

# Richard Clement

## Senior Vice President, Group Underwriting

Rich joined Smith Group in June of 2002 as Vice President of Group Underwriting. His primary accountabilities include client underwriting requests, underwriter training and consulting, client management, and top line growth.

Rich began his insurance underwriting career in June of 1988 at CNA. Prior to joining Smith Group, he held a Regional Underwriting Officer position at Cigna, where he had Group Life and Disability responsibility for the Midwest territory managing a book of business over \$500 million. Prior to that, Rich was in a leadership position at CNA in Orlando, Florida as Assistant Vice President of National Accounts. In this role he had responsibility for underwriting, claims and account management of STD and LTD policies for employers with greater than 5,000 lives located in the Midwest Territory. Rich was supported by a staff of 17 disability specialists, five nurse case managers and five underwriters. As CNA expanded with an STD/LTD integrated product offering, Rich's team was tasked with developing an STD nurse telephonic intake unit. This increased Rich's responsibility to include a customer service team leader with a team of ten STD intake nurses (LPNs and RNs).

Rich earned recognition for his customer-first attitude at both Cigna as a 2001 President's Club Award Winner and at CNA as Master's Circle winner in 1999.

Rich has been a member of the GUAA Disability Committee since 2000 and was the Chair of the Committee between 2006 and 2015. Rich speaks often at these and other industry meetings.