



## Joe Skvorak

## **Senior Vice President Underwriting & Market Research**

Joe began his insurance career at Unum in 1997 as a life and disability underwriter, took a position as director of underwriting at Disability Consulting Group in 2000 and then joined Smith Group in 2003. At Smith Group, Joe is responsible for the Smith Group Profit and Market Surveys and is the main point of contact for several Smith Group customers. For Guy Carpenter, Joe is the Life and Disability Reinsurance subject matter expert for a number of Guy Carpenter clients.

Joe is a graduate from the University of Maine with a Bachelor's Degree in Public Management and a Master's Degree in Business with a concentration in Finance.