



RMG CONSULTING

Claims and Risk Management Executives

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Consultants

Michael R. Carey - Managing Consultant

Casualty, Workers Compensation, A&H, Managed Care

Summary: Over 35 years experience managing Workers Compensation and Accident & Health Claims for three major commercial P & C insurance companies.

Experience: Mike recently retired from a executive claim officer position with responsibility for establishing corporate policy and procedure, and managing the office operation for a broad range of Accident & Health and Workers Compensation business, including independent truckers, universities, medical excess stop loss, assumed reinsurance, high limit disability and special risks. Management included both staff professionals and third party administration organizations, and was both national and international in scope. He previously held a Home Office management position responsible for Workers Compensation Claims and the oversight of statutory workers compensation, employer's liability, USL & H, Jones Act, voluntary workers compensation, excess workers compensation and accident and health in 80 field offices. He has been a multi-line Branch Claim Manager and Supervisor

Services: Provides technical and managerial expertise in the areas of Workers Compensation and Accident and Health. Conducts file audits, severe claim reviews and evaluations, medical expense control, rehabilitation services, technical claim management, trial monitoring, negotiations, ADR and expert witness work.

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Jim Duhig, CPCU - Director

Environmental

Summary: Seasoned Claims Executive with extensive experience handling claims for Mass Tort and the Environmental line of business.

Experience: As an Assistant Vice-President, Jim had corporate responsibility for claims and coverage litigation involving a wide range of extremely complicated toxic tort and pharmaceutical matters including Asbestos, DES, Agent Orange, and Breast Implants. Jim also has experience in all casualty areas, having acted as a National Claims Officer overseeing technical field office operations, establishing coverage positions, reserving and settlement authorizations and conducting field auditing.

Services: Provides audits of the environmental claims line of business. With extensive experience in primary and excess claims, in addition to the collection of difficult reinsurance matters, Jim also provides support for almost any area of casualty claim audits.

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Don Ferguson - Senior Consultant

Property

Summary: Don is comfortable with all aspects of property claim handling - management of inside staff and outside adjusters, technical oversight of large and/or complex losses, adjustment, representation in litigation, ADR, negotiations, re-inspections. He has extensive expertise in managing catastrophe operations and is experienced in both personal and commercial lines.

Experience: Don started as an outside multi-line and property adjuster, became a supervisor and branch claim manager, and held various positions of increasing responsibility for property claims for a major insurance company, including positions of national property claim manager and national catastrophe manager before his retirement from corporate work. Since then he has worked as a claim consultant focusing his vast experience on large, complex loss adjustments and settlements.

Services: Supervision or adjustment of property losses on a national or international level. Property loss litigation management, settlement negotiations, ADR, catastrophe evaluations and management, re-inspections, claim file reviews, organizational reviews. Expert witness on coverage, claim handling technical and procedures.

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Vicki S. Ginsberg - Director

Reinsurance

Summary: Vicki is an insurance and reinsurance claim executive with 30+ years' experience within the primary, excess and reinsurance business. She spent 22 years in the Reinsurance industry in both the consultant and management roles. She has extensive experience in all casualty lines of business. She has been intimately involved in all aspects of reinsurance which includes pre-quotes on new business, auditing, tracking of aggregates, helping with contract writing of many treaties. She has interacted with many claim professionals from many of the insurance carriers in her role as reinsurance professional.

Experience: Prior to joining RMG, Vicki was a Vice President with the Munich Re Group for 22 years. She acted in both management and account management roles for both treaty and facultative casualty claims. She has a strong background in all aspects of the casualty business including professional liability arena and is an active member of PLUS. She has much experience with coverage disputes involving both policy and treaty language. She has participated in commutations, tracking of aggregate exposures and was involved in the merger and acquisition of several companies as a consultant. She also worked at the Home Insurance Company monitoring large exposure claims on a nationwide basis. During this tenure she managed the Canadian Region. During this tenure, she also was responsible for an excess book of business. Vicki began her career at INA (Cigna/Ace) in its Northern New Jersey office. She has helped to facilitate several Negotiation Skills seminars (both basic and advanced), lectured on Reinsurance Principles, Medical Malpractice and Current Litigation Issues. She designed an internal claim manual as well as external literature to present to clients.

Services: Vicki provides a wide variety of consulting services in almost all aspects of the casualty claim area from both the reinsurance and insurance perspective. She has strong skill sets involving auditing of TPA's, ceding companies and insurance companies. She provides a vast knowledge of claim issues involving "bad faith", coverage in the reinsurance or insurance business and can develop negotiation skills seminars or Principals of Reinsurance to fit a clients' needs. She is a member of APIW and PLUS.

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Robert Holland, CPCU - Director

Underwriting & Operations Management

Summary: Over 30 years experience managing virtually all phases of primary insurer operations on behalf of all types of insurers from a regional mutual to very large stock direct writers. Bob has a particular expertise in underwriting and underwriting management in all lines and classes written through all market channels including MGA's and Brokerage.

Experience: After a long progressive career, most recently as President of a start-up specialty operating division of a mid-sized specialty insurer group, Bob has been consulting a variety of insurers in "Solvent Runoff. Bob acts as a designated expert witness and fact witness on selected very substantial cases involving matters both litigated and arbitrated. Bob was classically trained as an underwriter and progressed to underwriting management and senior underwriting officer on all classes and lines of primary business produced by independent and captive agents, retail and wholesale brokers, underwriting managers and MGA's. Bob has performed total operational and underwriting due diligence on many MGA's, General Agents, specialty companies and programs. Over the course of his career Bob specialized in correcting problems, many critical, that insurers encountered after embarking on growth and acquisition initiatives and through this experience has built a portfolio of best practices, metrics, and solutions to first recognize then deal with problems before they manifest. Bob has managed operations in all states and regions in the United States including California, Texas, and Florida.

Services: Bob is able to provide technical expertise to underwriting and operational issues including the examination and evaluation of the risk selection process including adherence to company underwriting guidelines, contracts, and reinsurance terms for all elements in the production channel including company branch offices and producers. Bob is able to perform a broad overview or detailed due diligence examination of potential business partners and/or acquisitions including companies, MGA's, General Agents, Underwriting Managers, Reinsurers and Reinsured's. Bob has the experience and ability to work with teams to design and write new programs and lines, and implement, correct, or runoff books in keeping with the requirements and obligations of the company to all, including regulators and reinsurers.

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Jim Howlin - Director

Environmental

Summary: Jim brings a wealth of experience with major reinsurers and insurance carriers, specializing in claims handling for the Environmental line of business and support for medical malpractice and all other lines of business which he handled extensively as a Home Office Examiner and Assistant Manager while at the Home Insurance Company. Jim started his career at Liberty Mutual where he handled all line of business before joining the Home Insurance Company.

Experience: As a Vice-President for a large reinsurer, Jim handled almost all types of casualty claims especially special risk exposures including products, non-standard auto, construction, and medical malpractice. He later specialized in the handling of asbestos and environmental claim issues including claim audits arising from treaties and facultative certificates issued to ceding companies.

Services: Jim provides audits for the environmental claims line of business. With extensive experience in primary, excess and reinsurance Jim also provides support for almost any area of casualty claim audits.

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Rosemarie Lawrence - Director

Accounting

Summary: Rosemarie is a Property and Casualty accounting executive in the Primary and Reinsurance business with the understanding of an array of discipline including claims and reinsurance. She has held various leadership positions that require extensive analytical knowledge and expertise in the operational and technical accounting.

Experience: In the last 25 years Rosemarie has spearheaded numerous corporate initiatives that involve mergers and acquisitions, start-ups and system/IT solutions and integrations in an accounting capacity in the P&C industry. Most recently, as Vice President Program Accounting at Clarendon Insurance Company, she managed approximate 85 programs which generated over \$700M in premiums and help facilitate the sale of Praetorian Financial group to QBE. As Director of Reinsurance Accounting at Endurance Reinsurance Corporation, her contributions helped formulate the creation of the accounting department in the US start-up complying with Sarbanes Oxley. Prior to joining Endurance, Rosemarie worked at AXA Corporate Solutions and oversaw the Reinsurance and Program Accounting Department for over 18 years.

Services: Rosemarie's extensive knowledge allows her to provide a multitude of services within technical accounting capacity. Her expertise will provide support in the area of audit of procedure, review of systems application and proficiency and analysis of bordereau remittances utilizing Best Practices.

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Jack Murphy - Senior Consultant

Casualty

Summary: Jack is recognized and respected throughout the casualty claim business as one of the most experienced and technically proficient claims professionals in the medical and dental malpractice, automobile bodily injury and GL disciplines. His integrity, dedication to detail and results oriented philosophy of claims management has been the hallmark of his long and successful career. He brings these traits, along with his extensive knowledge of the casualty claims business to RMG, as a consultant.

Experience: In his 25 year career in both the corporate and consultant claims areas, Jack has been involved in all levels of the claims business ranging from outside adjuster to the handling of complex claims litigation with potential exposures in the millions of dollars. He has been responsible for the implementation and conducting of claims training seminars, audit and reserve reviews, settlement teams, arbitrations and mediations, trial monitoring and the management, oversight and direction of claims on a national basis. Jack has held the position of National Account Manager for Chubb for Automobile Liability and Medical Malpractice.

Services: Given his long and varied career, Jack is able to provide quality claims service in many areas. These include direct claims handling, conducting comprehensive and detailed audit and reserve reviews, best practices audits, teaching seminars in the areas of basic claims handling, human anatomy as it relates to successful claims management, and the anatomy of a lawsuit. He also is available for in-house settlement teams, trial monitoring, court ordered settlement conferences, direct negotiations, arbitrations and mediations. All of the above are geared to fostering a better bottom line result for the client.

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Ronald R. Wirsing - Director, Workers' Compensation

Worker's Compensation

Summary: Ron brings extensive claims experience with particular emphasis in auditing and providing Workers' Compensation technical direction focused on improving claims performance and reducing loss cost through Best Practices.

Experience: Ron has held numerous positions throughout his career, focused particularly in the Workers' Compensation arena. Ron's responsibilities included having Home Office oversight on large loss claims, being a Risk Management and Risk Control Consultant as well as holding positions as the Vice-President and Assistant Secretary of companies prior to joining RMG. Ron has authored several courses, developed a loss trending and tracking analysis product that identified cost drivers for clients, customized a vendor's workers' compensation claim system by implementing financial analysis feedback to management, an integrated medical fee schedule payment process, fraud detection alerts, and risk management tools for client support in the industry.

Services: Ron specializes in Workers' Compensation and Risk Management auditing, claims best practices, as well as putting together Workers' Compensation training course work.

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Fredrick Wise - Senior Consultant

Casualty, Workers Compensation

Summary: Fred brings more than 30 years of claims management experience in quality improvement, claims cost management, claims automation and operation redesign. His focus on results translates to projects being completed ahead of schedule and under budget.

Experience: As a Senior Executive, Fred was responsible for the claims service of 16 branch offices, and managing the national accounts, cost management and individual life and health divisions. His analysis of file documentation resulted in operating efficiency and served as the groundwork for the development of a model file concept. The measures he implemented to streamline life / health operations reduced costs, and improved service. His initiatives to expand in-house nurse case management operations reduced vendor costs, improved service and produced better outcomes for patients. This includes responsibility for claims services of national accounts and cost management divisions. His revamp of the cost management division, including an extensive analysis of vendor contracting, PPO and MCO operations and bill review oversight, reduced medical costs significantly.

Services: Fred specializes in Accident & Health, Occupational Benefits and Workers Compensation audits.