



Aligning strategies and solutions with clients' business plans, goals and needs.

Raj Kapur

Benefit Consultant

Benefits and insurance expertise, experience and service.

Solution-oriented insurance professional with over **10 years of experience** working with employers on **employee benefit plans and voluntary worksite programs**. Develops **long-term strategies** to save money for employers and employees, **implements** administrative and technology solutions for clients **creating time, cost and productivity efficiencies**.

Services Include:

- * Analysis of company's current benefit program
- * Alternative funding analysis
- * Development of wellness and communications strategy to assure implementation and savings
- * Development of long-term strategy
- * HR and benefits technology solutions

Professional Experience

BENEFIT COMMERCE GROUP, Scottsdale, Arizona *Employee benefits consulting firm* 2012–Present

Inc. 5000 in 2015 & 2016. Named a Healthiest Employer by Phoenix Business Journal 2014-2016.

Employee Benefit Consultant. Firm has specialized in employee benefits for 25 years. Provides employers sustainable strategies to lower health care costs without reducing employee benefits; integrates meaningful employee health and wellness programs to enhance productivity.

- ♦ Firm's exclusive **Trend Neutralizer™** guarantees employer savings on benefit plans.
- ♦ Achieved average **first-year savings for clients of over \$1,700 per employee. Saved over \$55 million in 5 years for subset of 33 clients.**
- ♦ **Over 100 client awards in 3 years: Wellness Council of Arizona, Healthiest Employers, IHCC national awards.**
- ♦ Conducts annual **Arizona Employee Benefits Benchmarking Survey.**
- ♦ Provides clients with **Healthcare Reform-Readiness Assessments** and **ACA Client Guides.**

CBIZ, Phoenix, Arizona *Benefits and insurance* 2008–2012

Benefits Consultant

- ♦ Developed and implemented risk management solutions and strategies aligned with clients' business plans, goals and needs.
- ♦ Consistent annual agency growth with new and existing business. Trained and developed agency service team.
- ♦ Implemented administrative, technology solutions and resources for clients creating time, cost and productivity efficiencies.
- ♦ Served on numerous insurance carrier broker advisory councils.

UNUM INSURANCE *Disability, Group Life, Voluntary Worksite Benefits and Long Term Care*

Sales Account Executive, Phoenix and Tucson, Arizona

2006–2008

- ♦ Served as sales consultant and technical expert for small and large group clients (2-2000).
- ♦ Developed highly successful sales, marketing and retention plans.
- ♦ Knowledge of all business operations, including underwriting guidelines, service standards and claims processes, sales/customer relationship management.
- ♦ Led West region Group Long Term Care sales for 2007; won office of the year in 2006.

Group Sales Consultant, Los Angeles, California

2003-2006

- ♦ Active in educating and motivating sales team on group and individual worksite products.
- ♦ Increased sales by managing and building relationships with clients and associates.



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