

PAUL F. AMORUSO C.P.C.U.

P.O. Box 981

34 Barstow Street (508) 644-1074 phone, (744) 377-3856 Fax

Mattapoisett, MA 02739

Email: PFACPCU@COMCAST.NET

SUMMARY

Senior executive with more than 40 years experience in all aspects of operations and management with special expertise in the insurance industry.

PROFESSIONAL EXPERIENCE:

Paul F Amoruso CPCU and Swift Brook Associates, Mattapoisett, MA
(2001-Present)

Consulting

Provide consulting services to businesses on insurance issues. Clients include Liberty Mutual Insurance, Trust Group Inc. and multiple Law Firms.

- Represent Liberty Mutual Ins. Co. at hearings before the Commissioner of Insurance.
- Provide business guidance and litigation management for Trust Group Inc.
- Testify at trials as to accepted insurance practices see www.insuranceoperations.com
- Provide insight on insurance issues to insurance companies and law firms.
- Provide workers compensation case management evaluations.
- Evaluate insurance company procedures.
- Provide guidance for proper claims handling practices.
- Establish Swift Brook Associates to work on insurance related issues of the Property Casualty and Health Care Industry see www.swiftbrookassociates.com
- Insurance Company conduct review for State of Vermont
- Respond to issues concerning insurance companies and insurance agents

Ladd Financial Group, Inc. West Springfield, MA (2000-2001)

Vice President Claims

Reorganized the Claims Department of New England Fidelity Insurance Company.

- Established subrogation department creating revenues almost overnight.
- Established automobile appraisal review program.
- Establish universal claims handling procedures for claims investigation, denials and review procedures.
- Created personal and commercial property training program for staff.
- Setup mandatory reserve review system of all open files.
- Setup medical bill review on usual and customary basis with outside contractor.
- Established authority levels for paying and denying claims.

TRUST GROUP, Inc., Taunton, MA (1989-1999)

Senior Vice President, Trust Integrity

Formed Trust Integrity to market fraud control and resource subrogation recovery outside the parent Trust Group Inc. Proposed fraud control program to the United States Department of Human Services (Medicare Integrity Program). Established fraud controls for all of Trust's affiliate companies and submitted business plan to market services to other companies.

- Established Underwriting audit procedures.
- Established agency audit fraud procedures and personally led audit team
- Recruited and organized various components of Trust Integrity.
- Setup fraud control protocol for Medicare audit proposal.
- Organized and generated a \$50 million proposal for Medicare Integrity Program.
- Investigated fraud concerning medical providers, putting several out of business.

Senior Vice President Trust Group

Recruited to launch Trust Group's, Trust Insurance Company, growing it from forty automobile insurance policies to over 225,000 in nine years.

- Expanded from a Massachusetts automobile insurance carrier to a full line commercial and homeowner, multi-state insurance company.
- Technical source for the development of initial computer system to process company's insurance business.
- Wrote personal manual and setup personal policies.
- Setup and administered Underwriting operations.
- Designed and supervised all support functions for company administrative needs.
- Setup call center using ACD and CMS to handle 5,000-7,000 telephone calls daily and channel workflow to proper area of responsibility.
- Established a central administrative support group for all departments eliminating duplication.
- Led technical development for new Windows based claims computer system,
- Worked on Executive Team in the purchase and procurement of new business and licensing issues.
- Led process improvement initiative for all departments.

Senior Vice President Claims, Trust Insurance

Built claims department from one person in 1989 to 12 direct reports and a claims staff of over 250

- Established and wrote claims manual for uniform claim handling.
- Established handling guidelines for proper disposition of claims.
- Created medical bill review program.
- Developed criteria and established proper number of case assignments for claims handlers.
- Established payment authority criteria.
- Established initial and follow up reserve guideline procedures.
- Established uniform reserve review on all open files on a periodic basis.
- Established procedural complaint review process to assure management involvement.
- Established appraisal guidelines and review program for physical damage claims.
- Setup and organized Commercial claims department.
- Established and personally directed training program for entry and advanced claims staff.
- Established homeowner appraisal unit cutting appraisal cost 80%.
- Personally administered commercial and property loss program including running training program.
- Established fraud control and subrogation procedures that led Massachusetts in subrogation recovery.
- Setup and administered litigation unit with strict cost controls combining flat fee billing and litigation control while achieving over 95% defense verdicts.
- Developed national salvage program and automated total loss evaluation system.
- Senior hands on technical person for insurance processes.

LIBERTY MUTUAL INSURANCE COMPANY, Boston, MA

(1969-1989)

Claims Manager

- Managed expansion of office from one of the smallest to the thirteenth largest (out of 467) in the United States. Staff grew from 13 to 95.
- Responsible for administration, Automobile first and third party (standard and non-standard) Workers Compensation, Homeowners, and Commercial including Property, Motor Cargo, Pollution, and Liability.
- Worked on New England Division team for Workers Compensation case handling.
- Established first call center group for the processing of new claims.
- Established one of the first specialized fraud units.
- Member of Risk Management Team charged with evaluating risk and modifying potential losses.

Home Office Products Examiner

- Primary examiner for all flammable fabrics cases in United States.
- Malpractice and pollution claims.
- Six state responsibility for all litigation and claims issues over Branch authority (Oklahoma, Colorado, Arkansas, Kentucky, Iowa and Minnesota) Automobile, Commercial, Products.
- Handled Personal and Commercial Automobile, Products and General Liability

Casualty Claims Adjuster

- Handled, Personal and Commercial Automobile, Worker's Compensation, Motor Cargo and Crime.
- Served as Property and Commercial Property Specialist for Southeastern Connecticut servicing three offices.
- Served as Worker's Compensation Hearing Representative.
- As Litigation Adjuster, Homeowners and Commercial Property Appraiser and Adjuster, worked on three casualty disaster teams in Florida, Kentucky and Connecticut.

EDUCATION: *PROVIDENCE COLLEGE*, Providence, Rhode Island 1969
BA, Social Studies

PROFESSIONAL: Chartered Property Casualty Underwriter C.P.C.U 1980
Vale Tech Blairsville Pennsylvania Property Appraiser 1972
Commonwealth Automobile Reinsures (CAR) 1991-1998
Automobile Insurer's Bureau (AIB) 1992-1998
Board of Directors Trust Group 1992-1998
Licensed Massachusetts and Florida Property Casualty Insurance Agent
for Personal and Commercial Lines of Insurance
Licensed Public Adjuster
Instructor at The Saval Insurance Education Center at The Massachusetts Insurance Library