

Charlotte Miyazaki

Senior Group Benefits Account Manager

Coral Springs · Florida · US

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Summary

Dynamic and client-focused Group Benefits Account Manager with over 18 years of progressive experience in the insurance and employee benefits industry, specializing in the South Florida market. Proven expertise in managing comprehensive books of business, cultivating enduring client partnerships, leading cross-functional benefit enrollments, and delivering tailored solutions that foster retention and growth. Recognized for exceptional communication, meticulous plan implementation, and a consultative approach to both new and renewal business transactions. Adept in agency management platforms including Vertafore AMS360, and skilled at navigating the evolving regulatory landscape. Bilingual in English and Spanish with a keen understanding of diverse client needs and backgrounds.

Experience

SunWave Insurance Partners

Senior Group Benefits Account Manager | Aug 2016 – Present

Promoted in 2019 from Account Manager for outstanding service delivery and leadership. Manage and expand a \$5.2M book of employee benefits business for small and medium group clients in South Florida, particularly in healthcare, technology, and hospitality sectors.

- Serve as principal liaison for over 55 group benefits clients, directly handling complex service matters, claims escalations, and client inquiries.
- Lead annual enrollment strategies and on-site/virtual presentations for groups ranging from 25–300 lives, improving open enrollment outcomes by 23% over four years.
- Partner with producers to market and renew client accounts, including preparing comprehensive benefit summaries and presentations for decision-makers.
- Implement new carrier plans and benefit changes, ensuring seamless transition and compliance with agency and regulatory standards.
- Mentor and supervise two junior account managers; pioneered a knowledge-sharing initiative that decreased service ticket response times by 30%.
- Regularly attend carrier roundtables, compliance workshops, and industry seminars to maintain leading-edge knowledge of benefits products and legal requirements.
- Achieved a 97% client retention rate for managed book over the last three renewal cycles.
- Led a client-wide transition to digital enrollment, reducing paperwork errors by 41% and increasing employee engagement across multiple clients.

SunWave Insurance Partners

Benefits Account Manager | May 2013 – Aug 2016

- Managed book of 30+ group benefits accounts, addressing member eligibility, billing disputes, claim issues, and benefit changes.
- Created customized benefit enrollment guides and employee communications for clients, improving onboarding satisfaction scores to 4.7/5.
- Supported cross-sale initiatives in partnership with producers, expanding ancillary benefits adoption among existing accounts by 15%.
- Maintained data integrity in AMS360 and oversaw account documentation compliance.

PalmStar Coverage Solutions

Benefits Service Consultant | Aug 2008 – Mar 2013

- Serviced mid-market employee benefits accounts (15–200 lives), collaborating with producers to resolve day-to-day service issues including eligibility, billing, and claim disputes.
- Executed annual open enrollment meetings and benefit education sessions in both English and Spanish, enhancing client understanding and minimizing post-enrollment corrections.
- Instrumental in migration to a new agency management system (AMS360), providing training to colleagues and improving department record-keeping practices.

PalmStar Coverage Solutions

Account Coordinator – Benefits | May 2006 – Aug 2008

- Assisted senior consultants with preparation and delivery of enrollment materials, benefit summaries, and compliance documentation.
- Processed applications, tracked implementation milestones, and served as client's first point of contact for eligibility questions.
- Supported claims follow-up and handled administrative tasks in the agency's data management system.

Evolve Community Foundation

Administrative Support (Short-term contract) | Mar 2013 – May 2013

From March 2013 to May 2013, took a short-term contract assignment outside the insurance sector (administrative support, Evolve Community Foundation) before returning to benefits specialization with SunWave Insurance Partners.

Education & Training

Bachelor of Science, Business Administration

Florida International University

– May 2006

Skills

Employee Benefits Administration, Insurance Policy Analysis, Client Relationship Management, Benefits Enrollment & Implementation, Cross-Selling & Account Rounding, Agency Management Systems, Legislative Compliance, Problem Resolution & Claims Advocacy, Renewal & New Business Marketing, Presentation Development, Billing & Eligibility Support, Producer & Carrier Liaison, Staff Supervision & Mentorship, Process Improvements, Data Integrity & Account Documentation, Microsoft Excel, Employee Communications, Bilingual, Public Speaking, Time Management & Multi-tasking, Analytical & Strategic Planning, Professional Appearance & Conduct, Training & Onboarding

Languages

English | – Present

Native proficiency

Spanish | – Present

Native proficiency

Certifications & Credentials

Florida Life, Health & Variable Annuity License (215) | – Present

State of Florida

Florida Life, Health & Variable Annuity License (215) – active

Group Benefits Associate (GBA) | 2014

International Foundation of Employee Benefit Plans

Group Benefits Associate (GBA), International Foundation of Employee Benefit Plans, 2014

Certified Employee Benefits Specialist (CEBS) | 2024

International Foundation of Employee Benefit Plans

Certified Employee Benefits Specialist (CEBS) – Coursework completed, designation pending as of 2024

Awards

Client Care Excellence Award | 2019

SunWave Insurance Partners

Recognized by management with "Client Care Excellence Award" in 2019 for service innovations and responsiveness.

Projects

Annual Enrollment Participation Increase | 2020 – 2023

Delivered a 23% increase in annual enrollment meeting participation for all managed groups from 2020–2023.

Open Enrollment Project for Regional Healthcare Provider | – Present

Orchestrated open enrollment project for a regional healthcare provider (350 employees), resulting in a seamless onboarding process and zero coverage lapses.

Departmental SOP for Compliance Tracking | – Present

Implemented a departmental SOP for compliance tracking, reducing audit findings by 45% at SunWave Insurance Partners.

Interests

Distance running | – Present

Local food festivals | – Present

Volunteer literacy tutoring | – Present

References

References: Available upon request