

# Ruth K. Greene

## **CONTACT INFORMATION**

Address: 445 Industrial Lane, Berlin, Vermont  
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## **PROFESSIONAL AFFILIATIONS / CERTIFICATIONS**

### **Other Education**

- Certified Public Accountant, licensed CPA in State of Maine for 12 years. CPA Exam first time pass
- Knowledge Management Masterclass, Middlesex University/ CIBIT, London, England, United Kingdom
- Training in Lean Six Sigma continuous improvement methods

## **CAREER DETAILS**

### **October 2012 to present**

#### **Blue Cross and Blue Shield of Vermont**

#### **Vice President, Treasurer and Chief Financial Officer Berlin, Vermont**

As a member of the BCBSVT executive team, I am responsible for Corporate Accounting, Treasury, Actuarial, Underwriting, and Enrollment Services. I provide on-going strategic and operational financial support and leadership, as well as provide accurate and timely management reports enabling the organization to more aptly manage its growth, development and expenses. I also provide effective oversight of management and external financial audit processes and assure that the most effective financial systems are in place from which to management the day-to-day operations and the company's strategic future.

### **UNUM Corporation (1986-2012)**

#### **2010 to September 2012**

#### **Vice President, Chief Financial Officer, Global Business Technology Portland, Maine**

As a member of GBT executive team, I was responsible for establishing and executing financial management strategy for global technology shared services organization. I was also responsible for short-term and long-term financial plans that align with operating businesses. I lead the design and implementation of financial reporting that provides transparent view of technology investments and benefit of spend. I was responsible for enterprise-level technology vendor management strategy; leading design and implementation of global procurement center of excellence. I lead a team of 28 to 30 finance and procurement professionals; total GBT organization is 1500 people and approximately \$300 million annual spend.

### **2008 to 2010**

#### **Vice President, Corporate Strategic, Capital and Investment Planning, Portland, Maine**

I supported the executive decision making through researching market and economic trends and overseeing strategic analysis including competitive intelligence. In addition I prepared agenda and materials for annual strategic review session with board of directors. I also synthesized cash-flow generating aspects of business plans into forward looking view and recommended ways to maximize capital efficiency. In addition, I managed the process of diagnosis and analysis of financial statement impact of future investing activity.

## **2005 to 2008**

### **Vice President, Planning and Forecasting, United States Brokerage, Portland, Maine**

United States Brokerage operations encompassed \$6 billion in earned premium, more than 8,000 people and operating expense budget of \$1 billion. Reporting to the Chief Financial Officer of United States Brokerage I led the group of executives responsible for business functions in determining and executing business plans to achieve financial objectives. I was also responsible for overall business and financial planning for the largest Unum operating entity.

## **2002 to 2005**

### **Assistant Vice President, Head of Underwriting Metrics and Planning Portland, Maine**

Metrics and planning support for underwriting function covering all group and individual products; 800 people and operating budget of \$70 million. I started up the metrics function to consolidate tracking, measurement and reporting of underwriting results including demonstrating value of underwriting to the business. I led the business initiative and budget planning processes for underwriting function. I was the project sponsor for initiative to create reliable information system to provide regional portfolio managers with relevant context to support decision-making.

## **2000 to 2002**

### **Vice President, Director and Chief Financial Officer, Unum Limited (United Kingdom), Surrey, England, United Kingdom**

A wholly-owned subsidiary of Unum Corporation, Unum Limited is the market leader in the United Kingdom in group income protection insurance; annual premiums of \$240 million, ROC consistently in excess of 15 percent, assets of over \$1 billion and 500 employees. I joined the Board of Directors in 2000 with combined roles of strategy, corporate development, financial management and actuarial oversight. My duties included management of product pricing, capital management, value-based management, management and regulatory reporting, and investment strategy including asset/liability matching. In addition, I was responsible for business and financial planning including project appraisal. I was also a member of the risk and controls review group to oversee operational controls.

## **1998 to 2000**

### **Vice President, Director - Strategy and Corporate Development, Unum Limited (United Kingdom), Surrey, England, United Kingdom**

I was in a key cross-functional role responsible for strategy, identification of growth opportunities and implementation of development initiatives to achieve Company's vision of market leadership and profitable growth. My accomplishments included the strategic review of the business, re-design of sales force compensation plans and consultative review of best practices in the areas of risk management and underwriting. I was also recognized for creating a high degree of collaboration and teamwork among the senior management team.

## **1996 to 1998**

### **Vice President, Director - Finance, Unum Limited (United Kingdom) Surrey, England, United Kingdom**

Reporting to the Managing Director (Chief Executive Officer), I was responsible for accounting, reporting (parent co., management and regulatory), budgeting, planning, cash flow management and tax oversight. This was a lead role and I was actively involved in all aspects of business and financial plan development and execution.

**1992 to 1996****Assistant Vice President and Controller, Investment Division  
Portland, Maine**

Reporting to the Chief Investment Officer, I was responsible for accounting and reporting for Unum's invested assets (Statutory and GAAP bases). My key responsibilities included accurate income projections by product line, allocation of cash flows and effective reporting and analysis. The Portfolio consisted of \$10 billion bonds, stocks, mortgages and real estate; managed staff of 40.

**1986 to 1992****Manager / Director, Corporate Accounting  
Portland, Maine**

I was responsible for the operation and control of the general ledger including management of closing deadlines and installation of new general ledger and chart of accounts in support of both Statutory and GAAP accounting. I was also responsible for SEC and internal reporting, GAAP and Statutory accounting, and accounting policies. I managed a professional staff of 14 members and coordinated external audit and resolution of issues.

**1983 to 1986****Arthur Young & Company  
Portland, Maine**

Arthur Young & Company was one of the world's largest accountancy firms. It was acquired by Ernst & Young LLP in 1989 which is a professional services company and provides assurance, auditing, technology and security risk, enterprise risk management, transaction support, merger and acquisition, actuarial, and real estate advisory services

- **Audit Senior**

I planned and executed audits for companies in various industries including publishing, healthcare, banking and non-profit.

**CAREER SUMMARY**

I grew up in Vermont and graduated from the University of Vermont in 1983. I passed the CPA exam the first time I sat for it. Directly from college, I was recruited to Arthur Young as an auditor. I was placed in their Portland, ME office where I spent three years, rising to a Senior Auditor role. In 1986, I took a job at Unum. Over the 26 years at UNUM, I held multiple positions both in the US and abroad.