

# Sophia L. Kensington

Insurance Underwriter

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## Professional Summary

Insurance Underwriter with 6+ years of experience evaluating commercial and personal line applications, assessing risk exposure, and setting competitive policy terms. Skilled in applying data-driven underwriting criteria, analyzing loss histories, and collaborating with agents to maintain profitable books of business. Recognized for improving approval accuracy and reducing underwriting turnaround times.

## Professional Experience

Insurance Underwriter — Liberty Mutual Insurance, Phoenix, AZ (Apr 2019 – Present)

- Underwrite 350+ commercial and personal policies per year, increasing approval efficiency by 21% through streamlined review workflows.
- Perform loss ratio and exposure analysis leveraging SQL-based checks, reducing avoidable high-risk approvals by 14% YoY.
- Negotiate terms with agents to balance risk and pricing, contributing to \$5.6M in premium retention across renewal cycles.
- Introduce a structured documentation checklist that shortened policy processing time from 3.5 days to 1.9 days.
- Lead periodic underwriting audits, achieving 98% compliance accuracy with internal guidelines and state regulations.

## Education

Bachelor of Business Administration – Risk Management & Insurance — Georgia State University (2017)

## Certifications

- Chartered Property Casualty Underwriter (CPCU)
- Associate in Commercial Underwriting (AU)

## Technical Skills

Underwriting Risk Assessment, Policy Review & Issuance, Commercial & Personal Lines, SQL Data Checks, Premium Evaluation, Regulatory Compliance, Loss Ratio Monitoring, Renewal Analysis, Expected Loss Estimation, Documentation Quality Control, Advanced Excel, CRM & Underwriting Platforms

## Soft Skills

Decision-Making, Negotiation, Analytical Thinking, Client Communication, Accuracy, Time  
Prioritization, Problem Solving, Professional Judgment, Team Collaboration