

PRIYA N. RAGHUNATHAN

COMMERCIAL LINES INSURANCE PROFESSIONAL · CIC CANDIDATE

Port Orange, FL 32127 | (386) 555-0293 | p.raghunathan@mailbox.com | linkedin.com/in/priyaraghunathan

PROFESSIONAL SUMMARY

Commercial lines insurance professional with seven years at a regional independent agency, most recently supporting a \$2.8M-premium book across construction, hospitality, and light manufacturing. Deep technical command of coverage design, carrier marketing, and loss analysis, with a consistent record of expanding revenue inside existing relationships. Actively seeking a move from service into a production role.

PROFESSIONAL EXPERIENCE

Senior Commercial Lines Account Manager

Jun 2022 - Present

Halstead Risk Partners — Ormond Beach, FL · Independent agency, approx. \$22M in agency premium

- Manage 68 commercial accounts representing **\$2.8M in written premium**, supporting two senior producers across construction, hospitality, and light manufacturing.
- Sustained **96% client retention** across three years (98% in 2025) against an agency average of 89%.
- Generated **\$184K in new annual agency revenue** through coverage round-out on existing accounts — principally cyber, EPLI, excess liability, and equipment floaters identified during renewal exposure reviews.
- Personally sourced and closed **nine net-new accounts (\$61K revenue)** from client and centers-of-influence referrals, without carrying a formal new business goal.
- Market accounts to 15+ carrier partners; build submissions, negotiate terms and pricing with underwriters, and construct the proposal materials producers present.
- Lead renewal strategy sessions beginning 120 days out; analyze five-year loss runs, model retention and deductible options, and present loss-control recommendations to client safety leadership.
- Built the agency's standardized submission and renewal checklist, now used department-wide; mentor two junior account managers.

Commercial Lines Account Manager

Aug 2020 - Jun 2022

Halstead Risk Partners — Ormond Beach, FL

- Serviced a 90-account small-commercial book; handled endorsements, certificates, audits, and claims advocacy.
- Converted the book from paper files to Applied Epic workflows, cutting average certificate turnaround from 48 hours to under 4.
- Sat in on 40+ new business and renewal presentations as the technical resource.

Client Service Representative

Jul 2019 - Aug 2020

Halstead Risk Partners — Ormond Beach, FL

- Supported three account managers; earned Florida 2-20 license within first six months and was promoted ahead of schedule.

EDUCATION

Florida State University — B.S. Risk Management & Insurance, 2019 · Tallahassee, FL

Gamma Iota Sigma, VP of Programming · FSU Risk Management Case Competition, 2nd place (2018)

LICENSES, DESIGNATIONS & SKILLS

Licenses: Florida 2-20 General Lines (Property & Casualty), active since 2019.

Designations: CISR (2021); CIC — three of five institutes completed, expected 2027.

Systems: Applied Epic, Salesforce, ImageRight, Microsoft Office Suite (Excel pivot tables, loss-ratio and trend modeling).

Professional: Independent Insurance Agents & Brokers of Florida, Young Agents Committee (2023-present).