

Steven D. Lyon, CPCU, CIC, AAI, ARM

c/o Ringwood Consulting Group, Inc.

PO Box 17, Pompton Lakes, NJ 07442-0017

SUMMARY

Senior insurance professional with 22 years experience as an Agency Owner, Regional Manager and Insurance Educational Director. Background includes a career history of delivering unparalleled service, creating shareholder and corporate profits and achieving significant company growth. Believes fairness and honesty is a cornerstone of relationships, resulting in near zero staff turnover and long-term client relationships. Superior communication, interpersonal and leadership skills. Passionate about the insurance industry, employee education and creating a positive, productive work environment. A self-motivated, disciplined manager, teacher and public speaker.

CERTIFICATIONS

AAI – Accredited Advisor in Insurance	1985
CIC – Certified Insurance Counselor	1985
CPCU – Chartered Property Casualty Underwriter	1987
ARM – Associate in Risk Management	1989
CPD – Continuing Professional Development Award	2001
CRM – Certified Risk Manager	in progress
AIS-- Associate in Insurance Services	in progress

PROFESSIONAL EXPERIENCE

LYON CONSULTING present	July 2002-
COMMERCE NATIONAL INSURANCE SERVICES (<i>acquired Traber</i>)	2000–2002
TRABER & VREELAND, INC. (<i>acquired Lyon</i>)	1999–2000
THE LYON INSURANCE AGENCY, LLC	1980–1999

North/Central Regional Personal Lines Director, Vice President

Management

- ◆ Managed and motivated 35 producers, customer service representatives, claims adjusters and support staff.
- ◆ Led transition to Personal Lines call center
- ◆ Investigates technical, regulatory and licensing issues in response to inquiries from insurance industry professionals at all levels.
- ◆ Initiated and executed several agency acquisitions.

Operations

- ◆ Manages \$40 million in premiums.
- ◆ Attained a consistent annual revenue growth of over ten percent.
- ◆ Achieved a 35% net profit on total revenues.
- ◆ Managed the highest-producing office among six branches, exceeding all financial goals — with near zero turnover.
- ◆ Sustained an average annual loss ratio of 35% over a 20-year period.

EXPERIENCE

(Cont'd)

Information Technology

- ◆ Upgrades, maintains and troubleshoots hardware and software.
- ◆ Served as Key Coordinator in implementation of data conversion project to consolidate multiple agency management systems.
- ◆ Evaluated, selected and purchased the hardware and software to create the company's first paperless office.
- ◆ Led retraining and development of regional offices during agency management system change.

Regional Director of Education, Training and Research

- ◆ Designed, implemented and taught a continuing education curriculum on property and casualty insurance.
- ◆ Instructed over 200 seminars for insurance professionals in tri-state area.
- ◆ Developed and wrote the Personal Lines ACSR (Accredited Customer Service Representative) program for IIANJ (Independent Insurance Agents of New Jersey).
- ◆ Conducts all new employee training.

TEACHING EXPERIENCE

SOCIETY OF CERTIFIED INSURANCE COUNSELORS	1992
PROFESSIONAL INSURANCE AGENTS	1985–present
INDEPENDENT INSURANCE AGENTS	1985–present

- ◆ Teaches the spectrum of commercial lines, personal lines, agency management, and errors & omissions seminars to all levels of insurance industry professionals. Rated as one of the top instructors by participants.

SOFTWARE

Microsoft Office (Word, Excel, PowerPoint), Lotus Notes, Internet Explorer, Silverplume, AMS Sagitta Browser, Applied Systems

EDUCATION

Bachelor of Science, SUSQUEHANNA UNIVERSITY
Double major: Business Administration and Psychology

1980

RECOGNITION **Paul Harris Fellow**, Rotary International's Highest Award**Outstanding Citizen**, Pequannock Township**Citizen of the Year**, Lakeland Hills YMCA**LEISURE****Family, travel, tennis, snowmobiling**

Pequannock Valley Rotary: Held all offices, Board Member-- 20 years
 Pequannock Township Parks and Recreation Board: Chairman-- 10 years
 Interfaith Homeless Shelter Network: Volunteer-- 11 years
 Pequannock Swim Team Executive Board: Treasurer-- 6 years
 NewBridge / P.V. Mental Health Board of Directors: Treasurer-- 4 years

First Reformed Church: Youth Leader, Elder, Interim Preacher-- 10 years