



Charles C. Hewitt
Savannah, Georgia

Career Experience:

Litigation Adjusters Inc.

2017-Present

CLAIMS CONSULTANT

Monitor trials and attend mediations and settlement conferences for a variety of Insurance Companies, third Party Administrators and Self-Insured Clients.

Nonprofits Insurance Alliance Group, Santa Cruz, CA

2003 – 2017

DIRECTOR OF CLAIMS COMPLIANCE (2013 – 2017)

Responsible for coverage forms creation, analysis, and education for internal staff and external brokers and customers; annual internal claim audits; management of all claims against the companies; and review and approval of external marketing materials.

- Created and taught various webinars for brokers and members.
- Authored various articles on professional liability coverage.

VICE PRESIDENT, CLAIMS (2003 – 2013)

Responsible for the combined claims operations of the group's California liability risk pool, its national risk retention group, and its captive reinsurer. The group provides affordable general liability, auto liability, professional liability and property coverage to 501(c)(3) charitable nonprofit organizations.

- Claims managed for insureds in 21 states and the District of Columbia.
- Approximately \$25 million in reserves under management

Golden Eagle Insurance Company Trust, San Diego, CA

1998 – 2003

EXECUTIVE DIRECTOR

Under contract to the California Insurance Commissioner to wind up the affairs of the former Golden Eagle Insurance Company. Responsible for oversight of the claim administrator retained to run off approximately 60,000 multi-line claims valued at \$1.7 billion. Directly responsible for the disposition of 9,200 extra-contractual and general creditor claims filed against the estate, and management of residual assets originally valued at \$142 million.

- Runoff claims inventory reduced from 60,000 to 5,500 claims after 5 years.
- Estate claims reduced from 9,200 to 8 after 5 years.
- Distributed \$15.5 million in Prop 103 refunds to over 40,000 policyholders and \$7.5 million in allowed claims to general creditors.
- Increased asset base from \$145 million to \$162 million and reduced liabilities sufficient to produce an estate residual of \$80 million.

Zenith Insurance Company, Woodland Hills, CA

1993 - 1998

VICE PRESIDENT, CLAIMS & VICE PRESIDENT, CUSTOMER SERVICE

Managed the Los Angeles Regional office, staff of 150, 6,000 claims inventory, 1993-1996. Directed national customer service effort of 10 branches with specific emphasis on development of marketing tools and Internet capabilities, 1996-1997. Responsible for all California technical claims matters, 1997-1998. Company revenues in 1998 exceeded \$250,000,000.

- Led successful re-engineering process that created multi-functional, geographic teams to service customers' safety, claims, legal and return-to-work needs. Drove a 20% overhead expense savings and improvement in customer satisfaction as measured by survey results.
- Implemented software program to enable marketing effort using customer specific data resulting in retention of key \$150,000+ accounts.
- Established Internet connectivity for brokers, agents, and policyholders resulting in enhanced, timelier communications and management information flows.
- Developed and implemented front-end claim handling review process that led to remedial training effort on injured worker communications, strategizing of claims adjusting efforts, and stabilization of reserve development.

Indemnity Company, San Francisco, CA

1989-1993

SENIOR VICE PRESIDENT, CLAIMS

Oversaw liability/property and workers' compensation claims for western regional carrier. Staff of over 300 in 17 offices throughout 10 western states. Revenues exceeded \$750,000,000.

- Introduced Litigation Risk Analysis (Decision Tree) approach to claim valuation process resulting in consistent and reasoned pricing methodology.
- Led major re-engineering effort that established specialized workers' compensation claims units focused on fast-track, disability management, or critical claim types. Generated a 15% overhead expense reduction and 12% loss dollar savings.
- Developed and implemented negotiation skills training program for claims and legal personnel, management reinforcement program, and tracking survey to measure results, initially estimated at a minimum 10% savings.

Western Employers Insurance Company, Fullerton, CA

1986-1989

SENIOR VICE PRESIDENT, CLAIMS

Managed the workers' compensation, excess liability, and directors' and officers' liability claims operations for medium sized national carrier. Staff of 150 based in six regional locations.

- Analyzed and stabilized severe reserve development crisis leading to early recognition of need to discontinue underwriting efforts and run off claims liabilities of \$60,000,000.
- Successfully implemented runoff protocols that ultimately resulted in no further financial liabilities for parent company or any state guaranty funds.

Liberty Mutual Insurance Companies, San Francisco, CA

1968-1986

DIVISION CLAIMS MANAGER, PACIFIC DIVISION

Progressed through series of claims positions to leadership of major national carrier's west coast claims operations. Staff of over 350 based in 17 offices throughout 10 western states.

- Youngest person to achieve Division Claims Manager status in shortest period.

- Successfully achieved certification of company's claim training program for adjuster licensing in Texas, eliminating costly and time-consuming alternative.

Education

B.A. Economics, San Jose State College, San Jose, CA

Affiliations

Past President, Los Angeles Claim Managers Council

Past President, Pacific Claim Executives Association

Certified Member, Registered Professional Adjusters Association

Member, National Advisory Council of the National Association of Independent Adjusters

Fellow, Claims and Litigation Management Alliance

South Carolina Adjuster License #800540

(Previously maintained licenses in 21 states)

Engagements

Speaker/Panelist, Southern California Defense Counsel Association

Speaker/Panelist, Northern California Defense Counsel Association

Speaker/ Panelist, California Workers' Compensation Defense Counsel Association

Speaker/Panelist, The Harmonie Group

Presenter, Lorman Education Services

Presenter, Community Action Program Legal Services, Inc.

Instructor, University of San Francisco Master's Program in Nonprofit Management

Personal

Director Emeritus, Big Brothers Big Sisters of Santa Cruz County

K-3 Reading Mentor, United Way's *Read Indeed* Program, Low Country, South Carolina