

Maria Koutsouki

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PROFILE

Commercial Marine Underwriter with over 25 years of combined experience in Marine insurance, Marine safety, and Procurement. Proven track record of managing underwriting operations, mitigating risks, and delivering superior broker and client service. Recognized for achieving measurable results, including accident reduction, cost savings, and improved operational efficiency. Skilled negotiator and collaborative team player with a strong ability to balance financial performance and customer service excellence.

CORE COMPETENCIES

- Marine & Commercial Underwriting (Hull, Cargo, Liability)
- Risk Assessment & Mitigation
- Broker & Client Relationship Management
- Procurement & Contract Negotiation
- Regulatory & Safety Compliance (ISM Code, ISO9002)
- Policy Development & Customization
- Financial & Data Analysis
- Team Collaboration & Leadership

PROFESSIONAL EXPERIENCE

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| Commercial Marine underwriter
Coast underwriters Ltd, subsidiary of Intact IFC, Toronto, ON | 2018– Current |
| <ul style="list-style-type: none">• Assess and evaluate a variety of risks by applying proper pricing, underwriting and risk retention standards.• Quote, negotiate and authorize new business, renewals, cancellations, and endorsements• Deliver superior Broker service by providing timely, solution-oriented responses to inquiries.• Collaborate with the Marine team to achieve the department's strategic plan.• Key Achievement: Delivered customized underwriting solutions that strengthened broker relationships and contributed to portfolio growth. | |
| Purchaser/Procurement
Gresham House Furniture Inc, Mississauga, ON | 2017 – 2018 |
| <ul style="list-style-type: none">• Coordinated day-to-day purchasing operations and supplier interactions, determine quantity and type of merchandise to procure, create and execute purchase orders• Ensured smooth business operations by aligning procurement with company needs. | |
| Senior Procurement Specialist
Ministry of Labour/ Public Social Insurance Organization (OAEE), Greece | 2009 – 2017 |
| <ul style="list-style-type: none">• Led complex end-to-end procurement projects for a variety of standard and specialized goods and services, including P&C insurance services, IT, postal and office equipment.• Negotiated contract terms, achieving 25% annual cost savings.• Advised management on business continuity, vendor risks and contract renewals.• Key Achievement: Successfully delivered the first international bidding competition for postal services (\$7M project), saving \$1M through a new pricing model. | |

Financial/Equity Analyst**2004 – 2009****Ministry of Labour/ Public Social Insurance Organization (OAEE), Greece.**

- Monitored investments, prepared financial analyses, and produced cash flow reports.

Marine Safety & Quality Coordinator/Auditor**1997 – 2004****Pankar Maritime S.A., Greece/ Ship owning company operating Bulk & Oil Cargo vessels.**

- Developed and implemented safety/quality procedures ensuring compliance with **ISM Code & ISO9002**.
- Conducted the investigation of accident root cause analyses and designed corrective action plans, promoting compliance, leverage value for money, service efficiency and maximized stakeholders' satisfaction.
- Delivered safety training to crews and office staff.
- **Key Achievement:** Reduced onboard accidents and near misses by **65%**, saving shipowners **25%** in insurance premiums.

EDUCATION AND PROFESSIONAL DEVELOPMENT

- Certificates in "Introduction to Hull Insurance", "Protection and Indemnity" and "Advance Cargo Underwriting Class"
AIMU, NY, Webinars
- ISM Code-Marine Risk Assessment Diploma
Det Norske Veritas, Greece
- Diploma in Marine Managing Incident Investigation
Det Norske Veritas, Greece
- Bachelor's Degree (Honours) in Shipping (Maritime Studies)
University of Piraeus, Greece