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Marvel Personal Insurance
202 Hall's Mill Road, CPI, Building A
Whitehouse Station, NJ 08889

To the Director of Human Resources:

I recently learned of the Personal Lines Underwriter Trainee position from Marvel job notifications. As a former underwriting intern at Marvel's New York City office this past summer, I witnessed first-hand the strong work ethic Marvel employees possess and the company's commendable, conservative approach to doing business. I am applying for this job because of the similar values I share with the company, as well as my own strengths that can be applied to the role of an underwriter. My professional interests and background in underwriting make me well suited for this position; I have enclosed my résumé for your review.

As an underwriting intern, I was privileged to rotate through each department at Marvel, including Personal Lines. Although the New York City office does not have Personal Insurance underwriters, I became acclimated with Marvel's policies and the role of an underwriter by rotating through the Commercial and Specialty Lines. My experience involved accompanying underwriters on broker, appraisal, and loss control visits, as well as completing marketing and prospecting projects, including, but not limited to, a PEMA project and a new business project. Throughout the entirety of my experience I gained a general understanding of the insurance industry and an in-depth knowledge of Marvel's unique appetite and expertise.

As an English major at Saint Mary's College in Notre Dame, IN as well as a writer for my school's newspaper, *The Observer*, I have developed strong analytical and communication skills through research and writing. Such skills are required of a successful insurance underwriter. During my internship I was given the opportunity to hone these abilities further through the analysis of Marvel's industry specific specializations and potential clients. I evaluated the risks of accounts and determined the profitability of potential clients. In Personal Lines specifically, I analyzed broker hit ratios and evaluated solutions to low broker hit ratios. My ability to communicate and maintain relationships was utilized throughout the internship through joint travel with employees in all lines of business. These analytical and relationship management skills as well as my high motivation and organizational abilities are strengths that I believe I can leverage as an underwriter at Marvel.

I would greatly appreciate the opportunity for an interview to discuss further my qualifications and employment opportunities at Marvel. If I do not hear from you, I will contact you in two weeks to inquire about scheduling an interview. I am currently in New Jersey until January 16th and then will be at school in Indiana until my graduation in May. However, I would be more than happy to travel back to New Jersey as needed. I appreciate your time and consideration. I look forward to speaking with you.

Sincerely,

Alexandra English