

**SHAUN O. GALLAGHER**

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**OBJECTIVE:** To continue my role as a health insurance/employee benefits leader providing strategic direction and pricing expertise to ensure revenue, membership, and client goals are met.

**SUMMARY:** Consultative health insurance/employee benefits leader experienced in underwriting management, actuarial methodologies, client retention, and data analytics. Effective working within cross-functional teams and client-facing presentations. Able to establish rapport and credibility with diverse groups ranging from executive management to clients and consultants.

**EXPERIENCE:**

**Health Net of the Northeast**, Shelton, CT 06484. (March 2003 – June 2011)

Director, Large Group Underwriting (July 2006 – June 2011)

- Manage \$1 billion of National Account, Multiple Employer/Public Sector, and Middle Market health insurance premiums and fees.
- Responsible for meeting large group retention and new business annual revenue and membership goals.
- Implement quarterly block renewal rating approach for 51-499 groups to increase retention.
- Implement new business underwriting criteria to increase large group new business sales.
- Design and oversee construction of fully insured and ASO profit reporting and fully insured loss ratio reporting.
- Direct a team of one manager and seventeen renewal and new business underwriters. Perform semi-annual and annual reviews for manager and eight renewal underwriters.

Manager, Large Group Underwriting/Consulting Underwriter (March 2003-July 2006)

- Manage \$600 million of National Account and Multiple Employer/Public Sector health insurance premiums and fees.
- Perform annual fully insured and ASO group renewals for National Account and Multiple Employer/Public Sector groups ranging from 1,000 to 20,000 employees.
- Participate in on-site renewal meetings with sales, employer group, and broker/consultant to negotiate rate actions and multi-year rate guarantees.
- Construct financials for Request For Proposals (RFPs) submitted by broker/consultant.
- Manage and mentor three Underwriting associates. Perform semi-annual and annual reviews.

**HealthMarket**, Norwalk, CT 06850. (September 2002 – February 2003)

Consulting Underwriter, Large Group

- Construct financials for Request For Proposals (RFPs) submitted by prospective middle and large market commercial groups and municipalities ranging from 51 to 2,500 employees.
- Participate with sales in presentation of product concept and pricing.
- Perform annual fully insured group renewals and participate with sales, employer group, and broker in negotiation of rate actions.
- Manage three Underwriting associates.

**Anthem Blue Cross and Blue Shield**, North Haven, CT 06473. (January 1998 – September 2002)

Senior Large Group Underwriter (January 1998 - February 2000, January 2002 – September 2002)

- Perform annual fully insured, ASO, and minimum premium group renewals for commercial groups and municipalities ranging from 51 to 8,000 employees.
- Participate in on-site renewal meetings with sales, employer group, and broker/consultant to negotiate rate actions and multi-year rate guarantees.
- Calculate annual cash settlements for ASO and minimum premium groups.
- Construct financials for Request For Proposals (RFPs) submitted by prospective middle and large market commercial groups and municipalities.
- Manage state-sponsored health insurance program for small municipalities (MEHIP).

**Manager, Network Reimbursement and Reporting** (March 2000 – January 2002)

- Supervise data modeling and implementation of professional fee schedules and institutional reimbursement arrangements.
- Participate in on-site meetings with professional physician groups and institutions to negotiate fee schedules.
- Centralize data reporting for Health Care Management into a cohesive reporting unit.
- Manage 25 Network Reimbursement and Reporting associates. Perform monthly one-on-ones, quarterly reviews, and annual reviews.
- Ensure proper staffing and distribution of work to ensure internal and external client's timeframes are met.

**United Healthcare**, Hartford, CT 06103. (May 1996 – January 1998).

**Senior Consultant, Finance.**

- Calculate claim reserves for small, middle, and large market cases comprised of HMO+, POS, PPO, and Indemnity plans.
- Construct monthly claim and premium reconciliations to tie monthly financials to general ledger.
- Consult with Underwriters during quarterly calculation of the retro reserves for minimum premium and retro-rated cases.
- Complete Schedules O and H and Exhibits 9 and 11 for Yearend to test the credibility of the claim reserves.

**Prudential Insurance Co. of America**, AARP Operations, Ft. Washington, PA 19034. (June 1989 - May 1996).

**Actuarial Analyst/Associate Manager.** (June 1989 - December 1993; February 1995 - May 1996)

- Perform trend analysis on states' claim experience and recommend appropriate premium rate action.
- Recommend various pricing and marketing strategies for existing products to better position AARP/Prudential against the competition.
- Supervise five Actuarial associates.
- Act as Actuarial Services' systems liaison.
- Define data requirements for a new Actuarial Data Warehouse.
- Test query access tool; train Actuarial staff to use the tool.

**Senior Marketing Analyst.** (December 1993 - February 1995).

- Provide timely recommendations to other Marketing divisions for generating increased direct mail response rates and premium revenue.
- Facilitate quarterly and annual strategic planning sessions with senior management.
- Construct annual Marketing Budget. Analyzed quarterly cost variances.
- Supervise three Marketing associates.

**PC Skills.** Extensive knowledge of Microsoft Excel, Word, Access, and Business Objects.

**LICENSE:**

Active Connecticut Life & Health Sales License

**EDUCATION:**

Masters in Business Administration (May, 1994)

Concentration in Marketing

Temple University - Philadelphia, PA.

Bachelors of Science in Business Administration (May, 1989)

Concentration in Finance. Minor in Management Information/Decision Support Systems.

University of Delaware - Newark, DE.