

Robert Medeiros CPCU, ARe, AMIM, ASLI

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Charlotte, North Carolina

QUALIFICATIONS

Property underwriting consultant with unique qualifications and extensive market knowledge:

- Thirty years of property underwriting experience including executive responsibility for property insurance portfolios in National Accounts, Global, Middle Market, and Excess and Surplus market segments. Catastrophe management and modeling experience including implementation of models for transactional underwriting and pricing, and portfolio management.
- Twelve years of independent consulting primarily as a property underwriting auditor for the off-shore reinsurance market. Audited many commercial and personal insurers resulting in extensive market knowledge and identification of "Best Underwriting Practices". Other consulting assignments include evaluation of underwriting guidelines, use of facultative reinsurance, and commutations. Selected as an Expert Witness in three cases since offering this service in 2015.
- HPR loss control experience. Expertise in all aspects of property loss control and physical risk conditions.

EXPERIENCE

Lighthouse Consulting, LLC; Charlotte, NC

2007 to present

Founder and owner Provide property underwriting consulting audit services to Bermuda reinsurers in support of property risk and cat treaties. Audits done on insurers in all market segments including Excess and Surplus, National Accounts, and Middle Market. Typical audit services include:

- Review of account selection against underwriting guidelines and good underwriting practices;
- Analysis of catastrophe models and other rating tools in pricing and selection;
- Review of account handling such as loss control, underwriting authority, and policy terms;

Developed a unique catastrophe data quality audit for reinsurers on catastrophe treaties to analyze the accuracy of the EDM data against original. Also developed a unique Florida Homeowner's audit for reinsurers writing catastrophe treaties on that class.

Consulting services include evaluation of M&A targets, use and evaluation of facultative reinsurance, and claims review to evaluate commutation proposals. Author of several published articles on use of catastrophe modeling. For more detail on audits, consulting services, publications and expert witness assignments see www.lighthouseconsulting.us.

Arch Insurance Group; Charlotte, NC and Atlanta, GA

2006-2007

Vice President, Global Property. Property Executive on a \$75 million business unit that wrote shared and layered property business in the worldwide Fortune 1000 market; responsible for all underwriting and catastrophe management guidelines. Had a team of underwriters in seven U.S. and European cities and performed referrals beyond Regional authority. Led project teams to implement catastrophe models in the underwriting workflow.

Royal and SunAlliance (RSA); Charlotte, NC

1993-2005

Vice President, Property Practice Leader 1993-2003. Led a \$600 million property business unit which included small business, middle market, national account and surplus lines. Responsible for underwriting, catastrophe management, line management including ISO and independent forms, underwriting training and authority. Achievements include:

- Initiated the use of cat modeling at RSA by partnering with Corporate Reinsurance;
- Led the initiative to license and implement new desktop cat modeling tools for transactional underwriting;
- Worked with IT to implement a sophisticated flood underwriting tool into an underwriting workstation;

Risk Executive 2003-2005: RSA placed in run-off by UK parent in 2003. Transferred to newly created Risk Office as Risk Executive, Implemented company wide Enterprise Risk Management protocols.

Johnson and Higgins; Philadelphia, PA

1986-1993

Vice President, Property Department Manager. Multi-national insurance broker. Led a team of ten brokers and support staff. As the senior broker handled placement and servicing on the office's largest accounts. Consistently met or exceeded income and expense targets.

Industrial Risk Insurers; Baltimore, London (England), Philadelphia

1977-1986

Various positions in highly protected risk (HPR) engineering and underwriting. Started with the Baltimore field office in 1977. Conducted field engineering on large commercial and industrial facilities. Transferred to London, England in 1979 to open the engineering office and supervised a staff of five engineers. Repatriated in 1982 to an underwriting position in Philadelphia.

EDUCATION

Bachelor of Science Civil Engineering, Worcester Polytechnic Institute, Worcester, MA
Master of Arts in Biblical Studies, Reformed Theological Seminary, Charlotte, NC

PROFESSIONAL DESIGNATIONS AND LICENSES

Chartered Property Casualty Underwriter
Associate in Reinsurance
Associate in Marine Insurance Management (received Distinguished Graduate Award)
Associate in Surplus Lines Insurance
North Carolina Property Casualty Agent

INDUSTRY INVOLVEMENT

Past instructor in Fire Science, Troy State University
Past instructor, CPCU property curriculum