

GEOFFREY NEUBAUER, M.A., CPCU, CIC, ARM

EXPERIENCE

CUE DATA SERVICES, INC

Commercial P&C Consultant, July 2009 to Present

Taking place with NGM Insurance Co (formerly National Grange Mutual) to support a new partnership between Client and an MGA; separately for merger of Client with acquired company:

- Analyze regulations and bureau-based rules for states of IL, IN, MS, OK and TX, including coverage, policy cancellation and renewal notice requirements, premium financing, etc, for commercial auto, general liability, umbrella, property, BOP, non-filed inland marine.
- Assess 3rd party MGA forms against TX and IL laws/regulations for acceptability of use with admitted business, in preparation for filing forms with state regulators.
- Draft feedback to MGA's program manager explaining regulatory issues regarding their forms.
- Participate in status updates and other meetings with management and technical staff of diverse disciplines in Client organization.
- Draft analysis of coverage and IT impacts in preparation for adoption of most recent multi-state bureau update of commercial automobile product.
- Assess objections by state insurance departments for impact on product filings and make appropriate adjustments to forms and rules to comply with regulators' analyses, while minimizing impact on the business intent of the form or rule.

JACOBSON SOLUTIONS, INC.

Commercial P&C Consultant, 2007 to 2008

All of the following took place with NGM Insurance Co (formerly National Grange Mutual):

- Initial charge: Create a set of independently-filed endorsements to add to package policies marketed to contractor risks, packaging several discreet coverage enhancements into an easy-to-rate add-on product. Completed implementation in mid-November, in time for use with January 2008 new business quotes. Accounted for \$3.5million written premium resulting from new accounts through year-end 2008.
- Under separate projects, researched and prepared regulatory filings, state-specific underwriting rules and IT business requirements necessary to implement BOP, Commercial Auto, Workers Comp and Umbrella products in Arizona, Nevada, Utah, and Michigan including:
 - Forms and rules – both bureau and company exception.
 - Proof of Coverage (POC) reporting for Auto and Workers Comp, including process to address AZ and MI Workers Comp requirements for non-NCCI Work Comp POC reporting.
 - For Michigan only, development of Workers Compensation rules manual.
 - All product filings approved by states; IT implementation nearing completion at end of contract.
 - Results: \$4.5 million in new business premium for April-December 2009 (Average \$500,000 each month for four states combined).
- Perform project management functions to implement the new states within the rating, policy writing and related downstream systems.
 - Conduct meetings with offshore developers, testers and IT managers to obtain progress updates and raise alerts with business and IT managers in case of schedule impacts
 - Ensure validation of underwriting rules and rating algorithms as part of system testing
 - Consult with offshore test team to provide interpretation of bureau or company rules
- Tasked to implement major ISO Commercial Property form revision (2002 circular) for 16 states where this had previously been filed for delay. Key factor was that no actuarial support would be available to update rates, thus requiring creativity in crafting supporting rules in two states (MA and VA) to mitigate the need for pricing activity in response to their DOI challenges. 15 filings approved by 11/30/2008, including MA and VA.
- In response to the Florida DOI's objection to our updating to a now-obsolete (2002) filing, crafted a "double-update" filing to bring client through two bureau updates simultaneously (2002 & 2007).

ZURICH AMERICAN INSURANCE CO., 1997 TO 2007

Implementation Specialist, Commercial Markets Business Unit, 2006 to 2007

- Develop uniform procedures to be employed by Zurich Commercial Markets underwriting offices around the country for all underwriting transactions.
- Create high-impact PowerPoint training presentations for delivery in branch offices country-wide.
- Create effective multi-media PC-based training presentations for individual on-demand use for instructing field users in the use of proprietary software.
- Deliver presentations to managers and underwriting teams in branch offices country-wide, as part of Zurich's "Underwriting Support Optimization" strategy.
- Build positive business relationships with home office staff and field users to enhance the effectiveness of implementing procedural changes.

Business Analyst, Information Technology Division, 2002 to 2006

- Gather and document information requirements for various IT projects in support of various internal customers within Zurich, focusing on Corporate Marketing, Actuarial and the Small Business division.
- Liaise between IT developers and internal business customers.
 - Understand business and "hot button" issues to help prioritize projects and drive toward solutions.
 - Mentor IT developer colleagues regarding business issues.
 - Understand data sources, including strengths and limitations of the available data.
 - Understand Crystal Reports flexibilities, strengths and limitations.
 - Maintain sensitivity to – and alert developers and users – as data quality issues arise.
 - Quality check software products and updates for quality and usability.
 - First-level diagnosis of user issues regarding assigned software.
- Manage project through implementation for automated financial reports.
 - Conduct meetings with internal client stakeholders to provide progress updates.
 - Identify and consult with appropriate manager to assign talent resources in timely manner.
 - Consult with appropriate manager/supervisor for performance-related issues.

Product Development Specialist, Small Business BU, 1998 to 2002

- Maintain product forms and rules for Zurich's Precision® Small Business P&C product.
- Perform competitor analysis of managed rules and forms compared to competing insurers' programs.
- Gather feedback from BU management and field staff regarding competitor success strategies for specialized products.
- Develop and maintain proprietary rules and coverage language for specialty products.
 - Validate form language with Legal and Claims contacts, to ensure suitability for intended purpose.
 - Coordinate with IT management for implementation of updated forms and rules in rating and policy-writing systems.
- Conduct roll-out seminars to introduce product line-up to agency force.

Senior Underwriter, Small Business BU, 1997 to 1998

- Develop and maintain relationships with agents in nine midwestern states (IA, IN, KS, KY, MN, MO, NE, ND, WI), supporting three marketing managers in underwriting of Small Business products.
- Traveled quarterly to conduct agency visits.
- Mentored two assistant underwriters.
- Achieved targets established with management, realizing profitable growth in all assigned territories.

SELECTIVE INSURANCE Co. OF AMERICA

Multi-Line Underwriter, 1986 to 1997

- Hired as assistant underwriter in Hunt Valley, MD branch office. Progressed through increasing levels of responsibility as multi-line underwriter for Construction, Office, Retail, Wholesale and Institutional segments within assigned territory.
- Selected to lead transition from mono- to multi-line underwriting functionality, becoming branch office's first true multi-line underwriter. Later promoted to senior underwriter responsible for profitable \$12 million book of business in the mid-Atlantic region.
- Proactively developed methods and procedures to automate branch office underwriting tasks in cooperation with home office operations staff. Promoted to Special Projects Manager in 1992, playing key leadership roles in several strategic underwriting-focused technology projects.
 - Developed Commercial Automobile rating software based on ISO specifications for selected states (MD, DE, DC), essentially replacing the use of manual rating for those states and eliminating mathematical errors often found in manual rating.
 - Developed multi-state Workers Compensation rating and policy writing application for selected states (MD, DE, DC, PA, NJ, VA), eliminating clerical mathematical errors arising from the rating function as well as most of the manual typing function for Workers Compensation policies.
 - Developed endorsement rating and policy writing application for Commercial Auto, Property, General Liability and Inland Marine lines of business, based on ISO/ACORD standards, reducing mathematical errors arising from the rating of endorsements as well as most of the manual typing function for ISO endorsements. Combined with Workers Compensation application, reduced the need for manual typing of policy forms by more than 90%.
 - Key participant in corporate projects to evaluate, develop specifications, and test vendor-supplied ISO-based rating systems.
- Project manager for corporate-wide implementation of Gen*A*Rate vendor-supplied automated rating system.

SKILLS

- Multi-line Underwriting
- Marketing
- Product Management
- Regulatory Compliance Analysis
- Contract Analysis
- Oral and Written Communication
- Self Motivation
- Time Management
- Long Distance Collaboration
- Mentoring / Coaching / Leadership
- Product Development, with emphasis on regulatory compliance
- Presentation, including Crystal Reports, system demonstrations
- Negotiation
- Team Leadership
- Process Analysis and Improvement
- Data Analysis
- Competitor Analysis
- Detailed understanding of bureau rating techniques and statutory pricing options
- Office Automation: Microsoft Office Word, Excel, Powerpoint, Adobe Acrobat Publisher, Internet Explorer, Sun OpenOffice, desktop database tools

PROFESSIONAL DESIGNATIONS

- CPCU, CIC, ARM, AAM
- Completed INS

EDUCATION

CENTRAL MICHIGAN UNIVERSITY, MT. PLEASANT, MI
MA, Business Management

STEVENSON UNIVERSITY, BALTIMORE, MD
BS, Computer Information Systems

EXCELSIOR COLLEGE (FORMERLY U. OF THE STATE OF NY), ALBANY, NY
BA, Sociology

DALE CARNEGIE COURSE
Graduate, "Highest Award for Achievement"

PROFESSIONAL WITNESS PROGRAM (SELECTIVE INSURANCE)

VETERAN STATUS

Veteran, US Army Intelligence and Security Command, honorably discharged