

John Nixon

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Skills

Commercial Property Insurance Underwriting (HPR, International, CAT, Home Office), Property Facultative Reinsurance Underwriting, Catastrophe Modeling, Commercial Building Replacement Costs Estimates, Manuscript Policy Wording, P&L Analyses and Management, Market Research, Pricing, Negotiating, File Auditing, Loss Control Engineering, Leadership, Mentoring, Training, Public Speaking, Software Development.

Experience

Asperta, Ltd.

Founder and Property Insurance Underwriting Consultant

04/15/2008 - Present

- Founder of unique independent consulting practice coaching risk managers and brokers on critical issues with property insurance underwriting submission format, data quality, and valuation, including optimization for leading CAT models. Clients are public entities, hospitals, real estate managers, and others, typically with annual property premium +\$500,000.
- Providing high-ROI property submission preparation services, relieving risk managers of time-intensive tasks.
- Customizing property schedules to ease reconciliation and integration across clients' internal systems.
- Delivering detailed, defensible replacement cost estimates to reduce clients' risk of under- and over-reported values.
- Supporting third-party appraisal front-end project scope customization and prioritization, and back-end data quality review and integration of appraisers' results into submission documentation.
- Analyzing and correcting property data to position underwriters to advocate internally for favorable terms and pricing.
- Designing submission packages optimized for efficient underwriter processing, earning priority status from underwriters.
- Improving Catastrophe model results by over 25% through proactive data quality improvements and input code compliance.
- Delivering insider-level insights into carrier evaluation and decision-making processes to enhance placement outcomes.
- Serving as a trusted gatekeeper to challenge and supplement newly acquired asset values and data.

Cotality (fka Marshall & Swift / Boeckh)

Director Commercial Solutions Group

02/01/2005 – 04/15/2008

- Led the business unit delivering insurable value estimating software and exposure data analysis for commercial property insurance and reinsurance underwriting.
- Drove the unit to become the fastest growing and most profitable within MSB, generating over \$12MM in annual revenue.

Westfield Insurance

Sr Commercial Lines Analyst

04/01/2004 – 12/15/2004

- Internal consultant for commercial property coverages and underwriting guidelines.
- Assisted in restructuring of commercial property treaty program

QBE (fka General Casualty Companies)

Commercial Property Line of Business Manager

12/01/2001 – 04/01/2004

- Served as subject matter expert for commercial property insurance coverages
- Established appetite guide and portfolio pre-renewal review process
- Secured improved reinsurance pricing, capacity, and terms.
- Improved combined ratio for the property line by over 75%.
- Represented commercial underwriting on the Marshall & Swift / Boeckh client advisory board.

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Travelers (fka St Paul Fire & Marine)

Director Property Solutions CATRisk

11/01/1997 – 12/01/2001

- Marketed and underwrote property catastrophe (CAT) insurance and reinsurance with limits up to \$50 million.
- Conducted disciplined underwriting analysis focused on data quality, return on allocated capital and marginal portfolio impact using CAT modeling software such as RMS, EQE, and others.
- Successfully expanded distribution channels to include facultative reinsurance intermediaries, significantly increasing submission flow and written premium.
- Designed and implemented user-friendly software for account-level pricing of earthquake and hurricane exposures, integrating CAT model outputs with corporate capital allocation and investment return strategies.
- Created user-friendly templates and standardized policy language to enhance the quality, consistency, and efficiency of quoting and issuing manuscript policies.
- Served as lead underwriter for international catastrophe exposures.

Chubb (fka CIGNA International)

Regional Director International Property

09/01/1996 – 11/01/1997

- Managed underwriting and service team for home-foreign commercial property insurance in the central US territory.

FM (fka Protection International)

Senior International Underwriter

04/01/1994 – 09/01/1996

- Lead underwriter for complex international HPR accounts (average +\$750K per account).
- Developed working solutions for international rating, value tracking, and proposal and policy issuance in advance of formal integration with US parent company systems.

FM (fka Protection Mutual)

Account Underwriter

08/01/1990 – 04/01/1994

- Underwriting and servicing HPR accounts in a wide variety of occupancies for Canadian and US accounts.
- Authored user-friendly software application for Fire, B&M, and DIC rating that was released for company-wide use.

XL Group (fka Industrial Risk Insurers)

Field Engineer

09/01/1986 – 08/01/1988

- HPR loss prevention consulting

Education

Cleveland State University, MBA

Northwestern University, BS Industrial Engineering

Miscellaneous

Industry speaker on topics related to commercial property underwriting submission format, data quality, and valuation issues.
AGRIP, AAIMCo, CAI, CPCU, IMUA, LMUA, PRIMA, RAA