**Charles C. Hewitt**

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**Summary**

Chuck Hewitt is a veteran insurance claims executive with 45+ years of multi-line claim department experience and leadership at national and regional carriers. Particular strengths in coverage analysis, creation, and teaching; bad faith defense; technical and management training; claims management; cyber liability; employment practices liability; litigation management; customer relations; reinsurance; and runoff operations. Multiple appearances at settlement conferences and mediations. Currently a part-time consultant and expert witness.

**Career Experience**

**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.

**Industrial 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 of time.
* 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

Past Chair, National Advisory Council of the National Association of Independent Adjusters

Fellow, Claims and Litigation Management Alliance

Associate Member, American Association of Insurance Management Consultants

**Licenses**

South Carolina Resident Adjuster License #800540

(Non-Resident Licenses in Arkansas, California, Connecticut, Delaware, Florida, Georgia, Michigan, Minnesota, Montana, Nevada, North Carolina, Oregon, Utah, Vermont, and Washington)

**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 Masters 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

Chair, Heron’s Pointe Men’s Group, Heron’s Heroes

Member, Sun City Government & Business Affairs Committee

