

# John E. Rafferty

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## Executive Leader – Strategic Planning, Operations & Project Management *Envisioning & Delivering Solutions; Translating Vision into Action*

### EXECUTIVE SUMMARY

**Financial Services Industry Executive and Senior Consultant** with global experience in Property & Casualty (P&C) insurance, strategic planning, technologies, project management, and business transformation. Draws on extensive specific experience serving in a variety of highly technical roles, including underwriting, actuarial, product / systems development, and distribution.

**Leads pivotal strategic business initiatives** from IT systems applications to new products, distribution channels, pricing, reinsurance negotiating, mergers and acquisitions, and renewal rights agreements. Launches business into new states, enhancing distribution channel efficiency and transitioning companies to new technologies.

**Excellent leadership and interpersonal skills** demonstrated through leading transformation projects from idea to execution, creating a business plan, allocating resources, organizing project teams, and achieving deliverables. **International Speaker and Portfolio Optimization & Operating Expense Reduction Specialist.**

#### Core Skills

Strategic Planning & Vision	Property & Casualty Insurance	Client Partner Consulting
Project Management PMP	Commercial / Consumer Lines	Business Development
M&A Transactions	Underwriting	Risk Analysis / Catastrophe Modeling
End-to-End Program Management	IT Operations Management	Structured Settlements

#### Highlighted Accomplishments:

- Drove product development, appointed hundreds of agencies and wholesales brokerages, and provided technical consulting services to several Fortune 25 Property & Casualty Insurance carriers in North America and Lloyds of London.
- Served as Executive Sponsor for two customer relationship management (CRM) software implementation projects. Executed a software solution to the field of retail and wholesale brokerages.
- Propelled a small, regional business unit into a large, national unit from \$30M to \$250M gross annual revenue.
- Developed sophisticated rating engines with proprietary pricing methodology.
- Negotiated mergers and acquisitions (M&A) agreements with several insurance carriers.
- Expanded businesses by leveraging cloud-based software solutions.
- Accomplished classical guitar musician; produced one CD with scheduled release of second CD due in July 2024.
- Founder of <https://musicandcharity.net> with proceeds from all sales donated to Lazarus House Ministries.

### EXECUTIVE EXPERIENCE & NOTABLE CONTRIBUTIONS

#### CGI Technologies

#### Senior Domain Consultant

Hartford, CT  
2021-2024

*\$10B annual revenue global consulting and technology products and services company serving most industry verticals.*

Charged with building and maintaining new and existing customers. These included the largest Property & Casualty insurance carriers in North America.

- Performed as lead technical product development actuary for a new actuarial analytical software as an adjunct to the company's flagship rating engine product. This was a cloud-based software designed to create experiments in actuarial pricing and then test results using an existing portfolio of policies – often numbered in the millions.

- Performed as a senior domain consultant for several Tier 1 property & casualty insurance carrier clients to trouble shoot business process workflow problems; process workflow mapping; signal identification; solution design and implementation.
- Helped business unit generate new business sales; create additional technology service contracts; and maintain existing clients.
- Hired and trained junior actuary analysts to replace retiring consultants.

#### **Ringler Associates**

**Aliso Viejo, CA**

#### **Senior Vice President (SVP), Operations / Strategy**

**2018-2020**

*\$64M annual revenue; offers settlement planning and structured settlements; assists injured people and their families.*

Charged with organizing technology team to modernize the company's technology platform drawing on internal / external sources and contractors. Consolidated applications into one Cloud-based CRM providing real-time analytics for reporting, marketing, and sales optimization. Directed 25-member team and project budget of \$15M with P&L responsibility for growing business 10% annually.

- Provided strategic direction for a technology transformation project on a modern Cloud-based CRM solution that slashed operating expenses by 50%, streamlined business process, and introduced new analytical capabilities for sales team.
- Created a mobile application for sales associates to manage business by working with software vendor to identify system requirements and configure the mobile application to offer new functionality.
- Saved the company \$150,000+ annually in data storage through introduction of low-cost Azure database storage.
- Introduced document management solution for instant, real-time document generation by collaborating with third-party vendor to automate / integrate solution into CRM software application.
- Achieved Leader of the Year award.

#### **Atlas General Insurance Services**

**San Diego, CA**

#### **Vice President (VP), Operations**

**2016-2018**

*Full-service program administrator that offers a wide range of insurance solutions.*

Hired to modernize policy administration system and introduce a CRM software solution to 500+ independent insurance agents. Managed 40 direct reports, a project budget of \$4M, and ongoing IT maintenance budget of \$1.5M. Assembled project teams to identify major project workstreams and allocate resources. Performed comprehensive systems requirements analysis as well as comprehensive business process workflow mapping. Identified areas for automation and streamlining business processes.

- Saved \$200,000+ annually on data storage services with new web-based CRM solution, including a robust data model to warehouse all company legacy data in a single, affordable database environment.
- Propelled revenue by over 20 percent in two years as a direct result of new technology that allowed individual agency users to customize data / dashboard views essential to business.

#### **Tata Consultancy Services**

**Boston, MA**

#### **Senior Domain Consultant**

**2013-2016**

*Largest global consulting company in the world, headquartered in India; offers consulting services to every major industry vertical.*

Provided advisory services on technical matters related to underwriting, product, policy and claims administration systems, data storage / migration, reinsurance, pricing, and compliance. Served Fortune 25 Property & Casualty Insurance carrier clients across North America. Managed \$5M annual project budget. Worked with senior managers at the client company to develop specific project requirements. Reviewed with client partners.

- Deployed successful mobile quoting application by working with client to identify systems requirements and creating separate prototypes to determine application's functionality / user acceptance.
- Drove insurance innovation working with TCS Innovation Laboratories in development of an advanced underwriting workshop tool, home technology for real-time monitoring of home systems, and a Facultative Reinsurance line slip automated software solution application.

#### **Narragansett Bay Insurance Company (NBIC)**

**Pawtucket, RI**

#### **Senior Vice President, Underwriting & Strategy**

**2008-2013**

*Headquartered in Rhode Island, insures homeowners of the Northeastern coastal states of the United States with flexible, higher quality coverage.*

Launched company in four New England states. Oversaw product development, pricing, underwriting, compliance, systems and

technology, claims, distribution, and reporting. Managed 70 staff and \$35M budget.

- Grew start-up from the group up to over \$200M as one of the first of three senior executives to join this regional specialty lines carrier. Developed state-specific product suite, configured systems for pricing and underwriting, filed rating plans with state insurance department regulators, and negotiated renewal rights agreements with three carriers.
- Positioned NBIC in the market by offering unique products, coverages, commissions, and service levels over competitors.
- Limited non-catastrophe losses to half the average of the rest of the industry and improved underwriting results through a third-party in-home inspection process.

**Beazley USA**  
**Senior Program Manager**

**Ponte Vedra Beach, FL**  
**2004-2008**

*Beazley is the largest Lloyds of London syndicate writing insurance around the world.*

Built US specialty lines property enterprise, including hiring and training staff, contracting with third-party vendors to handle vital services, building new technology for policy and claims handling, and appointing all distributors including retail agencies / wholesale brokerages.

- Expanded business to over 20 states in year two; built a product suite of insurance offerings.

## PROFESSIONAL DEVELOPMENT

**Education:** Bachelor of Science, Mathematics & Statistics – University of Wisconsin-Madison, WI

**Technical:** Customized Software, Microsoft Office Suite, SQL, SAS, Oracle, AWS Cloud, SDLC, Agile

**Languages:** English, French (some)

**Affiliations:** Casualty Actuarial Society • National Structured Settlements Trade Association  
Lazarus House Ministries of New England

**Lectures:** Guest Speaker, Insurance Industry Conferences & CRM Software Provider Hosted Conferences