## ANNETTE L. BRAND 713–240–5597

**Education:** Completed 1 1/2 years @ Ohio State University

Major: Elementary Education Licensed General Lines Agent

**Experience:** 20+ years experience with Standard and Non-standard agencies Personal and commercial lines, sales, marketing and service

# **Employment History:**

#### 2000-2012:

Independant Insurance agenciesCommercial Lines Office Manager

Duties include commercial lines production and development, staff training and supervision.

Streamline all office procedures, including accounting, document retention, and sales & services follow-up, worked towards making the office paperless.

Independent agency, & (Farmers Agency)

Commercial and Personal lines account manager, including sales, service, underwriting and claims management. Had successfully implemented procedures for reducing claims ratio. Within 2 years Farmers agency went from +200 loss ratio to being profitable. Introduced batch-filing system and increased commercial production. Developed my own book of business including both commercial & personal lines.

# 1994 — 2000 Farmers Insurance, Agency

Agency management, customer service with heavy emphasis on Commercial lines, standard and non-standard. Responsible for underwriting, accounts receivable, accounts payable, and claims management, also acted as producer acquiring new business for agency.

### **1992-1994** Independant Insurance Agency

Agency manager, customer service, accounts receivable and accounts payable. Focus on non-standard insurance, personal and commercial lines. Developed new location for this agency, realizing a profit within first year of operation.

### **Special Interests:**

Sailing, gardening, Marketing Office Canyon Lake Parrot Head Club, Hearts & Hammers Project volunteer, Elves N More volunteer.