

**JOSEPH F. PELOSO, CPCU, RPLU, CPL, ARe, AU, ARM, ALSI**

8481 Jefferson Highway  
Minneapolis, MN 55369-4588  
Telephone: (763) 488-3700 Fax: (763) 488-3704  
Email: [JPeloso@Altair-USA.net](mailto:JPeloso@Altair-USA.net)  
Website: [www.Altair-USA.net](http://www.Altair-USA.net)

**Professional Profile**

Expertise includes diversified insurance and reinsurance experience of developing business relationships and managing cross-functional teams. Experience in both underwriting and production of insurance and reinsurance as well as product development for commercial and personal lines with particular expertise in marketing and program development. Superior skill sets including strategy development, team building, flexibility, problem solving and creative solutions.

**Employment Chronology**

*Altair Associates, Inc.* *2019 / Present*  
*Minneapolis, Minnesota*

**Senior Underwriting Analyst**

- Senior Underwriting Analyst for an insurance and reinsurance services firm.

*Northport Financial LLC* *2015 / 2019*  
*Cranford, New Jersey*

**Senior Consultant**

- Conducted insurance carrier reviews of underwriting facilities including MGA / MGU operations resulting in positive recommendations for improved performance.
- Performed underwriting and operational reviews of ceding companies on behalf of reinsurance carriers to evaluate treaty performance.
- Assessed and developed comprehensive underwriting policies, procedures and guidelines for property and casualty carriers / MGA / operations to improve profitability.
- Conducted coverage analysis and evaluations to create new policy wordings and products; resulting in more competitive offerings.

*Liberty International Underwriters* *2008 / 2015*  
*New York, New York*

**Vice President**

- Managed and expanded Casualty Programs Division.
- Marketed, developed and underwrote growing portfolio of casualty driven business; increasing insurance premiums from \$5 million to \$70 million in six years.

- Developed strategic marketing plans for unit as well as marketing development plans for Managing General Agents (MGAs) and Program Administrators (PA's).
- Created extensive due diligence processes including submission criteria and multi-disciplinary audit guidelines, assisting in development of General Agent agreements.
- Conducted numerous underwriting and compliance audits and assisted MGAs / PAs, improving operations based on evaluation and implementation of recommendations.
- Oversaw reinsurance structures and purchases, expanding product lines and program specific treaties.

*Praetorian Financial Group (Clarendon Insurance Company)*  
*New York, New York*

*2002 / 2007*

Senior Vice President

- Managed ongoing portfolio of over \$500 million in program business including marketing, development and underwriting management including \$200 million in new profitable business.
- Developed strategic marketing plans for unit as well as marketing development plans for MGAs and PAs; assisting in growth and expansion plans for writing profitable business.
- Assisted numerous MGAs / PAs in enhancing existing programs, as well as expanding to additional product lines, including both underwriting guidelines and coverage form enhancements and restrictions.

*SCOR Reinsurance*  
*New York, New York*

*1995 – 2002*

Senior Vice President

- Established integrated program operations for primary insurance company (General Security Insurance Company) including underwriting operations, systems evaluation, compliance and regulatory filings, as well as claim and risk control oversight.

*Prudential Reinsurance Company*  
*Newark, New Jersey*

*1989 – 1995*

Vice President

- Launched integrated program operations for primary insurance company (Prudential National Insurance Company) including underwriting operations, systems evaluation, compliance and regulatory filings as well as claim and risk control oversight.

*American Re-Insurance Company*  
*New York, New York*

*1985 – 1989*

Vice President

- Directed treaty production and corporate marketing activities.

*Royal Insurance Company*  
*New York, New York*

1983 – 1985

Assistant Vice President

- Managed national accounts, captive insurance programs and commercial mass marketing.

*Reliance Insurance*  
*Philadelphia, Pennsylvania*

1980 – 1983

Assistant Vice President

- Coordinated risk management underwriting and product development.

*Colonial Penn*  
*Philadelphia, Pennsylvania*

1978 – 1980

Director

- Oversaw market diversification efforts.

*AIG*  
*New York, New York*

1972 – 1978

Manager

- Served as underwriting manager for excess casualty and mass marketing department.  
Managed New Product Development department.

*Hartford Insurance*  
*Newark, New Jersey*

1970 – 1972

Marketing representative

- Managed agents in assigned territory.

**Educational Qualifications**

Master of Business Administration (MBA), St. John's University, New York, New York (1973)

Bachelor of Science (BS), Fordham University, New York, New York (1968)

**Military Service**

First Lieutenant, US Army – Military Intelligence

1968 – 1970

- Republic of Vietnam