

JAMES CLIFTON SCOTT, CPCU, ARe, ASLI

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SUMMARY Insurance professional with 13 years of insurance experience, 16 years of management experience teaching Risk Management and Insurance at the Moore School of Business.

TEACHING EXPERIENCE

MOORE SCHOOL OF BUSINESS, University of South Carolina

Columbia, SC

Lecturer – Finance Department

Jan 2018 – present

INSURANCE EXPERIENCE

COASTAL INSURANCE UNDERWRITERS

Ponte Vedra Beach, FL

Underwriting Director – Product Development

Jul 2013 – Dec 2016

- Analyzed and developed products and potential products for program manager / E&S broker.
- Underwrote property, DIC, GL, crime, D&O and umbrella for condos and HOAs in four states.
- Provided training on reinsurance, ratemaking and loss development for other underwriters.

COMPANION PROPERTY & CASUALTY

Columbia, SC

(subsidiary of BlueCross BlueShield of South Carolina)

Nov 2003 – Jul 2013

Enterprise Risk Manager

Apr 2012 – Jul 2013

- Assisted the Chief Risk Officer with Enterprise Risk Management and Dynamic Financial Analysis.
- Forecasted RBC, BCAR, IRIS and Treasury Listing figures and reviewed submissions of the same.
- Provided critical analysis that led the company to obtain a \$70 million capital infusion.

Insurance Product Manager – Property

Aug 2007 – Apr 2012

- Continued performing all duties listed under HO 06 Product Manager, below.
- Managed key property products and programs – over \$60 million in earned premium.
- Managed all property reinsurance – nearly \$30 million of ceded premium and assumed retro.
- Reviewed, developed and drove implementation of new programs for property driven business.
- Played a key role in the launch of Companion Specialty Insurance Company (E&S platform).
- Worked with intermediaries to develop individual risk pricing tools for property lines.
- Authored capacity and growth strategies by zone and line and presented them to our president.

Insurance Product Manager – Condominium Unit Owner's (HO 06)

Nov 2003 – Aug 2007

- Managed the HO 06 product - \$18m in earned premium.
- Served as company's first Product Manager.
- Analyzed new growth areas for the product.
- Analyzed and implemented the launch of the product in new states
- Completed competitive analyses, created product enhancements and coordinated rate changes.
- Worked cross-functionally, coordinating efforts of Compliance, Marketing, Underwriting, Information Systems (IS), Billing, Finance, Actuarial and Claims personnel.
- Designed underwriting guidelines for the product.
- Functioned as de facto Florida marketing representative.
- Managed catastrophe reinsurance program, working closely with brokers and reinsurers.
- Specialized in understanding reinsurance industry, catastrophe models and residual markets.
- Continuously monitored catastrophe risks and their effect on the company's overall risk of ruin.
- Analyzed residual market impacts and worked closely with residual markets.
- Became subject matter expert and central reference point for HO 06 product.
- Participated in Emerging Leaders Development Program – Companion invested in my leadership training including at the Center for Creative Leadership and Speakeasy.

UNITED STATES NAVAL RESERVE OFFICER

CENTER FOR PERSONAL AND PROFESSIONAL DEVELOPMENT

Department Head, OIC and Leadership Instructor

Atlanta, GA
Jan 2008– Dec 2010

- Trained active and reserve naval officers on leadership throughout Southeast Region.
- Led up to 12 senior enlisted leadership instructors in virtual unit environment, requiring extensive travel and coordination.

CARGO AFLOAT RIG TEAM (CART) IIA

Executive Officer (Second in Command)

Columbia, SC
Oct 2003 – Dec 2007

- Managed leadership, training and mobilization readiness of a rig team designed for 52 members, with 1 officer and 33 enlisted locally assigned.

Training Officer

Nov 2001 – Oct 2003

- Managed the training and administration of the Cargo Afloat Rig Team.

UNITED STATES NAVAL OFFICER

SAN JUAN MILITARY ENTRANCE PROCESSING STATION

Operations Officer (Second in Command)

San Juan, PUERTO RICO
Jan 2000 – Aug 2001

- Supervised bilingual staff of 28 military and civilian personnel.
- Oversaw administration of academic and medical examinations of all military applicants from Puerto Rico and the U.S. Virgin Islands.

USS LAKE CHAMPLAIN

Division Officer: Administration

San Diego, CA
Jan 1999 – Dec 1999

- Supervised 8 administrative personnel, including Personnel Officer and Ship's Secretary.
- Managed payroll and personnel reporting, legal clerk, and general administration for crew of 370.

Division Officer: Anti-Submarine Warfare

Dec 1997 – Dec 1998

- Managed 18 personnel and approx. \$20 million of equipment. Planned tactics, training and operations.

EDUCATION

MOORE SCHOOL OF BUSINESS, University of South Carolina

Master of International Business Studies (MIBS)

Columbia, SC
Aug 2001 – May 2003

Darla Moore Fellow (Full Scholarship) and graduate assistantship, GPA: 4.0

ITESM (Instituto Tecnológico y de Estudios Superiores de Monterrey)

Guadalajara, MEXICO

Latin American Business Studies, 7 weeks through Moore School

Summer 2002

INTERNATIONAL BUSINESS INTERN

Guadalajara, MEXICO

NACIONAL FINANCIERA (NAFIN) (National Development Bank of Mexico) Jul 2002 – Dec 2002

Worked as consultant to NAFIN's clients: small and medium enterprises.

VANDERBILT UNIVERSITY

Bachelor of Arts, *magna cum laude*

Nashville, TN
Aug 1993 – May 1997

Spanish major, Linguistics minor, Naval ROTC Scholarship

UNIVERSIDAD COMPLUTENSE DE MADRID

Madrid, SPAIN

Semester abroad through Vanderbilt-in-Spain

Fall 1994

LANGUAGES

ENGLISH: Native

SPANISH: Fluent