



RMG CONSULTING

Claims and Risk Management Executives

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Consultants

Bill Burner - Senior Consultant

Summary: Substantial experience in the claims industry specializing in Workers' Compensation, including over 13 years of experience in the State of California. Bill has served in various claims management positions, with continuously increasing responsibilities for a national insurance carrier.

Experience: Handling, supervising and managing all levels of claims, including catastrophic losses with all related reporting. Bill is also versed in training staff members in "Best Practices" for claims handling, encompassing areas such as technical expertise, investigations, medical management, negotiations, reserving, litigation management, fraud identification, recovery, leakage assessment and customer service.

Products: Bill's main focus is in workers' compensation claims for insurance companies and self-insured employers. Bill audits internal and external claim operations, which entails interviews with claims handlers and assessment of "Best Practices" for claims handling. Bill also conducts claim file reviews with insured employees, brokers, primary carriers, reinsurers, excess carriers, and other consultants. Coordinating and responding to audit findings by federal or state agencies, internal departments, clients and/or their consultants. Bill also has experience in Property Catastrophe Management.

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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.

Products: 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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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.

Products: 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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Valerie Ullman Katz, CPCU, MBA, ARM, CBCP – Director

Summary: With over 20 years of insurance experience, Valerie is a dynamic, creative senior Insurance and Claims Management Executive with knowledge and experience in national and international multi-line units. Valerie is an inspirational team leader who motivates others to use their talents and knowledge to reduce costs and improve productivity. She is an expert in translating and bringing about innovation and change through team actions in the redesign of systems and the reengineering of processes.

Experience: Valerie has improved efficiencies by instituting a check and balance system for proprietary review to prevent internal and external fraud. She has tested veracity of numbers by conducting monthly audits of data to repair document irregularities, resulting in 100% audit accuracy and compliance with Sarbanes-Oxley requirements. Valerie has realigned department, eliminating redundancy, resulting in more streamlined procedures and increased operational effectiveness. She restructured, revitalized and implemented process to eliminate overpayment of claims, resulting in a savings of 7%. Reorganized Processing and Policy Search Units and changed work flows to replace 60 positions with 12, resulting in savings of \$1.5 MM in salaries. Initiated and designed training program to increase understanding among staff, resulting in a significant reduction in processing turnaround time. Identified problem areas in the administrative processing of claims and implemented changes, resulting in significant time savings, ranging between 5 and 20% on claims valued at \$1Million.

Services: Valerie is a seasoned claims executive and conducts claims audits for all Property & Casualty insurance lines. Valerie also performs Technical and Organizational Best Practice engagements including staffing and workflow reviews to reduce cost and increase the productivity of claim departments.

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Mary E. Mooney – Director

Summary: Mary has twenty years of comprehensive experience in sales, business development, team building, operations and customer service. Expertise includes identifying and implementing new initiatives, cultivating relationships with internal and external partners; exceptional networking and negotiating skills.

Experience: Mary's extensive business experience in the management and oversight of various consumer and trade shows has given her a familiarity with building and interior design products. In several of her positions, including managing her own exposition, conference and meeting planning company, she was responsible for multi-million dollar budgets and company profitability as well as managing sales and production staff.

Services: Mary provides research, marketing and client services support for this full-service insurance industry consulting organization. Primary duties include evaluating fine arts and unique types of personal property losses; reporting on collected client data; data quality review; assisting Principals with report and presentation design and production as well as organizing off- site facilities for arbitration hearings and other functions. She also fulfills office management functions on a day to day basis.

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Andrea Morgan - Director CPCU, ARe, AU

Summary: A senior claims professional with extensive management and technical experience in both primary and reinsurance casualty claims. Andrea has 33 years of experience with 25 years in reinsurance claims management. Andrea's background also includes experience in business process redesign and systems to maximize efficiency.

Experience: As a Senior Vice President for a Major Reinsurer, Andrea was responsible for the management of the domestic assumed reinsurance claims department. She developed and executed policies and procedures to ensure reserve adequacy and adherence to loss processing and productivity standards. She has overseen, handled and coordinated complex claim exposures, client audits, due diligence reviews, and commutations.

Services: Andrea provides due diligence and operational reviews, commutation assessments, litigation support, auditing, as well as expert witness assignments. She is developing a claims training and education program for our clients. Her background includes experience in claims reengineering and systems development and she supports these areas as well.

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Jack Murphy - Senior Consultant

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 Senior Consultant.

Experience: In a career that spans over many years 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. Responsibilities include the implementation 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.

Products: 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 reserve reviews, best practices audits, seminars in the areas of 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, and court ordered settlement conferences, direct negotiations, arbitrations and mediations.

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Gail R. Schlafer, CPCU - Director, Reinsurance

Summary: Gail has had 30 years experience in insurance and reinsurance underwriting as both a both an underwriter and executive in facultative as well as treaty fields. While her greatest expertise lies in underwriting most casualty lines of business, she has also had extensive experience in managing and underwriting on a multiline basis for regional insurance companies. This experience includes auditing insurance companies, consulting on reinsurance strategy, contract analyzation, and review of MGA programs.

Experience: Gail has been a reinsurance executive for the last 25 years with management roles in casualty facultative, treaty underwriting and marketing. Prior to joining RMG, Gail was a Senior Vice President in direct treaty for the Munich Re Group in Princeton, NJ for 10 years. In that capacity she worked with all types of property/casualty insurance companies with a special emphasis on regional clients. She has dealt with a wide range of companies throughout the United States, dealing with issues such as underwriting best practices, underwriting and marketing strategies, aggregate accumulation, reinsurance buying strategy and contract wording issues. Prior to joining Munich Re, she also held executive positions at GMAC Re and Cigna (now Ace-Tempest) Re in the brokered reinsurance market. At Cigna she worked with a wide range of companies and programs from National Accounts, Excess and Surplus lines, and malpractice risk retention groups to small regional clients. Gail has her CPCU designation and is a former member of the Reinsurance section committee.

Services: Gail's diverse background allows her to provide a wide variety of reinsurance and insurance casualty/property underwriting services. This includes auditing of insurance companies, including risk selection analysis; best practices overviews, operational and underwriting reviews of MGAs, reinsurance strategy consultation, contract wording reviews, and reinsurance expert witness.

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Kathy Stapola – Senior Consultant Workers’ Compensation

Summary: Kathy brings outstanding technical and administrative experience to RMG especially in the performance of auditing and Best Practices engagements. These technical skills coupled with a strong financial background make her an invaluable team member in analyzing cost effective solutions to troublesome issue.

Experience: Kathy has more than 25 years industry experience at the claim technical, supervisor and Senior Regional Consultant level for major insurers, third party administrators and consulting firms. She has been involved in almost every aspect of Workers’ Compensation claim technical and financial rework issues including development and implementation of leakage assessments.

Services: Kathy’s principal engagements have included difficult audit matters in litigation, internal audits for clients where she recommends individual file guidance, disposition recommendations, and oversight of case nurse involvement, improvement opportunities and Best Practices engagements.

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Fred Wise – Senior Consultant

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: 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.

Products: Fred specializes in Accident & Health, Occupational Benefits and Workers' Compensation audits as well as Compliance and Organizational Development projects. Fred also provides expertise in the Property and Casualty claims arena.

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Ronald R. Wirsing – Director

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.

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