

## **Curriculum Vitae**

### **Randy K. Sieberg, CIC, ARM, CRM**

Founder and Principal Consultant, Workers Compensation Consultants;  
Agency Principal, Mid-America Specialty Markets  
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Mr. Sieberg has worked full time in the insurance industry since 1981 when he began his insurance career as a business insurance specialist. As a licensed commercial insurance producer he specialized in business insurance products including group benefits, commercial property and casualty insurance, workers compensation and risk management programs. His insurance expertise encompasses all areas of property, casualty and workers compensation risk management including risk analysis, program design and implementation including commercial insurance coverage and pricing for commercial clients.

Mr. Sieberg is the founder and principal consultant for Workers Compensation Consultants, an independent workers compensation consulting firm. He specializes in consulting with employers on issues of workers compensation premium, premium calculations, audit, code classifications, experience modification and guiding clients through the workers compensation appeals and audit dispute process.

Concurrently, Mr. Sieberg is an agency principal of Mid-America Specialty Markets, an independent commercial insurance agency formed in 1991. Mr. Sieberg has worked with insurance companies in various capacities ranging from a licensed life and health benefit specialist to an independent agency principal and consultant throughout his professional career.

Having gained 30 years of practical, hands on, work experience found within his areas of expertise, you will find Mr. Sieberg provides his clients with a broad knowledge base of complicated workers compensation and insurance technical concepts condensed into easy to understand issues. He consults with clients throughout a broad range of industries including insurance companies, insurance agencies, agents, contractors, service providers, transportation, manufacturers, retail and wholesale operations. As the principal consultant for Workers Compensation Consultants he directs activities, provides support and assigns expert witness and litigation support duties to other expert advisers on staff.

#### **Areas of Expertise:**

- General Insurance Premium Audits and Disputes
- Commercial Insurance
- Insurance Agency Operations
- Insurance Agency and Company Relationships
- Insurance Agent/Broker and Agency Standards and Practices
- Insurance Agent Errors and Omission
- Workers Compensation Appeals and the Appeal Process
- Workers Compensation Premium Disputes
- Workers Compensation Rules
- Workers Compensation Premium Audits
- Workers Compensation Premium Calculations
- Workers Compensation Code Classifications

### **Professional Insurance Designations:**

1986 - Associate in Risk Management  
1989 - Certified Insurance Counselor  
1994 - Certified Risk Manager

Mr. Sieberg has received the Certified Insurance Counselor (CIC) designation conferred from the National Alliance for Insurance Education and Research, the Associate in Risk Management (ARM) designation from the Insurance Institute of America and the Certified Risk Manager (CRM) designation from the National Academy. He maintains annual industry educational updates and participates in annual continuing education seminars.

### **Professional Affiliations:**

Member - National Society of Insurance Premium Auditors  
Member - Society of Certified Insurance Counselors  
Member- The National Alliance Research Academy  
Member-The Academy of Producer Insurance Studies

### **Current Professional License Held:**

Property and Casualty Producer License  
Life and Health Producer License

### **Publications and Articles:**

*"Real Solutions for Managing Workers Compensation Cost"* - A presentation program developed, published and copyrighted in 2004.  
*"10 Most Common Employer Workers' Compensation Mistakes"* – Pub. 2008.  
*"Workers Compensation for the New Employer"* – Pub. 2008  
*"NCCI Workers Compensation Codes and Classifications"* – Pub . 2008  
*"Where to Find Workers Compensation Codes"* – Pub. 2009  
*"How to Dispute a Workers Compensation Audit"* – Pub. 2008  
*"How to Prepare for a Workers Compensation Audit"* – Pub. 2008  
*"Workers Compensation Certificate of Insurance"* – Pub. 2008  
*"Workers Compensation Codes- The NCCI Classification System"* – Pub. 2009  
*"Workers Compensation Audit -Steps to take when there's a problem"* – Pub. 2008  
*"Workers Compensation Codes for Contractors"* – Pub. 2009  
*"Overcharged for Workers Compensation Insurance? Here's how you can tell."* -Pub. 2008

### **Presentations:**

*"Today's Workers Compensation Issues and Its Effect on the Human Resource Manager's Job"* - Presented to various master level human resource classes 2006-Current  
*"Underwriting for the Non-Underwriter"* - Presented to Women in Insurance Organization. 2009-Current  
*"Real Solutions for Managing Workers Compensation Cost"* – Presented to various independent employers groups. 2004-2005  
*"Marketing for the Medium Sized Agency"* – Presented to Independent Agency Grp. 2008

### **Insurance Background and Timeline:**

In 2006 Mr. Sieberg founded Workers Compensation Consultants, an independent premium audit consulting firm. This firm provides professional consulting services and assists employers who are experiencing problems with workers compensation premium, audits, classification code and other premium generating issues. Established as a resource in the world of workers compensation, the firm's active website has grown to become known as a valuable source of information for employers about their workers compensation policies. In addition, the professional services offered by consultants at Workers Compensation Consultants assist all employers through the working functions and pricing mechanism of their workers compensation policies. He continues to consult with and represent those clients who are experiencing difficulties in resolving audit, classification code and rating bureau manual rule disputes.

In 1991 Mr. Sieberg formed Mid-America Specialty Markets, an independent insurance agency specializing in business insurance products and risk management services. As an active independent insurance agency principal, who maintains an equity position in this business, his areas of responsibility include all phases of agency management; work flow design and compliance, agency to company relationships and marketing, agency personnel and agent development, coverage analysis and design. He currently negotiates company/carrier contracts, maintains agency profitability and oversees agency strategic planning and implementation of standard business practices for agency operations.

In 1983 he began work with Millers Mutual Insurance Company, a mid-west regional insurance carrier, as a captive property and casualty insurance agent where he specialized in commercial insurance products. Through risk analysis and hazard identification he provided clients with specific insurance program design and product implementation.

In 1981 Mr. Sieberg began his insurance career as a business insurance benefit specialist with Guardian Life Insurance Company. He provided a wide variety of employee benefit products to commercial clients working through a general agency.

As evidenced by his stable insurance industry work history and continued professional growth, Mr. Sieberg provides a professional guidance, background and knowledge base for those clients seeking assistance and support with issues found within his areas of expertise.