# Karen Machamer

Jacksonville, FL

complianceofficer24@gmail.com

**OBJECTIVE**

To assist an organization in the insurance industry using my Producer Licensing, Compliance and Software experience and expertise. Seeking a position working in an office environment (as opposed to remotely). Willing to relocate at my expense, if necessary, for a great opportunity.

**SUMMARY OF QUALIFICATIONS**

Ten+ years as a results-driven, highly skilled leader in the insurance industry. Working knowledge of multiple areas of insurance; licensing, compliance, commission and new business. Demonstrated successes in system efficiencies, process improvements and cost controls. Strong strategic and tactical planner efficiently utilizing technologies and resources. Excellent oral and written communication skills. Embraces complex challenges delivering innovative, viable solutions. High-level attention to detail. A talent for bridging the gap between licensing, commissions, compliance, sales and marketing. Trusted liaison and inspired communicator who develops long-standing customer relationships, both internally and externally. Experienced in all lines of authority.

**SELECTED ACHIEVEMENTS**

* Managed operations for insurance licensing, contracting, compliance and producer call center.
* Managed, developed and trained staff.
* Built from ground up two licensing, contracting and continuing education departments.
* Implemented procedures to comply with FCRA, AML and HIPAA Privacy Law.
* Researched and implemented procedures to maintain compliant with state regulations.
* Minimized operational costs.
* Reduced service level agreements (SLA) by working smarter.
* Reengineered business processes and workflow efficiency.
* Developed written procedures and guidelines.
* Wrote training manuals and user guides.
* Trained producers on compliance and ethics.

**PROFESSIONAL STRENGTHS**

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| --- | --- | --- | --- |
| Management | Administration | Operations | Regulatory Compliance |
| Process Improvement | Work Flow Efficiencies | Policies and Procedures | Producer Licensing SME |
| Confident | Decisive | Customer-Oriented | Persuasive |
| Perceptive | Entrepreneurial | Negotiator | Inspired |

**EMPLOYMENT HISTORY**

Took a leave of absence due to family obligations-1/2019; returned to insurance licensing as a consultant to various organizations-NV, TN, FL (present)

AAA Life Insurance Company-Omaha, NE (7/2017-12/2018)

**Compliance and Licensing Manager**

Managed a producer licensing and compliance department.

* Reviewed insurance law for the company to increase compliance within the fifty-states and federal government.
* Created a cost and production analysis to make a determination to contract with a more efficient background investigation vendor.
* Developed staff to become more effective in their workflows.
* Conducted analysis to determine best software organization to create automated processes.

VUE Software-Coconut Creek, FL (1/2016 to present)

***Insurance Licensing and Compliance Manager***

Managed a staff of licensing and compliance department employees for an insurance software development company.

* Researched state business rules on topics such as pre and post notifications for appointment terminations, states who affiliate agents with agency, JIT appointment states, length of time states require appointment and appointment termination transactions to be submitted, just to name a few.
* Maintained relationships with NIPR and state regulators.
* Worked with NAIC Producer Licensing Task Force to increase uniformity among states
* Attended industry conferences such as NAIC, Insurance Summit and SILA.

Project Work-Austin, TX; Clearwater, FL; Nashville, TN (1/2012-1/2016)

***Insurance Licensing, Compliance and Continuing Education***

Consulted on various insurance projects as a subject-matter expert.

* Managed, trained and evaluated production levels for two separate teams of employees engaged in producer licensing functions for a life, health and annuity company.  Ensured compliance with state and federal statutes and regulations regarding licensing and commissions.  Transitioned licensing positions from one geographic location to another. Re-engineered business processes focusing on the analysis and design of workflows and procedures to meet licensing department objectives to improve efficiency, cut operational costs and improve service level agreements (SLA). Managed departments’ activities relating to producers' solicitation of Company's products assuring compliance with corporate guidelines as well as State Insurance Department and Federal statutes and regulations. Worked with NIPR and third-party vendor.  Provided direction and support in all phases of the license, appointment, and contract processes. Developed, measured, and monitored productivity goals and quality levels of team members and redirected resources as needed. Identified opportunities to enhance or streamline workflows and provide recommendations to upper management. Hired, trained, conducted performance reviews, counseled and coached exempt and non-exempt employees. Worked with product development to ensure licensing compliance prior to selling.
* Monitored federal and state legislative activities to build an insurance repository of statutory data for licensing and appointing producers, adjusters and surplus lines brokers. Included product-specific training requirements for annuity, long-term care traditional and partnership and flood insurance; continuing educational requirements by lines of authority for all US jurisdictions. Created step by step procedures for licensing administrators to reference on all subject matter needed by a licensing department to work effectively.
* Researched and evaluated business requirements, analyzed work flow processes for a third-party administrator (TPA) Medicaid claims department. Implemented a business process management (BPM) solution that centralized all scanned documents associated with a piece of work. Work was automatically prioritized based on pre-established business rules then routed to processor to perform the work. The BPM system provided a paperless environment. Saved the company $26K in paper costs and off-site storage of 2.7M sheets of paper annually.

**EDUCATION**

* Bachelor of Science Degree
* Professional training including but not limited to: Leadership, Time Management, Effective Management.