



## Group LTD Underwriting Trends

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Tom leads the Health and Welfare Practice for Cambridge Advisory Group (Cambridge), a boutique actuarial and consulting firm with over 60 consultants. Cambridge serves employers from middle market to Fortune 100 companies, consulting to over 2 million heads of household in all areas of health and welfare and retirement benefits.

Of special interest to the Smith Group conference, Cambridge has a block of over \$250 million of Disability and Life insurance coverage in force (fully insured premium, premium equivalents and fees).

Tom has spent over 20 years working in the employee benefits field. As the Health and Welfare Practice Leader for Cambridge Advisory Group he is responsible for overseeing development of effective, strategic solutions for all clients, and ensuring service delivery and satisfaction.

Tom's responsibilities encompass the development and management of consulting assignments including: plan design and pricing, coordination of renewal negotiations and marketing efforts, underwriting, cost projections, review of health plan performance, carrier / vendor management, employee communications, plan administration and other general health & welfare consulting activities.

Tom's work experience includes consulting with a national firm, as well as many years working for leading national insurance carriers. He began his career as a disability underwriter for the largest disability carrier. He also worked in group sales, winning multiple awards, prior to becoming the Regional Sales Manager for one of the largest insurance companies.

Tom graduated from Bowdoin College (Magna Cum Laude) with a Bachelors of Arts. He obtained his Chartered Life Underwriter (CLU) designation through the American College. Additionally he is a member of the Society for Human Resource Management, a member of the Philadelphia Employee Benefits Association, and a member of The Society for Financial Professionals.