

Curriculum Vitae

Paul D. Griffin

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Paul D. Griffin has worked both full and part-time for the insurance industry since 1982. In his career, he worked as a licensed insurance producer specializing in commercial property, casualty insurance and personal lines insurance.

Mr. Griffin had also worked as a consultant for insured's to monitor their workers' compensation claims to ensure the insurance companies (i.e., carriers), were processing the claims in a timely and accurate manner. Additionally, Mr. Griffin monitored the reserves set by the various carriers to ensure they were not overly excessive and closed at the appropriate times.

Mr. Griffin has been certified by the South Carolina and Georgia Departments of Insurance to teach insurance agents on the procedures for Workers Compensation Insurance Classification System and Experience Rating. Mr. Griffin took part in a team consisting of The National Council on Compensation Insurance (NCCI), employees providing continuing education seminars for agents located in South Carolina, Georgia and North Carolina.

Mr. Griffin also represented the NCCI Workers Compensation Classification System to various business associations (e.g., Wholesale and Retail Tires Association).

As an employee of NCCI, Mr. Griffin has held the following positions in chronological order:

- **Classification Inspector:** Mr. Griffin physically inspected businesses in the states of Colorado, Nebraska, South Dakota, Idaho, New Mexico, and Utah to produce a report that would be used to classify the business and employees under the Workers Compensation Classification System.
- **Classification Analysts:** Mr. Griffin reviewed Classification Inspector's reports to ensure there was sufficient information to warrant the classifications assigned to those businesses and employees.
- **Assistant Supervisor – Industry Services Department:** Mr. Griffin served as the assistant supervisor of this NCCI Department where he reviewed all works for classification of businesses, assigned risk applications and assisted agents, underwriters, insurance auditors and attorneys in the NCCI Classification System and Experience Rating.
- **Experience Rating Supervisor:** Mr. Griffin supervised a staff of thirty employees at NCCI that were charged with the task of promulgating Experience Rating Worksheets for all rated risks in the states of Colorado, Oregon, Utah, New Mexico, Arizona, South Dakota, and Idaho. This job was to collect carrier unit statistical reports (i.e., report that contained payroll exposure and losses), for all insured's within these states that were eligible for experience rating.
- **Field Operations Management:** Mr. Griffin represented Experience Rating in the development of a Data Capture System Development that received and processed unit statistical reports from insurance companies reporting their payroll and loss across the country.
- **Data Management Senior Consultant:** Mr. Griffin was responsible for monitoring insurance companies unit statistical report submissions for timeliness and accuracy. Also, under this position, he was in charge of the NCCI fining program that fined carriers for late and inaccurate submissions.

- **Test Auditor and Classification Inspector Team Leader:** Mr. Griffin served as NCCI's Team Leader/Manager for Test Auditors and Classification Inspectors for the states of Maine, New Hampshire, Vermont, Connecticut, Rhode Island, Maryland, Washington D. C., Virginia, South Carolina, Georgia, Alabama, Mississippi and Florida. In this position with NCCI, Mr. Griffin trained and reviewed the work of NCCI Test Auditors and NCCI Classification Inspectors.

The Test Auditors are assigned Workers Compensation Audits that have been completed by insurance company auditors. The Test Auditors would go into the business that had been audited and perform an audit for the same policy year the carrier auditor had done. We were looking for errors in the audit (e.g., payroll errors, classification errors, credit and debit errors, etc.). In the event (which was not infrequent), many errors were discovered. The audit errors were reported to the State Regulators.

The Inspectors entered businesses by appointment and performed physical inspections of the business to determine if the classification codes on the insurance companies policy were correct or incorrect. Errors in classification were noted and the insurance company was instructed to make appropriate changes to the policies. These changes were monitored and the file was only closed after the insurance company had made the corrections to the classification codes.

Also under this position, Mr. Griffin handled complaints and disputes between the insured and their insurance companies pertaining to Classification Code Assignments.

With Mr. Griffin's tenure with NCCI, he also served as a voting member on Classification Review Boards which were designed to address disputes in classification and premium audits.

During Mr. Griffin's tenure at NCCI, the State of West Virginia converted from a monopolistic state to a state that permitted workers compensation insurance carriers to write business within the state. Mr. Griffin and two other NCCI Team Leaders/Managers spent two weeks in West Virginia training Premium Auditors how to classify businesses and determine what the remuneration should consist of.

Mr. Griffin has served as witness in court for prosecutors in cases for insurance fraud and has testified on behalf of insurance companies relating to premium audit findings.

Mr. Griffin had worked as a Premium Auditor for Capital City Insurance. In this position, Mr. Griffin performed workers compensation and general liability audits on the insurance companies clients. It is estimated that during this period, Mr. Griffin had performed approximately 6,000 to 7,000 workers compensation audits.

Mr. Griffin currently provides consulting to businesses that are being misclassified by insurance carriers and providing input to the business and carrier concerning the rules of **NCCI's Rules of the Basic Manual**.