

PETER FOSSI, JR.

1001 Stillwood Circle ♦ Lititz, Pennsylvania 17543 ♦ (717) 569-4729 ♦ peter@fossi.us

OPERATIONS / MARKETING & SALES / STRATEGIC PLANNING / CHANGE MANAGEMENT

EXECUTIVE LEADERSHIP SUMMARY

This proven leader has enjoyed a successful career developing and implementing aggressive growth strategies, utilizing a “hands on” “Roll-up-the-sleeves” management style to make significant impacts on market share, profit margins, product quality, and service levels. His extensive high-level executive experience brings a broad management perspective; strengthened by diverse functional area expertise and an entrepreneurial mindset. This unique functional and entrepreneurial diversity provides the perspective needed to work well across functional lines and vertically within an organization – *A TEAM PLAYER & LEADER.*

Broad Executive Management Perspective - Extensive Senior Level management experience for national and regional insurance and financial services related companies including:

President and CEO with full P&L, day-to-day management, and strategic leadership responsibilities for one of the most successful third party administrator/marketing companies in the U.S.

President and founder of this spin-off group benefits marketing company with full P&L, day-to-day operations management, and strategic planning responsibilities.

Executive Vice President – Chief Executive Officer of a highly successful Fortune 500 subsidiary third party administrator/marketer with P&L responsibilities and day-to-day management for all functional areas.

Senior Vice President – Strategic Planning working and coordinating with senior officers of all functional areas within the company and its parent organization.

Vice President – Sales & Marketing of a highly successful national Third Party Administrator owned by a large Mutual Life insurance company.

Diverse Functional Area Skills and Expertise – Hands-on experience in multiple functional disciplines, including developing and implementing strategies and day-to-day management for:

Sales – recruiting, building, and managing highly successful sales organizations, utilizing multiple distribution channels, CRM software supported call centers, and technology to generate increased sales, cross-selling opportunities, and market expansion.

Marketing – creating effective and efficient campaigns with the right balance of advertising media, technology, market research, and business intelligence through internal and external talent.

Operations – day-to-day supervision of customer service, claims, billing, underwriting, regulatory affairs, and compliance.

Financial – direct supervision of budget preparation and monitoring, financial modeling, and, product pricing and profitability strategies.

Business Process Management – providing project manager leadership, initiating numerous successful “re-engineering” projects which created efficiencies, cut expenses, and improved the quality of products and services, while encouraging and empowering employees to implement change.

Product Management – often working across functional lines, providing product manager leadership, to develop product strategies while gaining consensus and buy-in for goals and objectives.

Business Development and Strategic partnerships – numerous leadership roles working as point person to develop and manage additional distribution channels and strategic partnerships to enhance product offerings or expand into additional markets.

Acquisitions, Mergers, and Spin-Offs – Experience leading the acquisition and integration of companies, identifying opportunities to expand geographically or into new revenue generating products or markets without losing focus in the areas of existing success.

An Entrepreneurial Perspective – Extensive exposure and experience in entrepreneurial environments including:

Developing or managing **several autonomous subsidiaries** and/or spin-off divisions,

Creating **several start-up companies** as managing partner, and

Developing **independent management and marketing consulting practices.**

REPUTATION, QUOTES, AND ACCOMPLISHMENTS

Reputation - Past experience demonstrates a pattern of rapid promotions and increased responsibilities in several highly successful companies, while gaining a reputation for:

- Providing change leadership and initiating best practice management initiatives.
- Utilizing technology to improve products and enhance services for customers, create efficiencies in operational processes, and increase productivity in the sales and marketing organizations.
- Developing and implementing strategies to create, encourage, and take advantage of cross selling opportunities.
- Developing and implementing aggressive business plans and growth strategies.
- A management style that encourages professional growth and requires significant contributions from peers and subordinates for developing and implementing strategies.

Quotes - What's been said by peers, subordinates, and business associates:

"Pete was the Company President during a time of industry consolidation and changing regulatory landscape, which made it difficult for a company such as ours to compete. Pete used some innovative approaches to help us adapt and compete in that environment, and, he was never one to hesitate to make the adjustments he felt were needed for the company to move forward." - - - CFO Direct Report

"Pete has excellent leadership ability and is talented in all aspects of marketing; promotion, branding, and distribution. His technical skills excel in product development and market analysis. I always enjoyed working with him." - - - Insurance Company Executive

"Pete is an exceptionally creative and visionary business professional. I have had a long association with him and he has always demonstrated excellence. Pete has my highest recommendation for the most senior positions requiring creativity and foresight." - - - MGA Principal

"I have known Pete and done work with his companies over the past 15 years. He has a strong handle on the marketplace and has a keen ability to identify and hire strong talent. The organizations he worked with benefited from his expertise and knowledge." - - - National Insurance Recruiter

Accomplishments - include:

- Elected CEO and President of a large mutual insurance company subsidiary, responsible for 430 employees and over \$450,000,000 of premium insuring over 100,000 employees and their families.
- Senior leadership role on a management team that was responsible for small group medical profits that contributed over \$110,000,000 of surplus to our parent company, a return of over nine times investment over four years.
- Developed and implemented a strategy that increased premium by over \$500,000,000 in 5 years.
- Successfully acquired and integrated three marketing general agencies and a third party administrator in one year, enhancing market penetration in four regional markets.
- Created several national marketing company subsidiaries from scratch, each incorporating call centers, expanded carrier product portfolios, and web-based CRM marketing support technology.
- Chosen by the parent company to lead initiatives for national and state governmental discussions related to the health insurance industry.
- Selected to create and implement the managed care strategy and infrastructure for the entire insurance enterprise. Negotiated provider network relationships generating over \$110,000,000 of savings a year.
- Successfully implemented producer recruiting campaign, resulting in growth of broker commission database from 1500 to over 17,000 agents.
- Initiated enterprise re-engineering efforts, improving business processes in each of the functional areas of the organization. Saved an estimated \$500,000 in annualized expenses for the organization.
- Chosen to provide consulting services for a major HMO/managed care organization subsidiary, including physician and hospital recruiting and negotiation.
- Personally conducted a profitability internal audit of a block of self-funded business, resulting in a turn-around from a \$250,000 a year loss to an annualized profit of \$500,000 in less than 9 months.
- Developed strategic relationships with TPAs, Managing General Underwriters, healthcare provider networks, and broker organizations to create a "packaged" self-funded medical plan for groups of 50 to 150 employees.
- Developed unique marketing strategies to become the highest producing marketing organization for short-term medical programs in the country.

EMPLOYMENT HISTORY

Home Finance Assistance Marketing, L.L.C. Lancaster, PA 9/2006 – Present

Position: Owner Managing Partner

Web-based marketing company linking, loan originators, real estate investors, and developers/builders

Staggs Financial Group, L.L.C. Lancaster, PA 9/2005 – 1/2007

Position: National Director of Recruiting, Marketing, and Training – Minority Partner

Develop and implement all national recruiting, sales, and marketing strategies for this mortgage branch bank

MGAUSA Insurance Marketing, L.L.C. 1/2003 – 9/2005

Position: CEO

Developed national and regional distribution channels consisting of insurance agents and financial planners to distribute insurance products and related financial services for insurance companies, third party administrators, and other financial organizations.

Alliance Benefit Management 1/2002 – 12/2002

Position: President of two subsidiaries

Lead marketing efforts for ABM affiliated companies, Sonoma Intermediaries, Inc. and AllianceLife, Inc.

IBSi, LLC –Educators Mutual 8/1998 - 10/2001

Position: President, IBSi – Vice President Educators Mutual

Responsible for group medical line of business, in house TPA, and in house PPO for this regional insurer. Created a spin-off Benefits Marketing Company.

Managed Care Marketing Consultants 5/1996-8/1998

Position: Principal Consultant

Provided management and marketing consulting services for Managed Care Organizations, TPAs, and other non-insurance companies.

National Insurance Services, Inc. 8/1990-5/1996

Position: President

Full Service national TPA - wholly owned subsidiary of a large mutual insurance company.

Association Benefit Concepts 3/1988-8/1990

Position: Executive Vice President

Partner in marketing and consulting firm building private label insurance products for distribution channels.

Corroon & Black Benefits, Inc. 2/1986 - 2/1988

Position: Senior V. P. Brokerage Marketing

Full Service National TPA – wholly owned by one of the largest Insurance Brokerage Companies in the world.

Plan Services, Inc. 7/1979 - 1/1986

Position: Executive Vice President & CEO

Full Service National TPA – wholly owned by Dun & Bradstreet Corporation

EDUCATION & LICENSING

*B. S. Business Management - Southern Illinois University – Carbondale
Life, Health, and Annuity License - Pennsylvania*