



SCOTT S. MARGRAVES, CIC

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Curriculum Vitae

Nationally recognized as one of the top insurance professionals for his leadership and dedication to the insurance profession, Scott Margraves has over thirty years of “hands on” commercial property & casualty experience. As a front-line producer, Scott weathered five major hurricanes, three “five-hundred-year floods” and multiple catastrophic fire claims. Scott is an insurance industry expert that brings extensive experience in all aspects of property & casualty insurance, policy forms, claims, safety programs, HR coordination and contract integration. Expertise includes Agent E&O; Expert Witness; Certificate of Insurance (COI) tracking and compliance.

Professional Experience

- Produced hundreds of medium sized commercial property & casualty accounts, personal lines, life, & group.
- Direct involvement in hundreds of 1st and 3rd party casualty claims and settlements.
- Catastrophic fire claim – Gallery Furniture.
- Former clerk at a law firm specializing in contract and commercial law.
- Former Congressional/Legislative Assistant, Washington, DC.
- Advise leases, vendor/suppliers from an insurance perspective. Work closely with general counsel.
- Collaborate with legal and risk managers for general contractors and property managers to mirror company insurance portfolio contractual tenets.
- Manage and advise defense counsel on litigation and insurance policy interpretation.
- Review, interpret and recommend contractual insurance requirements and understand their relationship and alignment with indemnity and insurance provisions.
- Taught Certificate of Insurance management, tracking, & compliance to bank employees for six years.
- Shepherded retail distributor with 400 employees and 80 trucks into zero tolerance philosophy, and reduced frequency and severity of claims over a five-year horizon, saving hundreds of thousands of dollars in insurance premiums, allowing client to move from guaranteed cost to captive insurance program.
- Gained 5-10% in savings after analyzing incurred / paid loss data and experience modifiers for accuracy.
- Experienced in requesting, formatting, interpreting, submitting, negotiating, presenting, and recommending plans of action.
- Identify, recommend, and implement internal safety policies and behavior modification procedures.
- Analyzed claims data for loss picks, reserves, key trends, and savings opportunities.
- Gather data and compute statistical analysis to determine proper limits, loss picks, deductibles, and bid specifications for brokers, wholesalers, and underwriters to compete on insurance placement.
- Train, coach, and motivate businesses to strengthen internal communications, implement loss prevention programs, strategies to handle onsite claims reporting, and adapt "zero loss" mindset.
- **PRODUCTION/PRODUCER** - TEXAS DOW EMPLOYEES CREDIT UNION (2014- 2019) / WM JONES (2006- 2014) / BOWEN, MICLETTE, BRITT (1994-2006) / GEM-BXS (1993).

Education and Licensure

TEXAS A&M UNIVERSITY | College Station, Texas

BS, Bachelor of Science in Economics - 1985

RISK MANAGER | Texas Department of Insurance

GENERAL LINES AGENT | Texas Department of Insurance

CERTIFIED INSURANCE COUNSELORS (CIC) - 1999

Professional Affiliations

- Claims and Litigation Management Alliance (CLM) – Fellow
- American Association of Insurance Management Consultants (AAIMCo) – Associate Member
- Professional Liability Defense Federation (PLDF) – Insurance Agent & Broker Committee
- Certified Insurance Counselors (CIC) – Certificate for 20 Years of Leadership
- Independent Insurance Agents of Houston (IIAH) – Past President
- IIAT IMPACT Region 10 – Past Chairman
- Commercial Real Estate Network (CREN) – Past Member
- Houston Risk Management Society of Houston – Past Member
- Houston Livestock Show and Rodeo - WCBBQ Committee, Contest Division 25 years
- Reveille Club of Houston - Past President
- 12th Man Foundation – Council of Athletic Ambassadors – Past Member

Professional Development

- Ethics I – Legal Responsibilities for Agents and Agencies – 2023
- Guest Lecturer – Certificates of Insurance, BMCC RMI 220 - 2023
- Ethics III – Obligations to the Consumer, Insurer, and Peers - 2022
- AAIMCo Conference – 2021, 2022, 2023
- CIC Commercial Property, Business Interruption, Equipment Breakdown – 2019
- Certified Risk Managers (CRM) Principles of Risk Management – 2018
- IIAT Joe Vincent Management Seminar - Big I Day – 2016-18
- IIAH Technology Conference – Cyber Liability – 2017
- Certified Risk Managers (CRM) Analysis of Risk – 2017
- CIC Commercial Casualty, Workers Compensation, Auto, Umbrella – 2015
- CIC Commercial Property, Business Interruption, Inland Marine – 2014
- CIC Cyber Liability, Insuring Intellectual Property, Additional Insureds – 2012
- Certified Risk Managers (CRM) Analysis of Risk – 2011
- CIC General Liability, Business Auto, Workers Compensation, Excess Liability, Additional Insureds – 2010
- JKR Graduate Seminar - Defective Construction, Arson, Owner Controlled Insurance Programs (OCIP), Directors & Officers (D&O), Contracts & Leases – 2009
- CIC Commercial Property - Causes of Loss, Endorsements, Time Element, Inland Marine, Equipment Breakdown – 2008
- Associate in Risk Management (ARM) 54, 55 -1996

Websites & Profiles

- <https://www.gulfoastriskmanagement.com/>
- www.linkedin.com/in/scottmargraves