

KAHLEEL BANKS

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PROFESSIONAL SUMMARY

Licensing, compliance, and operations leader with 10+ years of progressive experience spanning insurance licensing and carrier management, regulatory compliance, financial servicing, and supply chain and quality management. Proven record of building licensing and contracting departments from the ground up, managing multi-agency compliance across all 50 states, resolving CMS and state DOI regulatory matters, carrier complaints, and leading cross-functional teams. At Enolgas USA, advanced from Warehouse Assistant to Quality Manager — directing supply chain operations, leading audit preparation for ISO 9001:2015, CTPAT, CSA, NSF, and ANSI certifications, managing international freight and vendor sourcing, and partnering with IT to develop a water security system app and hardware system. Skilled at implementing systems and process improvements — including AI-driven automation — that reduce error rates and increase operational efficiency.

CORE COMPETENCIES

Insurance Licensing & Carrier Contracting • Regulatory Compliance (CMS, State DOI) • Audit & Quality Assurance • Team Leadership & Training • Process Improvement & AI Implementation • Vendor & Partner Management • Budgeting & Expense Tracking

Systems: Salesforce, AgentSync, NIPR, Sircon, NAIC/SBS, HealthSherpa, SuranceBay, CMS portals, Zoho, Microsoft Suite, Google Workspace, Microsoft Dynamics NAV, Citrix

PROFESSIONAL EXPERIENCE

Director of Licensing & Carrier Management / Compliance Officer *Dec 2025 – Jun 2026*

Platinum Choice Life Insurance Agency Inc. — Pompano Beach, FL

- Directed acquisition and maintenance of state licenses, certifications, and carrier contracts for the agency and all agents, ensuring uninterrupted ready-to-sell status.
- Led weekly meetings with agency ownership to align on business objectives, compliance, and best practices; planned meetings with investors and prospective partners.
- Drafted agent agreements, reviewed FMO contracts, and vetted new-hire candidates, including resolution of criminal background and regulatory action matters.
- Resolved notices and complaints from CMS, state DOI offices, and insurance carriers; maintained E&O coverage and positive carrier relationships.
- Audited agent and lead-vendor calls for compliance and quality; managed customer service and retention operations.
- Onboarded lead vendors, managed CRM build-out with Nextelco, and tracked departmental budget and expenses.

Servicing Analyst *Aug 2025 – Dec 2025*

DRB Capital — Boca Raton, FL

- Partnered with insurance carriers and third-party servicers to resolve delinquent, misallocated, short, or overpaid structured settlement and annuity payments.
- Performed weekly reviews of structured settlement and lump-sum payments across multiple bank lockboxes, verifying accuracy, allocation, and carrier confirmation.
- Audited cash flows and legal/financial documentation in Salesforce, applying forensic accounting principles where required.
- Analyzed and reported on delinquencies and payment statuses; developed process improvements that reduced AI and human error, including misapplied payments.
- Ensured regulatory and contractual obligations — including revised contract terms — were properly delegated, executed, and documented.

Director of Licensing & Carrier Management *Oct 2023 – Jul 2025*

SRB Health Insurance / Bergami Insurance / American All Care Health Insurance — Coral Springs, FL

- Managed licensing, certifications, and carrier contracting for main and downline agencies and affiliated agents across multiple states.
- Participated in weekly meetings with agency owners, executives, and carrier leadership; arranged investor and partnership meetings.
- Created agent agreements, reviewed FMO agreements, vetted new hires, and prepared documentation for agents with criminal backgrounds, regulatory actions, or work-authorization requirements.

- Resolved CMS, state DOI, and carrier notices and complaints, keeping all agents compliant, active, and ready to sell.
- Administered and trained staff on Sircon, NIPR, CMS, WebCE, Xcel, Pearson VUE, IdentoGO, FL DICE, Verify Comply, SuranceBay, and carrier/state portals.
- Maintained E&O policies per agency, audited agent calls, and managed budgets and expense tracking.

Licensing & Contracting Team Lead (promoted from Licensing Account Manager) Nov 2021 – Oct 2023

Enhance Health — Multiple Locations

- Oversaw licensing, certifications, and carrier contracting for main and downline agencies, principal agents, and AORs across Medicare, ACA, Life, P&C, and Limited Medical lines.
- Supervised the onboarding team responsible for agent licensing, contracting, and certifications, ensuring performance metrics were consistently met.
- Partnered with internal IT and Salesforce developers to build proprietary agent/carrier management software, a tailored AgentSync licensing portal, and integrations with Google Workspace and the Jet sales portal.
- Reviewed new-hire reports for all agencies; assisted downline owners with agency licensing, contracting, E&O acquisition, and agent vetting.
- Conducted team training and weekly huddles, documented performance and escalations, reviewed payroll hours, and managed team expenses.
- Responded to CMS, state, and carrier notices; participated in ongoing meetings with executives, carriers, and state officials.

Quality Manager & Water Security System Supervisor (promoted from Warehouse Assistant/Manager) Jul 2016 – Jul 2021

Enolgas USA Inc. — Pompano Beach, FL

- Progressed from Warehouse Assistant to Warehouse Manager to Quality Manager over five years, ultimately directing supply chain, quality management, and tool calibration.
- Led audit preparation and completion for CTPAT, ISO 9001:2015, CSA, NSF, and ANSI certifications.
- Managed shipping/receiving via ocean, air, and ground freight; prepared purchase orders, invoices, production orders, and item forecasts based on sales and usage.
- Collaborated with IT teams to develop a water security system app, modify circuit boards, and 3D-print prototypes; managed the company website through Microsoft Dynamics Navision and Citrix.
- Coordinated plumbing installations with condominiums — pulling permits, scheduling work, and presenting Gantt charts and weekly progress reports to board members.
- Hired and managed warehouse staff, timesheets, and inventory; sourced components from Digi-Key, Mouser, Ferguson, and other vendors for third-party engineering partners.

Early Career 2015 – 2016

Xpand Staffing (Intercoaches, Robin Ruth, Enolgas USA) — Broward County, FL • Nu Beginningz — Sunrise, FL

- Roles spanning customer service, crowd direction, inventory management, quality control, freight handling, and B2B/B2C fragrance sales with lead and inventory management.

CERTIFICATIONS

- ISO 9001:2015 — Quality Management Systems
- CTPAT Supply Chain Auditor

EDUCATION & PROFESSIONAL DEVELOPMENT

- Coral Springs High School — Diploma, Coral Springs, FL
- Pryor Learning — Professional development coursework
- Mentorship — Porsche Club of America / Ferrari Club of America

ADDITIONAL INFORMATION

Interests: Design, mechanical engineering, music production and licensing, automotive restoration

References: Scott Shapiro 954-790-2368; Brian Constantino 518-986-1794; Ilija Gasic 561-598-9974; Clevol Nelson 253-226-6046; Jennifer Saint-Cyr 954-605-0259; Nicole Smith Barnes 863-233-6704; Gloria Cappuccio 561-843-3628; Benjamin Wilson 954-562-4985