



KBM MANAGEMENT, INC.

Innovative Ideas | Valuable Solutions | Professional Guidance

Employee Benefit & Risk Management Consulting

Since 1986.



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MANAGEMENT TEAM PROFILES

George Brigati, CPCU, ARM

President, Account Executive

GBrigati@KBMemail.com

George has provided consulting and plan management services to businesses and governmental agencies for more than 25 years. He has earned the designation of Chartered Property Casualty Underwriter (CPCU) and is an Associate in Risk Management (ARM). He has been published several times, including featured articles in Best's Review and the Insurance Advocate. Throughout the past two decades, he has been a featured speaker at both local and national conferences. He has presented on self-funding Workers' Compensation insurance at the Independent Insurance Agents of America's national conference.

George holds a Broker's License in New York State. He has presented at the Independent Insurance Agents of America's national conference on self-funding Workers' Compensation insurance. After attending the University of Notre Dame, George served with the United States Army Intelligence and is a veteran of the Vietnam War.

Andrew Miller, CBC

Executive Vice President

AMiller@KBMemail.com

Andrew joined KBM in 2003 to provide new business development for our Consulting and Brokerage Departments. He now oversees business operations and continues to increase our sales and marketing efforts while streamlining our customer service capabilities. His goal is to make KBM Management the number one Employee Benefits Consulting and Brokerage firm in Central New York.

Andrew earned his Chartered Benefits Consultant (CBC) designation in 2004 and holds a Broker's License in Accident, Health and Life Insurance from the State of New York. He earned his Bachelor's degree from the State University of New York at Albany in '94.

Patrick Cowburn

Vice President, Account Executive

PCowburn@KBMemail.com

Patrick offers a complete spectrum of plan management services from product feasibility to the management of more than \$100 million in health care premium. His accomplishments include the development of self-insured PPO and HMO style plans and the negotiation of administrative/ insurance that have saved millions of dollars.

Patrick has his Agent's License in Accident, Health, and Life insurance from the state of New York. He holds a Bachelor of Science degree in Business/Marketing from the State University of New York at Plattsburg, as well as an Associate in Applied Science degree in Data Processing from the State University of New York at Morrisville. He is presently pursuing his Certified Employee Benefits Specialists (CEBS) designation.

Scott Newcombe

Employee Benefit Specialist

SNewcomb@KBMemail.com

Scott joined KBM Management in 1996 bringing with him experience in employee benefits, health underwriting and claim processing. Prior to joining our team, Scott was a claims processor of medical, dental and flexible spending accounts for Aetna Health Plans. Scott currently holds the position as the administrator of a large national billing and enrollment program. He routinely issues bills and coordinates membership updates for health, short and long-term disability and life insurance accounts. He also provides assistance to our Marketing and Sales staff and Claim Audit team on a regular basis.

Scott is a licensed Broker for Life, Accident and Health insurance in New York State. He is a graduate of Central City Business Institute where he majored in Accounting with a minor in Business Administration. He has been awarded the Chartered Benefits Consultant designation from the National Association of Alternative Benefit Consultants (NAABC). Scott is a veteran of the United States Navy.

Sharon R. Checkosky

Employee Benefit Specialist

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Sharon is the newest member of the KBM Management Auditing and Customer Service team. She came to KBM after working for 20 years at a prominent local Third Party Administrator of Health and Workers' Compensation plans. Sharon also worked with claims for 11 years at Aetna Life and Casualty. She has extensive knowledge of Employee Benefits and all facets of claims operations.

Sharon is responsible for providing our Account Executives support in field audits, plan evaluation, customer service and plan management. Her experience developing and managing claim and audit processes enables KBM to provide a multifaceted approach to data analysis and evaluation.

Sharon attended Onondaga Community College majoring in Police Science with a minor in Business Law. She is currently pursuing her Certified Employee Benefit Specialist (CEBS) designation.

Joyce Menikheim

Vice President

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Joyce holds insurance licenses in several states including New York, Illinois, Oklahoma, and Minnesota. She has been with KBM since 1987 and is currently a senior officer. In 1991 she became the manager of a dedicated administration unit established at the request of a statewide insurance trade association. This unit has grown to include additional state association plans on a national basis. The services have expanded and changed over the past 11 years from administering self-

funded plans to include fully insured plans. KBM has been the enrollment and billing administrative backroom for several insurance carriers such as CNA, The Guardian, The Hartford, Aetna, and others.

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