

## CONSULTANT Summary

Versatile Management Professional trained in Insurance, Healthcare, Project Management, and Operational Leadership who thrives in dynamic, challenging and fast-paced professional environments. Assertive and enthusiastic, with extensive knowledge of risk management and business administration and an unsurpassed work ethic.

### Highlights

- B2B sales and service
- Process improvement strategies
- Contract review & management
- Healthcare & Long-term care product expertise
- In-depth knowledge of markets and relationships
- Claims file management processes
- Medical terminology and coding knowledge
- Insurance fraud expertise
- Mergers and acquisitions knowledge
- Lean, Agile, Six Sigma, and Project Management (PMP) Coursework
- Project development and life cycle management
- Business management methodology & procedure development
- Business and requirements analysis and workflow planning with quality assurance
- Regulatory compliance; SOX and financial audits; HIPPA; Fair Credit Act experience

### Experience

Company Name City , State 07/2014 to 08/2015

- Developed and managed annual budget in excess of \$6 million while actively seeking ways to eliminate or reduce expenses while exceeding revenue expectations.
- Drafted action plans and led meetings with department executives to review project status and proposed changes of initiatives.
- Monitored costs, timescales and resources used to achieve reserve accuracy and claims closure projects as well as staffing management and retention projects running simultaneously.
- Minimized staff turnover through appropriate selection, orientation, mentoring, training, staff education, communication, appreciation, and development.
- Delivered proactive account management by understanding client goals and objectives; implemented strategic relationship management processes; developed and maintained client specific business plans; broadened relationships; managed fiduciary duties; identified opportunities to increase assets and services.
- Fully responsible for technical proficiency of the branch work product, to include compliance with client service instructions and performance warranties.
- Used various metric driven tools to evaluate performance and identify problem areas in advance of them becoming service issues.
- Detailed knowledge of State and Federal Insurance laws; HIPPA; Privacy Act; OSHA; Operations regulations; Affordable Health Care Act; ICD-10 changes; security management; and more.
- Oversaw compliance and best practice reporting while demonstrating a thorough understanding of corporate policies and procedures.
- Communicated with clients, carriers and brokers in a professional, positive and proactive manner.
- Provided exceptional analytical and problem solving skills to all areas of business operations and management.
- Ensured consistent execution of client service instructions and performance guarantees.
- Provided the skill set and oversight to actively review work of others via file reviews; identified and acted on needed coaching opportunities and positioned subordinates for successful development leading to advancement within the organization.
- Revised policies and procedures in accordance with changes in local, state and federal laws and regulations.

Company Name City , State Consultant 09/2011 to 07/2014

- Translated observational data from contextual investigations, interviews and natural observations into user needs and functional requirements.
- Wrote unique text for Retail and Service websites, including general and branded content.
- Proofread and reviewed all print and electronic content for correct grammar and adherence to house style.
- Developed creative ideas and concepts in partnership with the art director.
- Updated company website content including contact information, articles and services.
- Reviewed and edited colleagues' written work for grammar, tone, voice and creative quality.

Company Name City , State Director of Operations 02/1999 to 10/2013

- Initiated programs that standardized employee training and led to increase in customer satisfaction by over 16%.
- Regulatory management and compliance; HIPPA, Fair Credit Act, Privacy Act, State and Federal regulatory control for medical and financial services - maintained up to date understanding of laws and regulations and oversaw staff in documentation and management of procedures and processes.
- Provided Insurance and Risk Management services to individuals, businesses, and non-profit entities/governments as well as loss control and safety/prevention guidance.
- Served as Consultant and Professional Expert to Clients for Medicare Part D; Med Supps; Affordable Care Act; Advantage Plans as well as various other life, health, and annuity plans.
- Managed agency budgets and accounts including payable/receivable, invoicing, P&L, and account reconciliations and all accounting

functions within the agency.

- Managed book roll transfers of business as well as managing the merger and acquisitions of new books of business and agencies and led the process of merger of data, systems, and staff.
- Complied with all contractual, governmental, and insurance law requirements as well as profitability management in regards to loss ratios and agency contingency awards.
- Designed and implemented streamlined workflow processes and employee manuals for more efficient performance and customer service; led training seminars for all operations.
- Maintained client relationships of the property & casualty and life and health book of business.
- Underwriting authority with full underwriting responsibilities for property and casualty business.
- Pre-evaluated new business, negotiated rates and coverages, reviewed existing book for profitability, implementing preventative actions on accounts with questionable history.
- Worked with company personnel to provide required data for reinsurance on larger commercial and agribusiness accounts and on negotiation of rates/amendments to policy language to meet client needs.
- Evaluated client insurance needs, reviewed policy forms and ISO language as well as significant work in Professional Liability markets and translating the company specific language and negotiating changes for specific needs.
- Responsible for the overall technological direction of the business, which included managing information technology and computer systems.
- Fostered interdisciplinary relationships by negotiation and consensus building to attain goals for all disciplines.
- Identified customer needs through market research and analysis.
- Designed web and other content, including monthly newsletters and promotional calendars.
- Cultivated positive relationships with the community through public relations campaigns.
- Developed and implemented interesting and interactive learning mediums to increase understanding of course materials both in health insurance and commercial lines.

#### Education

Certification : Project Management (PMP) & Six Sigma Black Belt

(In Process)

License : CA Workers Compensation Claims Adjuster

Certification : WCCA, WCCP, AIC, AIC-M Coursework GPA: Six Sigma

Diploma : Project Management

Diploma : Quality Management and Regulatory Compliance/Auditing

Designation/Certification : Certified Insurance Counselor (CIC)

License : Property and Casualty & Life/Health/Annuities Insurance Agent State

Bachelors Program : Insurance and Risk Management Indiana State University

Focus In: Political Science and Criminology

#### Skills

account management, account reconciliations, accounting, acquisitions, Agile, art director, agency, B2B, book, budgets, budget, Business management, business operations, business plans, coaching, CA, Consultant, content, Contract review, Counselor, Credit, client, Clients, customer satisfaction, customer service, direction, documentation, employee training, file management, financial, financial audits, forms, functional, ICD-10, information technology, Insurance, invoicing, ISO, law, Regulatory compliance, Long-term care, managing, market research and analysis, materials, Medical terminology, meetings, mentoring, Mergers and acquisitions, natural, negotiating, negotiation, newsletters, personnel, policies, problem solving skills, processes, Process improvement, profit, coding, Progress, Project development, Project Management, public relations, quality, quality assurance, relationship management, reporting, requirements analysis, Retail, Risk Management, safety, sales, San, seminars, Six Sigma, staffing, strategic, translating, Underwriting, unique, websites, website content, workflow, written, articles