

JOHN RAFFERTY



John Rafferty is a C-Suite Insurance leader with extensive experience propelling business growth, transformation and profitability. He brings deep P&L management expertise in P&C, Life & Annuity (Structured Settlements) and Software Development, and is often called upon as a subject matter expert in pricing, product development, sales, systems, marketing and complex project management.

In his 20+ years in the industry, John has:

- Built three P&C carriers and MGA's for domestic and foreign carriers, including Lloyds of London syndicates, achieving profitability within the first 12 months with a direct loss ratio under 7%. Included three specialty lines property insurers across all 50 U.S. states.
- Grown several small business units into national programs across the entire P&C market by driving new product development, implementing best-in-class underwriting, policy and claims systems, establishing distribution networks, and hiring technical staff and building teams. All achieved \$100s of millions in DWP.
- Created cloud-based, scalable and integrated systems and software for multiple carriers and MGA's, including policy and claims, quoting, accounting and bordereau ledgers.
- Managed large, complex policy and claims digital transformation projects for several Tier 1 P&C carriers on time and under budget.
- Created a new economic ecosystem that enables a network of disparate parties to a severe workplace injury claim mutually benefit by finding the best financial solution for the injured party.

John is known for:

- Identifying and capitalizing on revenue opportunities by leveraging actuarial skills with a deep understanding of risk and pricing.
- Accelerating the path to profitability by optimizing operations and workflow through smart distribution agreements.
- Leadership style that empowers teams to actualize both organizational and individual goals by supporting a culture that values excellence, collaboration and professional development.

Experience:

- Founder & CEO, John Rafferty Consulting, LLC
- Sr. Domain Consultant, CGI Consulting, Montreal, Canada
- SVP, Ringler Associates, Aliso Viejo, CA
- SVP, Atlas Insurance Services, San Diego, CA
- Sr. Domain Consultant, Tata Consulting Services, Boston, MA
- SVP, Narragansett Bay Insurance Co., Pawtucket, RI
- Sr. Underwriter, Lloyds of London, England
- Director Specialty Lines, AIG, Boston, MA

Personal:

- Accomplished Spanish classical guitarist and performer
- Founder of MusicandCharity.net, a website that generates donations for a social services organization in N.E. Massachusetts that helps move immigrants from desperate poverty towards self sufficiency by providing education and skills training to get them integrated into the local economy

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