

JOHN RAFFERTY

**Accomplished Insurance Executive & Senior Consultant |
Specializing in Digital Transformation, Actuarial
Strategy, and Profitable Growth for Property & Casualty
Carriers and MGAs**



John Rafferty is a results-driven insurance executive and senior consultant with over 20 years of leadership experience in Property & Casualty (P&C) insurance, specializing in enterprise transformation, actuarial strategy, technology modernization, and specialty program development. As President and Senior Consultant of John Rafferty Consulting, LLC, he partners with carriers, Managing General Agents (MGAs), reinsurers, brokers, and financial services organizations to deliver innovative solutions that drive profitability, operational excellence, and sustainable growth.

John excels at translating complex business challenges into actionable strategies. He has successfully led large-scale digital transformations, including a \$225 million policy and claims modernization initiative delivered ahead of schedule and under budget while directing cross-functional teams of 720+ professionals. His expertise spans MGA program commercialization, advanced actuarial pricing models, AI/ML-driven analytics, predictive modeling, wildfire stochastic risk modeling (deployed across 23 states), underwriting automation, CRM implementations, and cloud-based platform integrations.

Prior to founding his consulting practice in 2020, John held senior leadership roles at prominent organizations, including Senior Implementation Manager at CGI (2021–2024), SVP of Strategic Projects & Technology Implementation at Ringler Associates, VP of Operations at Atlas General Insurance Services, and key positions at Beazley, Narragansett Bay Insurance, and Tata Consultancy Services. Throughout his career, he has built and expanded high-performing specialty insurance programs generating more than \$275 million in annual written premium, modernized core systems (including Guidewire), optimized distribution channels for hundreds of brokers and agents nationwide, and negotiated mergers, acquisitions, and reinsurance agreements.

Known for his leadership, results orientation, and ability to leverage extensive professional networks, John brings deep technical knowledge in systems design, business process improvement, data management, change management, and product development. He holds a Bachelor of Science from the University of Wisconsin-Madison, with studies focused on statistics, advanced analytics, actuarial pricing, and stochastic simulation modeling. He is affiliated with the Casualty Actuarial Society and the National Structured Settlements Trade Association.

Beyond his professional accomplishments, John is an accomplished classical guitarist and founder of musicandcharity.net, where proceeds from his music support charitable causes. John Rafferty is a trusted advisor who combines executive vision with hands-on insurance and technology expertise to help organizations navigate complexity, innovate, and achieve measurable results in today's rapidly evolving insurance landscape.