

James T. Culligan & Associates, LLC



Curriculum Vitae – James T. Culligan

Today, Jim is the President and CEO of James T. Culligan & Associates, LLC a specialty risk management and insurance brokerage firm, located in Oakmont, PA. JTC's primary business model is designing specialty risk management and workers' compensation insurance programs that will reduce and eliminate corporate loss and sustain long-term profitability for his clients.

Jim served in the United States Air Force from 1986 – 1990. During his military service he was honored with two Achievement Medals and a Good Conduct Medal. He was also selected as an honored airman to serve on President George Bush's 1988 Inaugural Committee. After his military service he graduated from Slippery Rock University in 1992 with a Bachelor's degree in Occupational Health and Safety Management. In 2000 he received his Master's Degree from West Virginia University in Safety Engineering. He holds certifications as a Certified Healthcare Safety Professional (CHSP), and a Certified Work Comp Advisor (CWCA). Jim has been a licensed property, casualty, life, health and surplus lines insurance professional since 2000.

Jim began his professional career in 1992 working for Hancor, a plastic pipe manufacture in Findlay, Ohio, as their first ever Safety & Environment Specialist. Hancor had 15 plants nationwide. He was responsible for maintaining all corporate health, safety and environmental regulatory compliance nationwide.

In 1994 Jim became the Health and Safety Manager for Paul C. Rizzo Associates, a Civil & Environmental Engineering Company located in Monroeville, PA. He worked on several projects, such as, Phase I and Phase II Environmental Site Assessment in the United States and in South America.

In 1995 Jim became the Safety and Environmental Manager for Williamhouse (over 1000 employees), located in Scottsdale, PA. He was responsible for the company's safety, environmental, and workers' compensation programs. He developed management and employee accountability systems to decrease the company's workers' compensation claim frequency and severity. After the company had never achieved one month without a lost time injury the company achieved a full year with only having 2 lost time injuries under his direction.

Jim became the Risk Manager for Monongahela Valley Hospital in 1996. He was responsible for maintaining and investigating all employee and patient related incidents to prevent liability exposures to the health system. He developed a patient fall's quality assessment team to reduce patient falls. He also created an Environment of Care Plan to comply with the Joint Commission of Accredited Hospital Organizations.

In 1998 Jim was hired by EBI, a workers' compensation insurance company, as an Accident Prevention Consultant. When he arrived at EBI he was assigned a \$3,000,000 book of business with a loss ratio of over 78%. Within one year, he was able to lower the loss ratio of the combined book of business to less than 35%. He also became a non-violent crisis intervention instructor to prevent patient combative behavior toward hospital and nursing home staff.

In 2000 Jim joined Gilbert's Insurance Agency, in Sharon, PA. As Vice President, he started a loss prevention company known as SOS Consulting and created the accountability risk management system, known as the "Synergy of Safety". During his 11 years at Gilbert's he was also part of the team that started a mono-line workers' compensation carrier known as Synergy Comp Insurance Company where he served as Chief Operating Officer.