

Kevin Larsen

Personal Lines Underwriter

Personal lines underwriter with 4 years of homeowners, auto and personal umbrella underwriting for a regional carrier. Reviews 90 referrals a week from independent agents, uses property inspections, CLUE reports and MVRs to price risk, and keeps a \$22 million homeowners book profitable.

-  kevin.larsen@email.com
-  (612) 555-0119
-  Minneapolis, MN
-  linkedin.com/in/kevinlarsen

Experience

Personal Lines Underwriter 01/2024 - Present

North Star Mutual Insurance Minneapolis, MN

Personal lines unit serving 300 agencies in Minnesota, Wisconsin and the Dakotas.

- Review **90** homeowners and personal auto referrals a week, approving or declining within 2 business days.
- Initiate property inspections on 15% of new homeowners policies and require roof or wiring repairs where needed.
- Cut the homeowners loss ratio on a \$22M book from 68% to 61% by tightening older-roof eligibility rules.
- Inform agents of underwriting decisions by phone and email, keeping agency satisfaction at 4.6 of 5.

Underwriting Technician 06/2022 - 12/2023

Lakeland Insurance Group St. Paul, MN

Personal lines service team for auto, homeowners and renters policies.

- Processed rating on 150 auto and homeowners policy changes a week in the policy administration system.
- Retrieved MVRs and CLUE reports for 60 new business applications a week.
- Identified 40 misrated vehicles in a 2023 audit, recovering \$28,000 in annual premium.
- Tracked open inspection items in Excel and closed 95% within 30 days.

Certificates

Associate in Personal Insurance (API) 2024

The Institutes

Property & Casualty Insurance License 2022

Minnesota Department of Commerce

Skills

Personal Lines Underwriting

Homeowners

Personal Auto

Property Inspections

CLUE Reports

MVRs

Rating

Excel

Communication

Decision-Making

Education

Bachelor of Arts

05/2022

University of Minnesota

Minneapolis, MN

Economics