

EXECUTIVE PROFILE

Over 25 years experience in every facet of the insurance industry in positions as President & Chairman, Vice President, National Marketing Director, Financial Services Manager and Sales Manager with a successful background in entrepreneurial venues.

Current Vice President of Oasis/Hankerd Life Insurance, an insurance company that specializes in life and health insurance products. Concurrently own Finnegan Insurance, taking on an investor role and multi-million dollar budget oversight.

Rich mix of product development, concept marketing, relationship building, operations and strategic management. Diversely experienced from start up to build out, creating successes and remedying problems. Deliver fresh perspectives and offer clear assessments.

Expertise in evaluating and organizing teams, turning them into top-performing marketers and distributors. Skilled in cultivating and maintaining relationships with customers and key accounts.

SUMMARY OF QUALIFICATIONS

- ▲ Distribution Growth Catalyst
 - ▲ Sales & Marketing Management
 - ▲ Operations & Start Up Leadership
 - ▲ Product Development & Strategic Marketing
 - ▲ Relationship Building & Account Management
 - ▲ Training, Mentoring & Team Building
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EXECUTIVE PERFORMANCE OVERVIEW

Catalyst for creating new incentive programs including the "Value Creation Model" focused on building lasting relationships and reaching achievable corporate goals.

Quantifiable successes in identifying distribution channels while maximizing market positions and outpacing the competition.

Definitive leader with expertise analyzing existing businesses and revitalizing lagging ones. Expert in leveraging relationship building and marketers/distributors empowerment to increase revenue and optimize businesses.

CAREER CHRONOLOGY

OASIS/HANKERD LIFE INSURANCE, New York, NY Vice President , Independent Distribution New York	2006 to Present
FINNEGAN INSURANCE COMPANY, New York, NY Owner / Investor / Chairman	2004 to Present
JONES MUTUAL INSURANCE COMPANY, New York, NY Vice President , Independent Financial Network	1997 to 2003
HEALTHY LIFE INSURANCE, New York, NY National Marketing Director	1994 to 1997
MARCUS ANDERSON LIFE INSURANCE COMPANY, Andover, NJ Regional Director	1991 to 1994
FINANCIAL EXPERTS, Erie, PA National Marketing Director	1990 to 1991
MAXWELL LIFE INSURANCE COMPANY, DE, ME, VA Financial Service Manager	1980 to 1990
NOWICKI INSURANCE COMPANY, Wilmington, DE Sales Manager	1976 to 1980

EXPERIENCE & ACCOMPLISHMENTS

As Vice President of Health Oasis/Hankerd Life ('06 to Present) was brought onboard to reverse 'negative legacy issues' and enhance company image. Implemented several key changes in 2007 that refocused the team's efforts to establish and promote relationships that would support relationship selling and increase awareness of company.

- Revisited existing accounts and opened lines of communication. Took the first and second quarter to evaluate current customers and also to facilitate internal business processes. Third and fourth quarters were focused on creating and implementing a drip mailing, 'Awareness Campaign'.
- Pioneered the "value creation model", a 5-year business plan that concentrates on teaming with distributors and qualifying them for the "core marketing strategy" group that offers incentive trips. Developed different levels of action steps for distributors to qualify them for the "core" group. Retrained staff on model's incentive programs, which has built and strengthened relationships.
- Motivated staff to focus efforts on cross-selling opportunities.
- Grew life and health product lines by 9% to achieve 90% of plan.

As Vice President of Jones Mutual ('97 to '03) met the challenge of starting up 13 regional offices with 24 sales managers and 25 administrative personnel throughout the nation. Managed human resources, operations and sales distribution network.

- Drove an average growth of 18% over 6 years.
- Negotiated strategic alliances with 3rd party administrators resulting in a revenue increase of \$12 million.
- Cut expense ratios by 30% after revitalizing business methods.

As National Marketing Director of Healthy Life ('94 to '97) and **Financial Experts** ('90 to '91), built Healthy Life's new business unit to climb up to \$15 million in revenues and \$14 million in profits in 3 years.

- Created a direct distribution channel and negotiated agreements with the top 7 independent producer groups.
- Skyrocketed revenue growth 35% within the first 3 years at Financial Experts through development of national sales channels.
- Assembled and trained a strong distribution network that drove sales from \$10 million to over \$25 million within 16 months.
- Led a 5-fold growth to generate \$50 million through providing strategic and tactical leadership to new and existing independent producers.

As Regional Director of Marcus Anderson Life ('91 to '94) established company's presence in the mid-Atlantic region, increasing revenue to \$6 million and repositioning company's ranking to #1 out of 15 regions nationwide.

- Decreased costs 75% in under 4 years while increasing revenue per sales call 66%.
- Increased productivity 90% after creation of a new scheduling system that was adopted nationwide as a "best practice".
- Developed a customized contact management system implemented nationwide.

EARLY CAREER (1976 to 1990)

Launched career after college into roles as Sales Manager and Financial Service Manager for Maxwell Insurance and Nowicki Insurance Company. Gained valuable experience managing a \$1 million-dollar budget and over 200 general agents. Reversed a loss at Nowicki's, to break even in just 9 months through cutting expenses by \$700,000, and improving products and services.

EDUCATION & LICENSES

BS, Business Administration, Pittsburgh University, Pittsburgh, PA—1975

Licenses: NASD, Series 7, Life, Health, Property and Casualty

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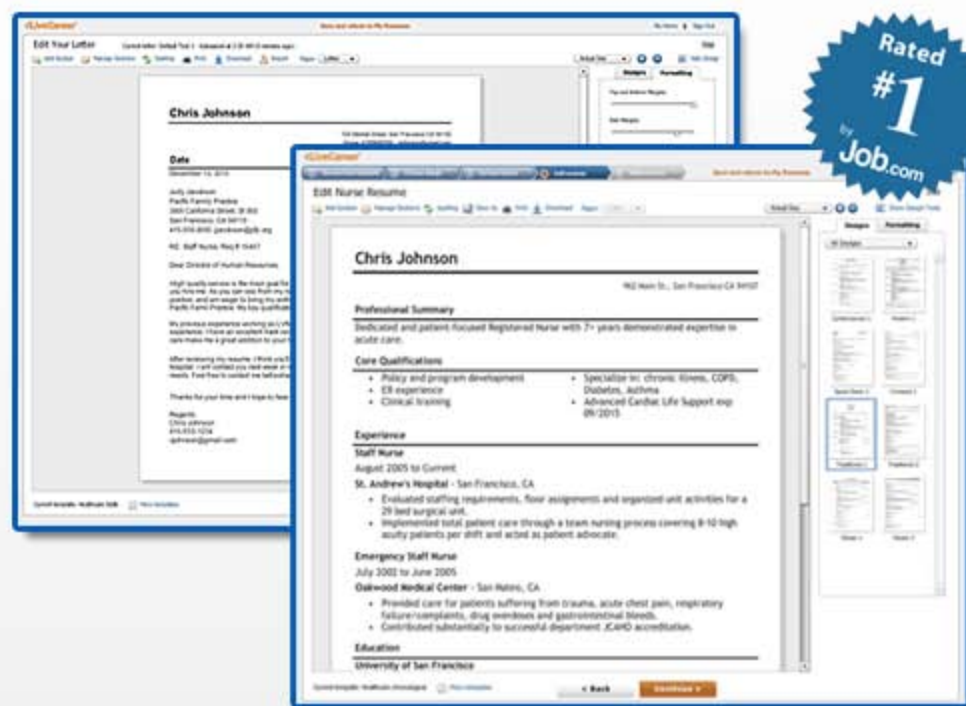
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