

**Curriculum Vitae**  
**Raymond W. Wills, Independent Consultant**  
Direct Phone 406-495-5402  
Or contact through  
Workers Compensation Consultants at 573-489-8323

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Mr. Raymond W. Wills began his career in the insurance industry in 1976. Throughout his career as an insurance professional, Mr. Wills has gained a vast knowledge base and extensive command of the inner workings of the insurance industry. Mr. Wills experience includes handling of general liability, product liability, professional liability, workers' compensation and run-off claims.

Formerly employed by a national risk management and consulting firm that in addition to providing those services, provided third party administration for a self-insured workers' compensation pooling arrangement. This specific workers' compensation pool was able to obtain an A.M. Best rating of A-, an accomplishment typically unheard of within the industry and that may have been the only pooling arrangement in the United States to achieve such a rating.

In his career as a risk manager and consultant Mr. Wills has performed extensive insurance program reviews and claim audits on a national basis for clients pertaining to various issues that have included, but are not limited to:

- Best Practices as it relates to claim management and claim handling;
- The negative impact and resulting monetary damages that improper and unreasonable claim handling can have on premium development both through retrospectively rated insurance programs as well as the employer's Experience Modification Factor;
- Experience Modification Analysis;
- Loss Summary Reports;
- Reserving of Claim Liabilities;
- Policy and Contract Analysis;
- Claim Investigation;
- Litigation Management;
- Medical Cost Containment;
- Return to Work Programs;

Throughout his career Mr. Wills has worked with various executives of private industry in assisting them with insurance related issues that have confronted their companies. He has performed extensive insurance program reviews and claim audits with an emphasis on retrospective, deductible, guaranteed cost and assigned risk programs with comprehensive reports prepared outlining the findings, issues and monetary damages sustained due to carrier improprieties. Through his expert witness and consulting work he has been able to assist his clients recover approximately \$30,000,000.

Mr. Wills, in addition to his work in workers' compensation claim review and consulting, he currently provides employers and their legal representatives' expert witness service and litigation support. He provides expert testimony when necessary in both Federal and State Court as well as arbitration proceedings.