

## The Difference Is...

### **William M. Goddard, CPCU** Director of Insurance Consulting



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Bill is the Director of Insurance Consulting in the Insurance and Reinsurance Services group. With more than 35 years of experience, Bill is skilled at assisting clients with their insurance programs by evaluating options and providing guidance on the most cost-effective solution to fit their needs. As an independent consultant, he can deliver an unbiased recommendation without an affiliation to any one particular insurance agency.

His areas of expertise include property and casualty insurance as well as medical benefits consulting. He is knowledgeable at analyzing insurance costs and providing cost reduction recommendations. Additionally, he provides specific cost savings advice related to claims processing, captive insurance company options, safety programs and self insurance.

Prior to joining Brown Smith Wallace, Bill served as vice president of risk management and benefits for The May Department Stores Company for over 20 years. He was responsible for the development and execution of all insurance/self insurance programs, including the management of the claims self administration unit and two captive insurance subsidiaries. His responsibilities also included managing the medical benefits program and cost containment for 35,000 enrolled employees.

He also served as senior vice president and Midwest retail practice leader for Marsh USA, the world's largest insurance broker, where he was responsible for the management of Marsh's retail insurance business in the Midwest and oversaw programs for some of the largest retailers in the United States.

Bill earned his Bachelor of Arts degree in Psychology from Western Connecticut State University and a Masters of Business Administration degree in Finance from the University of Connecticut. He is a Chartered Property Casualty Underwriter (CPCU).