

**Michael Murrah**

Mike has thirty-six years (36) experience in the insurance industry. He began his career in the insurance industry with Liberty Mutual upon graduating from college in 1970. His role for Liberty Mutual was as a field claims adjuster, handling general liability and workers' compensation claims. Following this experience, Mike became claims manager of a captive insurance company in Denver, Colorado. In 1975, Mike entered the insurance brokerage business, with a large regional broker in Colorado.

In 1983, Mike started his own consulting and brokerage business, concentrating on workers' compensation and group health plans. In that capacity, he has had the opportunity to work with large employers such as PSA Airlines, Harvey's Hotel and Casino and Communication Corp. of America. In addition, Mike has twenty-two (22) years experience in providing consulting and safety services to the automotive dealership industry.

As a consultant, he has worked with employers in many industries to develop Injury & Illness Prevention Programs, conduct physical inspections and make recommendations to improve physical plant safety, and train managers on safety and conduct safety meetings for employees.

Mike's extensive knowledge of claims and their causes has allowed him the insight to be an effective and efficient consultant to employers. Mike's philosophy of safety is: For a safety & risk management program to be effective, business owners and managers must be committed to safety and for them to be committed they must be able to see how safety reduces their costs, eliminates problems with governmental entities such as Cal/OSHA and improves profitability.

**Background/Experience Highlights**  
**Safety & Risk Management**

- Facility inspections designed to detect hazards and provide recommendations for correction
- Designed and implemented effective safety programs for wide range of industries
- Developed effective ergonomic assessment program for computer operators
- Experience and expertise in workplace safety in all facets of auto dealership operations
- Developed and implemented claims review program for employers to allow them to focus on injury causes and methods of correcting the cause of the injury
- Developed teamwork methods for employers to hold managers accountable for injuries
- Conduct employee safety meetings designed to help employees recognize hazards in their workplace and develop methods to minimize the risk of injury from these hazards
- Consultation with injured workers to help them focus on the cause of their injury to avoid a repeat occurrence
- Developed method for employers to manage their workers' compensation program as they would any other aspect of their business.

**Education**

- Texas Tech University, Bachelor of Business Administration