CHRISTIAN HARSHMAN

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SUMMARY

Detail-oriented finance professional with strong analytical and risk assessment capabilities. Proven ability to evaluate complex data, assess exposure levels, and make sound underwriting decisions. Experienced in quantitative analysis, financial modeling, and customer service. Committed to maintaining underwriting standards while supporting business growth objectives.

EDUCATION

Bachelor of Science in Finance | Northern Illinois University | DeKalb, IL   Winter 2025
Relevant Coursework: Risk Management, Financial Analysis, Econometrics, Portfolio Theory

Associate of Arts in Business | Sauk Valley Community College | Dixon, IL   Winter 2022
Relevant Coursework: Accounting, Calculus, Computer Information Systems

CERTIFICATIONS & SKILLS

Certifications: Microsoft Office Specialist: Excel Associate, Bloomberg Market Concepts

Risk Assessment: Quantitative Analysis, Loss Projections, Statistical Modeling, Portfolio Risk Management

Technical Skills: Excel (Advanced), Python, SQL, Data Analysis, Financial Modeling, Bloomberg Terminal

Core Competencies: Attention to Detail, Critical Thinking, Decision Making, Customer Service, Team Collaboration

Business Tools: Microsoft Office Suite, G-Suite, Snowflake

UNDERWRITING & RISK EXPERIENCE

Underwriting Training | AIG Virtual Job Simulation (Forage)   August 2024
- Completed comprehensive underwriting simulation for AIG's healthcare team evaluating policy risks and coverage terms
- Utilized quantitative risk assessment methods analyzing exposure data, loss histories, and industry-specific risk factors
- Created policy summaries and presentations demonstrating risk evaluation and pricing recommendations
- Analyzed industry benchmarks and loss ratio trends to determine appropriate risk classifications and premium adjustments
- Evaluated underwriting guidelines and policy terms to ensure coverage alignment with risk appetite and profitability targets

Financial Risk Analysis Projects | Northern Illinois University   2023 – 2025
- Developed predictive models using statistical methods to forecast risk exposure achieving 72% directional accuracy
- Conducted Monte Carlo simulations analyzing portfolio volatility, value-at-risk metrics, and downside risk scenarios
- Performed regression analysis evaluating risk premiums, market factors, and correlation patterns for investment strategies
- Analyzed historical data sets identifying patterns in loss frequency and severity to improve risk prediction accuracy
- Built financial models incorporating stress testing scenarios to evaluate portfolio resilience under adverse market conditions

Consulting Project | KPMG x Northern Illinois University   2024

- Collaborated with team to conduct strategic analysis for KPMG representatives on workforce allocation strategies
- Evaluated cost-benefit tradeoffs between remote, hybrid, and in-office work models using financial and operational data
- Presented recommendations to KPMG executives addressing productivity metrics, cost analysis, and operational efficiency

Business Strategy Game Simulation | Northern Illinois University   2025

- Managed simulated company operations making strategic decisions on pricing, production capacity, and market positioning
- Analyzed competitive intelligence data and financial statements to optimize profitability and market share performance
- Evaluated risk-reward tradeoffs for capital investments, debt financing, and expansion strategies under uncertainty

PROFESSIONAL EXPERIENCE

Online Order Filling Team Associate | Walmart Inc.   June 2023 – Present

- Trained 10+ associates in operational procedures and digital inventory management systems
- Supervised online grocery operations managing 100+ daily customer transactions with 98% accuracy rate
- Collaborated with team of 70+ associates to optimize fulfillment processes and maintain quality standards
- Identified operational inefficiencies and system errors reducing order processing time by 15% through process improvements

Cart Attendant | Walmart Inc.   May 2018 – June 2023

- Managed high-volume operations handling 300+ shopping carts daily in fast-paced retail environment
- Trained and mentored 15 new team members demonstrating strong communication and instructional abilities
- Located and returned lost customer items averaging 5+ recoveries weekly through systematic facility monitoring
- Maintained safety compliance protocols reducing workplace incidents by consistently enforcing proper equipment usage

LEADERSHIP & COMMUNITY

- Granny Rose Animal Shelter: Provided consistent care to shelter animals including feeding, walking, and behavioral comfort support while maintaining facility cleanliness and operational standards (2013-2019)
- Habitat for Humanity: Collaborated with team of 25 volunteers to complete 2 housing construction projects (2023)
- United Way Summer Eats: Coordinated meal distribution initiatives supporting local families in need (2019)
- Adopt a Highway Program: Contributed to environmental preservation through roadway maintenance efforts (2017)