

Paul Richard Hughes, CIC
Founder and CEO of Libertate Insurance

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Paul Richard Hughes was formally trained in insurance by Liberty Mutual in 1992 and a licensed property and casualty agent for 23 years. He formed Risk Transfer Solutions in 2000 and placed close to \$2 billion of workers' compensation through 2015. Paul created RiskMD in 2006; a process to diagnose workers' compensation issues through empirical data analysis, which then produces an actionable treatment path

Paul has authored or been quoted in 60+ articles in various insurance, staffing and Professional Employer Organization ("PEO") publications to include Business Insurance, Florida and National Underwriter, Workers Comp Central and PEO Insider. Involved with several initiatives with NCCI and PEO Industry associations to further improve industry standards for PEO bureau reporting, the creation of PEO specific endorsements and most importantly, he is the Chairman of the Subcommittee that defines PEO for all insurance, legislative and actuarial bodies

Paul authored a process patent that is pending on the "Acquisition, Valuation and Management of insurance policies" with actuarial support and guidance, built "The Barnstable Vintage"; a predictive model for understanding how to price workers' compensation where there is little or no credibility of data. He presented on data management and predictive analytics at the eInsurance Symposium, Predictive Analytics World, Enterprise Data World and The Insurance Data Management Association.

In 2014 he created Libertate Insurance; a licensed general and excess and surplus agency/agent in all states at which he is Founder and CEO.