

WORKERS COMPENSATION CLAIMS • THIRD PARTY ADMINISTRATOR

Executive Leader • Workers Compensation Oversight • Risk & Operations Management

Versatile business and operations claims leader with comprehensive skills in workers compensation, including major carriers, self-insured employers, funds, TPA's and wholesale brokers. Define, develop, and implement claims strategies to fuel revenue and profitability increases. Formulate workflow and establish cohesive teams to manage business while creating new captive insurance products. Leverage operations expertise to eliminate redundancies, streamline processes, and improve productivity. Introduce and generate consensus for the adoption of new concepts. Establish plans to achieve immediate goals and long-term objectives.

EXPERIENCE AND ACHIEVEMENTS

Development Manager (Consultant)

June 2008-2009

Reliance Administrators Inc., Rock Hill, SC

Applied industry relationships and comprehensive workers compensation expertise to develop and design captive insurance products for workers compensation coverage; marketed products and carriers to an independent agency force in North and South Carolina, Virginia, and Tennessee.

Key Achievements and Results:

- Developed two captive workers compensation products expected to generate \$3 million in premium and \$150,000 annually in agency income.
- Established team building and workflow procedures expected to save \$50,000+ and reduce the need for additional associate assistance while increasing income via direct sales agents and new business initiatives.
- Introduced the agency to the group health captive concept, which works especially well with middle to small employers interested in saving money via a pooled premium to limit individual exposure on group health benefits while providing quality care for employees; expected to produce \$50,000 in income for every group of \$1 million in premium.
- Increased agency business in North Carolina by 5% and grew submissions by 20% in January through targeted phone campaigns, in-person meetings, and email efforts.
- Generated contractual agreements from two carriers that previously declined appointments. Obtained \$240,000 premium for one carrier and developed business from an additional carrier as the frontage carrier for the auto-dismantlers captive, which commenced January 1, 2009.

Business Development Director

2007-2008

BMS, Inc., Charlotte, NC

Basically in a consulting role, utilized existing insurance and reinsurance contacts and developed additional contacts, prepared a business plan, created job descriptions, procedures, and policies to form a workers compensation TPA to partner with existing group health TPA as directed by ownership of BMS.

President & COO

1995-2007

National Benefits America (NBA), Charlotte, NC

Successfully led and managed a regional TPA specializing in workers compensation coverage and management of two self-funded trusts and an insured captive. Supervised strategic direction, operations, and marketing of three corporations: NBA, the workers compensation TPA for the funds; CCM, a workers compensation medical management and deductible unit for the funds' products; and NCA, the captive insurance component managing the insured program for North and South Carolina, Virginia, and Tennessee.

Directed short- and long-term business plans, budgets, and developed relationships with independent agents, financial institutions, and vendors to meet customers' needs. Guided daily operations; inspired and motivated a team of 40 staff, and served as Chairman of Board of Directors, NBA. AIC designated in 2000.

Key Achievements and Results:

- Increased gross income from \$2.8 million in 1998 to \$7.2 million by the end of 2003. Cultivated a relationship and generated business from a new fund, which produced an additional \$317,000 in income in the first year, resulting in growth to \$1.8 million by the end of 2005.
- Gained consensus from shareholders to invest in captive insurance arrangement, which increased from \$3 million in the first year to \$8 million by the end of the second year; increased company income by \$960,000.
- Collaborated with a reinsurance carrier to reduce retention limits for the fund by 2/3, resulting in driving the consistent and steady growth of customers' assets.
- Fueled ongoing development, and ran the corporation on 52% of gross income, providing shareholders with approximately a 48% return. Shareholder compensation grew from \$200,000 in 1998 to \$1.2 million+ by the end of 2003.
- Cultivated relationships with large insurance brokers and wrote business in the company's self-insured trusts, resulting in additional business and credibility for NBA.

Workers Compensation Manager

1993-1995

Carolina Freight Corporation, Cherryville, NC

Supervised four loss time claims representatives, a medical only representative, and three associates that managed national claims for this multi-million dollar local and long-haul trucking company. Adjusted 200+ pending claims monthly in five states. Maintained authority to settle any claim within the retention level of the company; instructed staff and management on negotiation techniques.

Key Achievements and Results:

- Reduced legal costs by enforcing 24-hour and weekly contact of injured parties to provide status updates and demonstrate interest in recoveries. Eliminated vendor luncheons and required adjusters to become more involved in files' medical aspects, reducing medical management expense by 20%.
- Initiated a diary system and biweekly roundtable discussions involving adjusters to assist in the timely settlement and closure of all loss time claims.
- Developed a flat fee structure for the pursuit of subrogation by legal sources. Negotiated a reduced hourly rate with the company's law firm; established an exclusive contract for North and South Carolina claims.

PREVIOUS EXPERIENCE:

FREEMAN COAL COMPANY - **Workers Compensation and Occupational Disease Manager** (1985-1993)

OLD BEN COAL COMPANY - **Workers Compensation Specialist** (1983-1985)

PROFESSIONAL PROFILE

Education: Western Carolina University, **Bachelor of Arts in Sociology**, Cullowhee, NC

Certification: Associate in Claims

License: North Carolina and South Carolina Adjuster License

OSHA: 10 Hour General Industry Course Certificate

NCSU: Safety and Health Certificate (OSHA compliance)

AFFILIATIONS

Member, Southern Illinois Arbitration Committee

Member, Southern Illinois Adjuster Association

Mint Hill Recreation Volunteer Head Coach

Founder and Coach, Lady Blues Fast Pitch Softball

Volunteer, Boy Scouts of America

Volunteer, Red Cross

Former Member, Long-Term Care Association and Guest Speaker

Member and quest speaker of the NC Staffing Companies Association