

Steve Bear

Summary

Accomplished business professional with a strong background in property insurance. Broad based experience in the marketing of property business and the servicing of accounts both with the insureds and carriers. Remain up to date on market and industry trends and anticipate challenges accordingly. Possess strong communication, multi-tasking and organizational aptitude.

PROFESSIONAL EXPERIENCE

Risk Placement Services, Inc., Itasca, IL Senior Property Broker

2001 – 2008

Responsible for the producing and marketing of new and renewal property accounts to retail agents.

- Increase submission and binding activity by cultivating existing and new retail agents through personal visits and telephone calls.
- Provide assistance to retail agents to secure coverage for property (primary and excess), inland marine, ocean marine and DIC.
- Negotiate with underwriters and retail agents to provide the best possible terms and conditions available within the market place.
- Knowledge of insurance companies' risk appetites, individual underwriters' likes and dislikes and effectively marketing accounts based on this market expertise.
- Develop and maintain positive relationships with new and existing retail agents as well as with various insurance companies.
- Review quotations on behalf of carriers and oversee issuance to retail producers.

Marsh, Chicago, IL Assistant Vice President/Global Broking

1997 – 2001

Responsible for the marketing of renewal and prospective property business for all Marsh offices.

- Transacted a book of business with a premium volume in excess of \$15 million which generated revenue over \$1 million.

- Served as a property resource for Marsh offices by sharing marketing information and utilizing my expertise to assist other brokers.
- Generated and developed market relationships with various insurance carriers to cultivate market strategies for renewals and prospects.
- Negotiated the best terms and coverage available within the market place.

**Kemper Insurance Companies, Long Grove, IL
Accounts Underwriter – HPR Special Accounts**

1996 – 1997

Responsible for determining underwriting acceptability of prospective property accounts, preparing and submitting quotes on prospective business and changes on accounts.

- Consistently maintained and serviced over \$4.5 million profitable book of business with three Marsh Global Broking offices; with premiums ranging from \$10,000 to \$50,000.
- Assigned, monitored and approved binders, policies, endorsements and underwriting records for underwriting support staff.
- Reviewed coverages, values capacity, pricing, loss experience and engineering evaluations on all business.

**Industrial Risk Insurers, Chicago, IL
Senior Accounts Underwriter (1990-1996)**

1987 – 1996

Responsible for maintaining and servicing a profitable book of business with various brokers, with premiums ranging from \$25,000 to \$3 million.

- Evaluated reinsurance requirements and placed all reinsurance needs with facultative reinsurance markets.

**Industrial Risk Insurers, Chicago, IL
Loss Prevention Consultant (1987-1990)**

Responsible for performing surveys of insured and prospect risks and evaluated their HPR characteristics, including analyzing of fire protection equipment. Investigated losses, determined cause and identify corrective measures. Handled special visit assignments to evaluate pump tests, alarm tests and monitored builders' risk projects.

Education

B. S. Engineering Technology, Northern Illinois University, DeKalb, IL May, 1986

Other

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