



Thomas Kernan

Tom Kernan's philosophy is that lowering costs and improving the working environment for his Clients are key elements in his providing the best assistance to them in both the Employee Health Benefits and Property and Casualty insurance spaces. And in order to lower one's costs and to create a safer workplace, the best methodology employed is that of successfully avoiding and managing one's own financial (as well as physical) risks. While Tom has a great deal of experience in all lines of P&C coverage, as well as group health and life insurance, he chooses to focus on larger commercial accounts, expanding the commercial client base for CRA as Vice President – Commercial Division. His most keen interest is that of self-insured and captive risks.

The Affordable Care Act has many companies concerned about compliance issues and how they will impact their employees and families. For this reason Tom is serving this community through brokering Professional Employer Organizations (PEO's) on behalf of his clients and prospects.

Tom brings his clients a unique depth and breadth of insurance experience. He began his career with John Hancock Life helping families make important life planning decisions. He expanded his knowledge base during a six-year period during which he owned his own agency. In 1984, he joined Alexander & Alexander Inc. (presently AON), where he earned the Continuous Excellence Award six years in a row. During that time, he both co-created the Municipal Credit Program (Citibank AM Guard) as a solution to an insurance crisis and expanded his knowledge of insurance trusts and self-insurance programs. From 1993 to 1996 he served as the Healthcare Practice Leader for Willis Corroon in Maryland, where he served Hospital clients with their traditional insurance needs and helped create new solutions in the Workers' Compensation arena.

During his ten years with Marsh USA he served in several leadership roles in the Healthcare industry and created unique risk solutions for several large clients. One former client sought Tom's guidance in developing an insurance captive for an association that collectively helped save hundreds of thousands of dollars for individual companies across the nation. Under his leadership, hospital clients developed and improved patient safety programs which not only saved dollars, but more importantly, saved lives. He earned the Marsh South Region Healthcare Innovative Leader Award in 2004, and was ranked as one of the top two positions for Business Development in all of Marsh USA for Middle Market Offices category and for Overall category in 2005. Over his career his clients have included the University of Miami's Miller School of Medicine, York International Air-Conditioning Co., Levolor Blind Co., and USF&G's Resort Portfolio.

Tom's roots are in Baltimore, Maryland, where he was an active community leader after graduating from the University of Maryland. He was elected in his district to serve in Maryland House of Delegates for three terms and was elected by his peers to serve as Speaker Pro Tem of the Maryland House from 1982-86. He is married to Marilu Rios, and they live in Miami Beach. They both enjoy family gatherings, traveling and serving as community leaders in the Miami area.