

Robert Medeiros CPCU, ARe, AMIM, ASLI

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QUALIFICATIONS

Property underwriting professional with unique qualifications and extensive market knowledge:

- Executive and referral underwriting responsibility for property insurance portfolios in National Accounts, Global, Middle Market, and Excess and Surplus markets including Inland Marine and Boiler lines;
- In depth catastrophe management and modeling experience including implementation of RMS products for transactional underwriting and pricing, and data quality standards related to modeling;
- HPR loss control experience. Expertise in all aspects of property loss control and physical risk conditions;
- Audited many commercial insurers in the past nine years resulting in extensive market knowledge including the use of catastrophe models for pricing and underwriting and identification of "Best Underwriting Practices".

EXPERIENCE

Lighthouse Consulting, LLC; Charlotte, NC

2007 to present

Founder and owner Provide property underwriting 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 newsletters see www.lighthouseconsulting.us.

Arch Insurance Group; Charlotte, NC and Atlanta, GA

2006-2007

Vice President, Global Property. Property Executive on a \$100 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;
- Following 9/11, led a worldwide project team to improve management of terrorism aggregations;

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

Johnson and Higgins; Philadelphia, PA

1986-1993

Vice President, Property Department Manager. 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 (IRI), 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 IRI's London engineering office and supervised a staff of five engineers. Repatriated in 1982 to an underwriting position in Philadelphia.

INDUSTRY INVOLVEMENT

- Member of Institute for Business and Home Safety, an insurance trade group dedicated to property loss reduction through mitigation techniques such as effective building codes
- Past instructor in Fire Science, Troy State University
- Past instructor, CPCU property curriculum

EDUCATION

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

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