 1989

American States Insurance Company, St Louis, Missouri

Commercial Underwriter

Territory – metro St. Louis and southern Illinois

Training/Certifications

Seminars: QC Workshop, Service Excellence.

Independent Study Courses: Workers Compensation Coverage, Workers Compensation Rating,

Commercial Auto Coverage.

ACADEMIC BACKGROUND

Bachelor of Science Degree – Middle Tennessee State University

Masters Degree in Adult Education & Training, in progress, Target graduation date May 2016

Industry related designations earned: ITP, CPCU, CRM, ARe, CLU, CIC, ARM, AIM, AU, CPIW.

SKILLS

Critical thinking

Decision making – incorporating both facts and relationship issues

Clear and direct communication