

## Norman Goodman

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### EDUCATION

Monmouth University, West Long Branch, N.J.  
Bachelor of Science, Business Administration *Graduated June 1970*

### WORK EXPERIENCE

**Maryland Casualty Company** *June 1971 - August 1976*  
Bloomfield, N.J.

- Premium Auditor – Audit policyholder payrolls, classifications, sales and receipts, so as to assess final cost of workers compensation, general liability, and auto liability policies.
- Assist in department management and administrative functions.

**Peerless Insurance Company** *August 1976 - April 1979*  
Keene, N.H.

- National Audit Manager – Manage this \$100 Million Property and Casualty insurer's auditable policies. Responsibilities include servicing of premium audits for underwriters, resolution of audit disputes with brokers and policyholders, coordinate premium collection matters with Accounting Department, standardize audit formats among all company auditors, establish time criteria for the completion of audits.
- Perform quality reviews of auditors.
- Founding member of the American Insurance Association's Premium Audit Advisory Service.
- Communicate with various rating bureaus; respond to state regulators as necessary.
- Developed a comprehensive understanding of insurance company administrative, underwriting, accounting and collection procedures.

**Premium Review Associates** *April 1979 - Present*  
Nashua, N.H.

- Established this consulting business to assist employers to identify and recover overcharges resulting from insurance company errors and overcharges in workers compensation.
- Have recovered in excess of \$10 Million in insurance company overcharges.

### PUBLICATIONS

- *A Premium Analyzer for Worker's Comp* – Lotus Magazine October 1989.
- Articles in various business and insurance publications.
- Developed, marketed and supported *EMS II – Software to compute the Workers Compensation Experience Modification*. Sold over 1000 copies nationwide.
- *PRA's Workers Compensation Classification Guide for the Construction of Dwellings*
- *Your Workers Compensation Experience Modification Made Easy*

### PAST EXPERT CASES

An up-to-date list is available on the Internet at this address:  
[http://www.zapcomp.com/past\\_cases.htm](http://www.zapcomp.com/past_cases.htm)