

Ronald C. Darna  
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## SUMMARY

Detail oriented and tenacious underwriting management professional with proven management success in leading teams of underwriters to meet or exceed underwriting goals. Expertise with all casualty lines of business with a concentration on workers compensation. Key strengths in management, presentations, training and alternative risk financed insurance products. Creative problem solver who works closely with staff and customers to quickly offer conflict resolution resulting in excellent customer service. Expert witness when called upon to do so and meets set goals by senior management. Key strengths include:

- Custom Service/ Satisfaction
- Risk Management
- Federal / State Regulations
- Safety Management
- Relationship Builder
- Market Retention
- Project Management
- Process Improvement
- Facilitator / Presenter

## PROFESSIONAL EXPERIENCE

**RDarna Consulting, Boynton Beach, FL** 2011 - Present  
Insurance review and recommendation  
Owner

- Policy, programs, classification & rules reviews for workers' compensation
- Review and recommend changes to loss sensitive programs
- Provide expert testimony on changes to classifications and rules
- Review of safety programs and experience modifications for completeness

**National Council on Compensation Insurance (NCCI), Boca Raton, FL** 2004 – 2011  
Manager Workers Compensation - Rules & Classification System

- Managed in-depth research and regulatory filing project that made changes to Workers' Compensation Rules and Classification System.
- Led team of seven professional underwriting research analysts
- Managed a major projects, including an analysis and revision of the entire Rules & Classification System.
- Completed review of 879 classifications by set goal of 12/31/2008.
- Completed review of WV classification system to NCCI's system in 2004/2005.
- Implemented NCCI's class system by deadline of 7/1/2006.
- Managed preparation of classification and rule filings with all NCCI's states and independent bureaus on changes to rules and classification system. Filed eight national filings and 30 state filings on changes to class and rules system to date.
- Key participant in resolution of disputes by providing expert testimony on rules and classifications
- Managed all referrals from customer service area on Retrospective Rating, Large Deductibles, and Classifications & Rules for NCCI. All referrals handled within set goal of six days with 99% completed within one day.

**Houston Casualty Corporation; LDG-Re Division; Wakefield, MA** 2000 – 2003  
Reinsurance Supervising Underwriter

- Led underwriting process, developed new and existing reinsured fronted programs for workers compensation and automobile liability
- Balanced profitability with growth in market place which met underwriting goals.
- Managed ten various programs including underwriting staff of managing general agents or third party administrators
- Developed and managed workers' compensation and automobile liability primary insured programs with focus on profitability and controlled growth

- Developed and implemented two new programs for \$10 million in written premium and managed six existing programs with a written premium of \$100 million
- Balanced growth and expense objectives to returned combined ratio of 95%
- Handled all risk referrals from program underwriters which ensured set goals were maintained.
- Underwrote excess workers' compensation on individual risks and added \$10 million in written premium with no losses entering the excess layer
- Negotiated reinsurance terms and conditions with carriers on self-insured accounts with multiple carriers.

Allamerica Financial, Worcester, MA

1996 – 2000

Assistant Vice President of Underwriting

- Led underwriting operations for workers' compensation, property, general, automobile liabilities and automobile physical damage
- Managed all underwriting operations for First Sterling Re Captive Facility. Managed team of 12 underwriters and five support staff.
- Managed underwriting process on all alternative risk financed products. Met or exceeded set return on equity and return on premium on book of business
- Converted self-insured programs to first dollar fronted programs, which resulted in \$50 million of written premium entering the insured market
- Developed additional \$25 million of written premium of new fronted business.
- Developed \$25 million in risk sharing programs by utilizing First Sterling Re Captive.
- Developed loss control programs to be implemented by program underwriting managers
- Reduced loss ratios on programs by 25%.

## **EDUCATION**

- Bachelor of Business Administration, Accounting  
University of Fort Lauderdale, Fort Lauderdale, FL
- Associate Degree, Accounting  
Hartford Institute of Accounting, Hartford CT

## **PROFESSIONAL DEVELOPMENT**

- Professionally trained as expert witness in workers' compensation litigation
- Effective Negotiating, course by Dr. Chester Karrass
- Property and Liability Insurance course by Insurance Institute of America
- Career Development program by ITT Hartford

## **PROFESSIONAL PRESENTATIONS**

- Conducted continuing education seminars for agents, brokers and insured risk managers on workers' compensation
- Trained underwriters in safety personnel / loss control, claims, and underwriting
- Presented rules and classifications changes to the Premium Auditors Associations,
- Conducted multiple underwriting educational seminars at NCCI's annual symposium

## **TECHNICAL SKILLS**

- Proficient in Microsoft Office: Excel, Word, PowerPoint, and Outlook
- Familiar with multiple industry claims reporting systems