

## **JULIE A. CROUSHORE, ESQ.**

690 Island Way Unit 901 Clearwater, FL 33767

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### EXPERIENCE:

#### **EngagePEO (5/15-present)**

##### **Director of Risk Management**

- ◆ Manage all insurance programs for a large PEO, including a workers compensation program for over 18,000 work site employees and over 11 million in gross written premium.
- ◆ Manage a team of underwriters, claims personnel, risk managers, and analysts.
- ◆ Developed and implemented strategic plan to address staffing needs, budgeting, processes, training and performance metrics; development required intensive cross-departmental integration.

#### **CCMSI, (5/14-5/15)**

##### **National Account Executive**

- ◆ Managed National Account TPA sales for the east coast.

#### **Liberty Mutual Insurance Co. (7/13-1/14)**

##### **Managing Director, Risk Control Services**

- ◆ Drive strategies for generating new revenue growth for fee based risk control services by managing the development of strategic tools and resources for national insurance clients that can then be streamlined for business insurance and small commercial risks
- ◆ Manage field operations consisting of approximately 100 employees that deliver risk control services for the 3 largest liberty mutual clients

#### **National Interstate Insurance Company (3/06-7/13)**

##### **Director of Risk Management,**

- ◆ Evolved the risk management specialist into a department focused on risk consulting/account management across all insurance lines, including workers compensation, auto liability and general liability. Merged the loss control services unit into the new division to refocus the department from loss control auditing to risk mitigation consulting and relationship management.
- ◆ Strategized form and structure for the new department of a regional account management structure, with an internal growth trainee program and support network
- ◆ Assessed staffing needs, created a budget, created a training program and established performance metrics; development required intensive cross-departmental integration with senior management, product management, IT, Claims, and business implementation.

##### **Risk Management Specialist, Travel 90%**

- ◆ Created and evolved this role as a consultant to our clients who purchase workers compensation insurance, I conduct claim analyses, operational/facility mock-OSHA reviews. I assess current practices with clients and make recommendations for a comprehensive, planned approach to increase the level of success of the safety program and ultimately mitigate or avoid losses.
- ◆ Create and drive unique business partnerships with other vendors to create a comprehensive offering of resources for controlling occupational injuries. (Established a customer loyalty Physical Abilities Testing program which is subsidized by National Interstate for the benefit of our clients-Analyzed 3 potential business partners, designed subsidy program and marketed program to NIIC clients)
- ◆ Developed occupational health and safety training program for our clients; including a Pre-hire program, Incident investigation/root cause analysis program, Return to work program, safety management program.

- ◆ Continue to function as a client resource- assisting through the implementation process, tracking the progress of the program, and reporting on the successes achieved.
- ◆ Perform analysis and reporting to senior management to identify the bottom 25% of our risks and identify and direct additional risk control services.
- ◆ Participate in sales and marketing of new business and act as resource on claims and risk management issues.
- ◆ Resource to internal underwriting unit on risks and exposures latent to current clients or potential new risks.
- ◆ Resource to industry organizations and regularly present on workers compensation risk management.

**Workers' Compensation Claims Supervisor,**

- ◆ Supervise a team of claims adjusters who represent employers across the U.S. Heavy concentration in CA workers compensation. Established performance metrics for the claims team and consistently drove performance results on quality, compliance, timeliness, and customer service.
- ◆ Manage all outside vendors including EDI & bill review providers, out-sourced attorneys, and nurse case management.
- ◆ Review and ensure compliance with all state regulations and reporting.
- ◆ Prepare monthly, quarterly, and yearly performance reports on all employees.
- ◆ Managed internal project for compliance w/ Mandatory Medicare Secondary Payor Act.

**Multiple Law firms, Associate attorney, (8/00-3/06)**

- ◆ Gained significant experience in all aspects of workers' compensation defense litigation including oral argument before both the Commonwealth and Supreme Courts of Pennsylvania.

**Norwin High School (8/99-03/06); Elizabeth Forward High School (8/99-11/99), Percussion Clinician**

- ◆ Educate students in the intricacies of performing music in a proficient percussion ensemble.

EDUCATION:

**OSHA - 30 hour Certification-** completed April 2011

**University of Pittsburgh School of Law, JD, May 2001**

- ◆ Received CALI Excellence for the Future Award in Criminal Law, Niagara International Moot Court team member ; Sports and Entertainment Law Society, Secretary; Pitt Law Women's Association; Criminal Law Society

**University of San Diego Institute on International & Comparative Law (summer 1999)**

- ◆ Attended classes in International Litigation and European Union Law in Barcelona, Spain

**University of South Carolina, Columbia, BA, May 1998, *Cum Laude***

ACHIEVEMENTS:

Licensed to practice law in Pennsylvania (2001), Inactive license in New Jersey

"Aging Workforce=Higher Workers' Compensation Costs," Bus and Motorcoach, Nov. 1, 2009

"Workers Comp and Our Aging Workforce," Transport Topics, Jan. 4, 2010.

*Panel Expert on Workers Compensation and Wellness.* American Bus Association National Convention, Grapevine, TX January 2012

Presentation- "*Best Practices- How Managers Can Help or Hurt a Worker's Compensation Claim*" International Motor Coach Group Annual Meeting, Grapevine, TX January 2012.

Presentation UMA Expo- "*Controlling and Mitigating Workers Compensation Costs – 3 Key Components for a Successful Program.*" January 23, 2013