

Michael D. Israel

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Education

University of Iowa, Iowa City, Iowa

Master of Business Administration, *with distinction* – May 2010

Bachelor of Business Administration in Finance – May 2003

Bachelor of Business Administration in Marketing – May 2003

Professional Experience

ARAG North America, Des Moines, Iowa, September 2009 – Present

Manager, Underwriting, April 2013 – Present

- Ensured adequate reserve holdings validated by third party and auditors
- Oversaw strategic direction of client pricing and retention
- Implemented formal new hire training process

Senior Pricing Analyst, September 2012 – April 2013

- Developed models to price new and existing insurance policies based on risk
- Provided extensive analysis including board reporting to senior management
- Produced accurate revenue and loss forecasts used in company budgets

Pricing Analyst, September 2009 – September 2012

- Realigned cost of care resulting in a 15% reduction in new business pricing
- Built consistent sales process to accurately track and forecast new sales
- Collaborated with other departments to produce ad hoc reports

Wells Fargo Financial, Des Moines, Iowa, May 2003 – September 2009

Implementation Consultant, April 2005 – September 2009

- Managed high priority regulatory projects across the enterprise to mitigate risk
- Created interdepartmental relationships with a focus on new business partnerships
- Recognized as a top performer in the division – Star Performer Award – 2007

Project Manager, August 2004 – April 2005

- Directed technology projects to ensure accuracy of customer data
- Designed a customized process to reconcile information across multiple platforms
- Implemented a new audit process to improve documentation consistency

Underwriter, May 2003 – August 2004

- Analyzed and adjudicated credit decisions on real estate loans
- Pilot member of loan accounting software implementation team
- Interfaced directly with sales team members daily to bring loans to completion

Core Competencies

- Proven top performer with broad experience able to manage high exposure assignments
- Significant analytical and operational experience
- Big picture thinker able to manage details, strong communicator
- Self motivated, quick learner, extremely well organized, efficient

Personal Interests

- Reading, learning, hospice volunteer, exercise, golf, home improvement projects, chip carving