NICHOLAS J. OCHS
SOFTWARE DEVELOPER & INSURANCE UNDERWRITER
nickochs@pm.me

EDUCATION

St. John's University, Peter J. Tobin College of Business   New York, NY
B.S. Quantitative Risk Management & Insurance   August 2014 – May 2018
<u>Relevant Coursework</u>: Actuarial Science II, III, & IV; Reinsurance; Risk Control; Commercial Liability; Life, Health & Employee Benefits; Calculus II; Computer Applications in Insurance; Database Management

DigitalCrafts, Full Stack Flex Program, Software Development   2020 – 2021
Top rated coding bootcamp teaching the fundamentals of programming through an intensive classroom experience, transforming beginners into full-stack software engineers with cutting-edge skill sets

EMPLOYMENT

Software Engineer   February 2026 – Present
WithCoverage   Remote/Sarasota, FL
- Built and maintained risk management and brokerage platforms utilized by insureds, producers and operations.
- Helped redefine insurance workflows by collaborating with various teams to translate real business problems into scalable, AI-powered technical solutions.

Lead Software Developer   October 2021 – February 2026
Crum & Forster – Digital Solutions   Remote/Sarasota, FL
- Founding & lead developer for FleetIns. An online underwriting portal for external producers and internal underwriters to quote and bind primary Motor Carrier insurance coverages
- Developed end-to-end type-safe clients & servers using in depth, specialized knowledge of the following technologies: Next.js, React, HTML, CSS, JavaScript, TypeScript, Nest.js, Express, TypeORM, SQL & Postgres
- Deployed thoroughly tested applications through AWS. Configured individual environments for developers, user-acceptance testers and production users with a variety of services: ECS, Cognito, IAM, Cloudwatch, S3, SSM
- Collaborated weekly with the business team to understand requirements/ideas in order to deliver a quality product
- Onboarded nationwide producers in order to build a book of primary business in the commercial auto segment which exceeded $25M gross written premium and 170,000 submissions
- Utilized internal Data Science APIs and external APIs including: Policy Decisions, ImageRight & DuckCreek
- Attended insurance conferences such as WSIA in order to give presentations to producers that demonstrated our initiative to push technology into the insurance industry
- Mentored other developers, reviewed pull requests, and consistently brought creative, new ideas to the table

Transportation Underwriter   January 2021 – October 2021
Crum & Forster – Surplus & Specialty   Glastonbury, CT
- Underwrote new business and renewals for primary Motor Carrier coverages, monoline & package (Auto Liability, Auto Physical Damage, Motor Truck Cargo, General Liability)
- Managed endorsements & required federal and state filings for applicable insureds
- Established a healthy, profitable book of new business of over $10M gross written premium
- Inherited renewal book of business, maintained retention above 70% and an overall loss ratio under 40%
- Teamed up with wholesale brokers to provide product solutions to unique & unusual risks
- Collaborated closely with external MGAs in order to set up their own programs using our carrier paper

Transportation Underwriter   June 2018 – December 2020
Navigators Global Specialty – A Brand of The Hartford   Farmington, CT
- Established new business and retained renewals in a profitable book of monoline commercial auto business on both Business Auto and Motor Carrier forms (admitted & non-admitted)
- Thoroughly analyzed submissions including operations, loss data, historical information, unit schedules, motor vehicle records, locations, and unit values, in accordance with underwriting guidelines, appetite, and authority
- Maintained files beyond the standards of compliance and assisted with the development of a new underwriting documentation application
- Developed meaningful business relationships nationwide with dozens of specialty wholesale brokers, and collaborated with them to closely monitor their productivity levels