Lauren E. Augustin

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**Experience**

Assistant Vice-President – Personal Lines Underwriting | Grinnell Mutual Reinsurance Company

***May 2015 - Present***

* Serve as Product Owner for the development of the multi-variate auto product under a newly established subsidiary company, MyCompass
  + - Communicate vision to product team and oversee progress
    - Work with key partners across the organization to facilitate the new product
    - Coordinate timing of product roll-out with existing, complimentary lines of business
* Manage the Personal Lines Directors
  + - Lead a team of 3 personal lines directors
    - Steer department culture that is empowering and promotes accountability
* Responsible for rate adequacy, growth and companywide profitability results for all personal lines of business
  + - Lines of business include: Home, Auto, Farm, Farm Work Comp, Dwelling Fire, Recreational Vehicle, Inland Marine and Personal & Farm Umbrella
    - Oversees the personal lines book of business across all states and all lines amounting to approximately $190 Million in Direct Written Premium

Personal Lines Underwriting Director | Grinnell Mutual Reinsurance Company

***March 2013 – May 2015***

* Responsible for rate adequacy and companywide profitability results for 5 lines of business (Home, Auto, Dwelling Fire, Inland Marine, and Recreational Vehicle)
  + - Worked in conjunction with our Actuarial Services team to conduct rate reviews that included profitability analysis with actuaries and form development with product analysts
    - Announced the rate, form and rule changes to our agency force via InfoGrams, meeting venues, and marketing publications
* Designed and oversaw the Steer Toward Saving Marketing Campaign to increase ATV production
  + - Monitored and publicized results on a monthly basis to key company personnel
    - Successfully grew ATV production – on track with established goal
    - Facilitated campaign with corporate move of the land-based recreational vehicles to the auto platform
* Facilitated the transition of the Reinsured Home-Guard product from the Reinsurance to the Direct Underwriting department
  + - Identified key issues and worked with different departmental teams to develop solutions
    - Developed a training program for personal lines underwriters and training materials for underwriters and agents
    - Assisted in coordinating the electronic workflow processes
* Created new underwriting territories for the Personal Lines Underwriting Team
  + - Established more evenly divided underwriting territories
    - Provided Home-Guard exposure to all underwriters to expand skill sets
    - Established a 2-hour turnaround time for phone call service expectations
    - Created Agency Announcements summarizing changes
* Manage the Personal Lines Underwriting Team
  + - Assist underwriters with policy questions
    - Monitor queue levels and adherence to the corporate service level agreement
    - Schedule quarterly one-on-ones to monitor progress and personal goals
* Create and conduct training presentations
  + - 10/01/13 Inland Marine Changes for the Personal, Farm and Assistant Underwriting teams
    - 01/01/14 Home-Guard and Reinsured Home-Guard changes
    - Foundations of Leadership Program-Basics of Direct Underwriting
    - Regional Marketing Manger Update
* Provide travel and educational opportunities for Direct Underwriting
  + - Coordinate underwriter travel events
    - Assist in scheduling an Underwriter Education Field Trip

Commercial Lines Underwriter

| Grinnell Mutual Reinsurance Company

***July 2012 – March 2013***

* Managed an underwriting territory in Minnesota and South Dakota
* Analyzed commercial accounts for profitability and adherence to company guidelines
* Evaluated the degree of risk, properly classify and price insurance prospects
* Served on the advertising and editorial development interdepartmental teams

Senior Personal Lines Underwriter

| Grinnell Mutual Reinsurance Company

***April 2008 – July 2012***

* Managed an underwriting territory in Northeast Iowa and Wisconsin
* Reviewed new business applications, renewals and changes to ensure policies were within company guidelines
* Assisted agents and claims adjusters with policy language interpretation and inquiries
* Served on a workflow committee to streamline documentation procedures

Senior Personal Lines Service Representative | Allied Insurance

***May 2007 – April 2008***

* Processed amendments and generated quotes on personal lines insurance policies
* Communicated with different departments in the company and utilized research databases to resolve customer inquires
* Analyzed policy profiles, claims history, and billing trends on policy rewrites or reinstatements

**Education**

The University of Iowa, Tippie School of Management

***December 2012*** Master of Business Administration

* GPA 4.00
* Graduation with Distinction

Truman State University

***May 2007*** Bachelor of Science in Psychology

* GPA 3.94
* Member of Phi Beta Kappa Academic Honor Society

Cottey College

***May 2005*** Associate in Arts and Science degrees

* GPA 3.70
* 2004-2005 Student Government Vice-President

**Professional Designations**

* Chartered Property Casualty Underwriter (CPCU)
* Associate in Reinsurance (ARe)
* Associate in Personal Insurance (API)
* Associate in Management (AIM)
* Associate in Commercial Insurance (AU)
* Associate in Claims (AIC)
* Associate in Insurance Services (AIS)
* Program in General Insurance (INS)
* Associate in Customer Service (ACS)

**Involvement**

* Grinnell Mutual Reinsurance Company Emerging Leaders Program, Class of 2015
* CPCU Society Member
* Grinnell Mutual Group Foundation, Board of Directors
* Imagine Grinnell Board of Directors, President 2014-2015, Current Past President
* Grinnell Toastmasters, Past VP of Education and Public Relations
* Grinnell AAU Youth Volleyball Coach, 2013
* 2013 “20 Under 40” award recipient from the Grinnell Area Chamber of Commerce
* Poweshiek County, Iowa Leadership Program Class of 2009