



Monica Kuznetsov

Senior Underwriter

Chartered Property Casualty Underwriter with 12 years of experience in commercial risk analysis, catastrophe exposure evaluation, and policy structuring across property, liability, and umbrella lines. Reviewed 164 applications monthly in Encompass, evaluating accounts with total insured values above \$2.44M. Mentored 6 junior underwriters through structured case reviews and rating-procedure training, building independent underwriting authority within weeks.

CONTACT INFORMATION



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Sedalia, MO 12345

EDUCATION

- BSBA in Finance

University of Central Missouri,
Warrensburg, MO | 2010 - 2014

KEY SKILLS

- Commercial Risk Analysis
- ISO Underwriting Rules
- Carrier Underwriting Guidelines
- Encompass
- Insly
- Microsoft Excel
- Catastrophe Exposure Evaluation
- State Insurance Regulations
- Predictive Modeling Tools
- Policy Structuring and Pricing

PROFESSIONAL EXPERIENCE

Senior Underwriter | Gasconade Valley Insurance Group, Sedalia, MO
2019 - Present

- Issued 73 policies per month across commercial property, general liability, and umbrella lines by analyzing loss histories, financial statements, and catastrophe modeling outputs.
- Mentored 4 junior underwriters through weekly case reviews, reducing their average file-preparation errors from 9 per month to 2 per month within 6 months.
- Reviewed 164 applications monthly in Encompass, evaluating possibility of losses due to catastrophe or excessive insurance on accounts with total insured values above \$2.44M.
- Developed a tiered referral matrix aligned with carrier underwriting guidelines and ISO underwriting rules, cutting senior-management escalations from 14 per week to 3 per week.

Underwriter | Chariton Creek Casualty Partners, Marshall, MO
2016 - 2019

- Reviewed 118 applications monthly across small and mid-market commercial lines, documenting risk characteristics and pricing recommendations in Insly.
- Mentored 2 newly hired underwriters on rating procedures and state insurance regulations, bringing both to independent authority within 14 weeks.
- Evaluated catastrophe exposure on wind- and flood-prone properties, declining or modifying terms on an average of 11 submissions per month to keep the book within appetite.

Underwriting Analyst | Blackwater Prairie Insurance Co., Warrensburg, MO
2014 - 2016

- Processed 87 applications monthly, gathering loss runs, coverage forms, and inspection reports and organizing files for underwriter review within 1.5 days of receipt.
- Built Excel models to flag accounts where catastrophe or excessive-insurance exposure exceeded carrier appetite, alerting underwriters before quoting.
- Completed 47 hours of continuing education annually on ISO underwriting rules and carrier guidelines to maintain technical proficiency.

CERTIFICATIONS

- Chartered Property Casualty Underwriter, The Institutes | 2020