

Curriculum Vitae – STEVEN D. TUFTS, DBA



Clinical Professor, Department of Marketing
Warrington College of Business, University of Florida
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OVERVIEW

- Clinical Professor, Warrington College of Business, University of Florida.
- Real estate Broker/Owner - 10 locations and over 1400 real estate professionals serving North Florida.
- An entrepreneur having started or acquired over 20 companies including a mix of food manufacturing, disaster restoration, real estate and related businesses.
- A former senior executive in the property and casualty insurance industry with a track record of profitability, growth, innovation and team development.
- A merger, acquisition and turnaround specialist having achieved results in multiple industries.
- A proven educator, coach and mentor for emerging entrepreneurs, leaders and real estate professionals.

EDUCATION

Doctor of Business Administration, Warrington College of Business, University of Florida, 2017
 Doctoral Dissertation: “*Salesperson Personality and Sphere of Influence as Determinants of Sales Performance.*” Committee: Dr. Philip Podsakoff (Chair); Dr. Joyce Bono
MBA, Darden Graduate School of Business, University of Virginia, 1980
BS, Chemical Engineering, University of Florida, 1976

SUMMARY OF ACADEMIC EXPERIENCE

2017–Present Clinical Professor, Warrington College of Business, University of Florida. Teach classes in sales, marketing, entrepreneurship and real estate at both undergraduate and graduate levels
 Recipient of the WCB 2019-2020 Undergraduate Teacher of the Year Award
 Recipient of the WCB 2022-2023 Student Organization Advisor of the Year Award
 Elected to UF Faculty Senate by WCB Faculty, 2020-2023
 Appointed to the UF Presidential Title IX Committee for Intercollegiate Athletics 2022-2025
 Co-Director, UF Professional Selling Program and Sales Minor 2022-present
 Member of the Hough Graduate School MBA Committee 2021-2023
 Member of the WCB Undergraduate Committee 2018-2021 (Chair 2019-20)
 Member of DBA Admissions Committee, 2017-2023
 Member of several Marketing Faculty Search Committees, 2018-2023
 Member of several Peer Review of Teaching Committees, 2021-2023
 Faculty Advisor, UF Center for Entrepreneurship and Innovation, 2019-2023
 Other Faculty Advisory Roles (past and present): American Marketing Association Student Chapter, GatorSLAM Professional Selling Student Organization, Alpha Delta Pi Sorority, Gators in the Music Industry Student Organization, Personal Finance Club

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SUMMARY OF BUSINESS EXPERIENCE

1998-Present Self Employed Entrepreneur:

Founder/Broker/Owner: Atlantic Partners Group, Keller Williams Realty, with over 1100

Licensed Real Estate Salespeople

Offices in Daytona, Jacksonville, Jacksonville Beach, Melbourne and St. Augustine.

Branches/Investments in Amelia Island, Gainesville, Ormond Beach, Ponte Vedra.

International Master Faculty, Keller Williams University.

Licensed Real Estate Broker in Florida and Georgia.

Licensed RE Instructor in Florida.

Former Associate: Walden Businesses, an Atlanta-based M&A intermediary.

Member/Owner: ST Partners, LLC, subsidiaries and affiliates.

- Together with 2 equal partners, owned a collection of small companies.

President/Co-founder: Tufts Realty Associates at Keller Williams Atlanta Sugarloaf office

- A real estate team in the Top 1% of Keller Williams Realty internationally.

Founder/Member/Owner: Blue Ocean Title and Trust Agency, LLC

Founder/Member/Owner: Alchemy Advisors/The Market Distillery

- An econometric forecasting, consulting and training company in the mortgage banking and real estate industries

1986-2000 Corporate Executive Positions:

President and Chief Executive Officer, Sun States Insurance Group, Atlanta, Georgia.

Senior Vice President and Chief Operating Officer, Personal Insurance, Anthem Casualty Insurance Group, Shelby, Ohio.

Vice President and General Manager, Personal Lines, Midwest Region, Great American Insurance Company, Cincinnati, Ohio.

Vice President and Senior Product Manager, South Central Region, Progressive Insurance Company, Austin, Texas.

1976-1986 A steady progression of management positions in the chemicals and petroleum industries.

PERSONAL

Florida native. Born in Jacksonville, graduated from Merritt Island High School.

Married to Barbara Thompson Tufts.

Family: 3 adult daughters and an ever-increasing number (6 currently) of grandchildren.

Hobbies include boating, cycling, motorcycling, music, sporting clays, fishing, diving, and most other water sports.

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ACADEMIC ACTIVITIES DETAIL

Academic Year 2023-2024:

Courses Taught/Scheduled:

- Professional Selling (Undergraduate, Live and EP/Online Sections) – Fall 2023 and Spring 2024
- Advanced Marketing Management (Specialty Masters Program, Live) – Fall 2023 and Spring 2024
- Independent Study Case Competition Seminar (Live) – Fall 2023

Committees:

- Appointed to UF President’s Title IX Committee for Intercollegiate Athletics
- MBA Committee
- Undergraduate Task Force, Career Services Subcommittee
- Faculty Peer Teaching Review Committees (2) – Carrillo, Mocko
- Faculty Search Committees (2) – Retail Center, Marketing Lecturer (Chair)
- Development Activities with targeted donors

Other Activities:

- Co-Director – UF Professional Selling Program and Sales Minor
- Faculty Advisor – Center for Entrepreneurship and Innovation
- Faculty Advisor – American Marketing Association Student Chapter
- Faculty Co-Advisor – GatorSLAM (Sales Leadership and Mentoring) Professional Development Organization
- Faculty Co-Advisor/Coach – UF Sales Competition Team
- Fund Administrator – Sales Program Sponsorship Fund
- Guest Speaker: Florida Leadership Academy, AMA Student Chapter, Warrington Diplomats
- Competition Judge: AMA Business Plan Competition, AMA Sales Competition.
- Textbook Co-Author: *Professional Selling-The Essentials of a Consultative Approach*, with Ken Hilderhoff, Great River Learning Publishing, Revised August 2023.
- Primary facilitator in creating a collaboration between UF Bergstrom Real Estate Center and The Market Distillery to study Florida residential real estate market trends.

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Academic Year 2022-2023:

Courses Taught/Scheduled:

- Professional Selling (Undergraduate, Live and EP/Online Sections) – Fall 2022 and Spring 2023
- Advanced Marketing Management (Specialty Masters Program, Live) – Fall 2022 and Spring 2023
- Sales Seminar (Undergraduate, Live) – Fall 2022
- Entrepreneurial Selling (Specialty Masters Program, Online) – Summer 2023
- Independent Study Career Transitions Seminar (Live) – Fall 2022
- DBA Dissertation Committee (non-voting member) – Alex Stewart

Committees:

- Elected to UF Faculty Senate, 2020-2023
- Appointed to UF President's Title IX Committee for Intercollegiate Athletics
- MBA Committee
- Undergraduate Task Force, Career Services Subcommittee
- Development Activities with targeted donors

Other Activities:

- Co-Director – UF Professional Selling Program and Sales Minor
- Faculty Advisor – Center for Entrepreneurship and Innovation
- Faculty Advisor – American Marketing Association Student Chapter
- Faculty Co-Advisor – GatorSLAM (Sales Leadership and Mentoring) Professional Development Organization
- Faculty Co-Advisor/Coach – UF Sales Competition Team
- Fund Administrator – Sales Program Sponsorship Fund
- Guest Speaker: DBA Class of 2023, Florida Leadership Academy, Delta Sigma Pi, AMA Student Chapter, Warrington Diplomats
- Competition Judge: Big Idea Entrepreneurship Competition, AMA Business Plan Competition, MBA Entrepreneurship Class Competition, Sales in the Swamp Competition, UF Sales Competition Team.
- Textbook Co-Author: *Professional Selling-The Essentials of a Consultative Approach*, with Ken Hilderhoff, Great River Learning Publishing, Published August 2022.
- Primary facilitator in creating a collaboration between UF Bergstrom Real Estate Center and The Market Distillery to study Florida residential real estate market trends.

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Academic Year 2021-2022:

Courses Taught:

- Professional Selling (Undergraduate, Live and EP/Online Sections) – Fall 2021 and Spring 2022
- Advanced Marketing Management (Specialty Masters Programs, Live) – Fall 2021 and Spring 2022
- Sales Seminar (Undergraduate, Live/Zoom) – Fall 2021
- Entrepreneurial Selling (Specialty Masters Program, Online) – Summer 2022
- Independent Study Career Transitions Seminar (Live) – Spring 2022
- DBA Dissertation Committee – Jacob Regier
- Honors Thesis Advisor – Louis “Nick” Baldino, Kierra Marquis

Committees:

- Elected to UF Faculty Senate, 2020-2023
- MBA Committee
- Faculty Promotion Peer Evaluation Committees (3)
- Undergraduate Task Force, Career Services Subcommittee
- Development Activities with targeted donors

Other Activities:

- Faculty Co-Advisor – GatorSLAM (Sales Leadership and Mentoring) Professional Development Organization
- Faculty Advisor – Center for Entrepreneurship and Innovation
- Faculty Advisor – American Marketing Association Student Chapter
- Faculty Advisor – Alpha Delta Pi Sorority
- Faculty Advisor – Gators in the Music Industry Student Organization
- Faculty Advisor – Camp Kesem at UF Student Charitable Organization
- Faculty Advisor – Personal Finance Club Student Organization
- Fund Administrator – Sales Program Sponsorship Fund
- Guest Speaker: PSE Sales Fraternity, Florida Leadership Academy, AMA, ADPi Sorority, DBA Class of 2024, Incoming MBA Cohorts Orientation, Veteran’s Entrepreneurship Program, UF Student Government Gator Innovators Club
- Competition Judge: Big Idea Entrepreneurship Competition, AMA Business Plan Competition, MBA Entrepreneurship Class Competition, Sales in the Swamp Competition, Miss UF Pageant

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Academic Year 2020-2021:

Courses Taught:

- Professional Selling (Undergraduate, Live and Online Sections) – Fall 2020 and Spring 2021
- Advanced Marketing Management (Specialty Masters Programs, Live/Zoom) – Spring 2021
- Sales Seminar (Undergraduate, Live/Zoom) – Fall 2020
- Entrepreneurial Selling (Masters in Entrepreneurship Program, Online) – Summer 2021
- Independent Study Career Transitions Seminar (Live) – Spring 2021
- DBA Dissertation Committee – Jacob Regier

Committees:

- Elected to UF Faculty Senate, 2020-2023
- Undergraduate Committee

Other Activities:

- Faculty Co-Advisor – GatorSLAM (Sales Leadership and Mentoring) Student Organization
- Faculty Advisor – Center for Entrepreneurship and Innovation
- Faculty Advisor – Alpha Delta Pi Sorority
- Faculty Advisor – UF Students in the Music Industry Organization
- Fund Administrator – Sales Program Sponsorship Fund
- Guest Speaker –PSE Sales Fraternity, Florida Leadership Academy, ADPi Sorority, DBA Class of 2023
- Competition Judge – Big Idea Entrepreneurship Competition, AMA Business Plan Competition, MBA Entrepreneurship Class Competition
- Article Published – “Want to Grow Your Real Estate Business? Be an Influencer,” *Florida Realtor Magazine*, March/April 2021 issue
- Research cited in sidebar of *Real Estate Principles* Textbook, by Ling & Archer, 6th Edition

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Academic Year 2019-2020:

Awards:

- Recipient of the 2019-2020 Undergraduate Teacher of the Year Award.

Courses Taught:

- Professional Selling (Undergraduate, Live and Online Sections) – Fall 2019
- Professional Selling (Undergraduate, Live and Online Sections) – Spring 2020
- Professional Selling (Graduate/Specialty Masters Programs, Live only) – Spring 2020 Mod 3
- Sales Seminar (Undergraduate) – Fall 2019 and Spring 2020
- Entrepreneurial Selling (Masters in Entrepreneurship Program) – Summer 2020

Committees:

- DBA Admissions Committee
- Undergraduate Committee (Chair)
- Marketing Department Undergraduate Curriculum Task Force (Chair)

Other Activities:

- Recipient of WCB Undergraduate Teacher of the Year Award
- Faculty Advisor – GatorSLAM (Sales Leadership and Mentoring) Student Organization
- Faculty Advisor – Center for Entrepreneurship and Innovation
- Faculty Advisor – Alpha Delta Pi Sorority
- Fund Administrator – Sales Program Sponsorship Fund
- Created and taught “Adulthood” Career Transitions Seminar for graduating Seniors
- Guest Speaker - Florida Women in Business Student Organization, Florida Leadership Academy, Delta Sigma Pi Business Fraternity, ADPi Sorority
- Chapter Reviewer (4 chapters) – *Professional Selling* Textbook, Deeter, et al., Chicago Business Press, 2021.

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Academic Year 2018-2019:

Courses Taught:

- Professional Selling (Undergraduate, Live and Online Sections) – Fall 2018
- Real Estate Valuation/Intro to Real Estate (Undergraduate, Live and Online) – Fall 2018
- Sales Seminar (Undergraduate) – Fall 2018 and Spring 2019
- Professional Selling (Undergraduate, Live and Online Sections) – Spring 2019
- Professional Selling (Graduate/Specialty Masters Programs, Live only) – Spring 2019 Mod 3
- Problems and Methods in Marketing Management (Graduate/Specialty Masters Programs, Live Sections only) – Spring 2019 Mod 4
- Entrepreneurial Selling (Masters in Entrepreneurship Program) – Summer 2019

Committees:

- DBA Admissions Committee
- Undergraduate Committee
- Faculty Search Committee – Marketing Faculty

Other Activities:

- Developed and Received Approval for new Sales Minor
- Sponsor of Gator Selling Professionals Student Organization
- Fund Administrator – Sales Program Sponsorship Fund
- Presenter – UF Student Government Freshman Leadership Council
- Article Published – “How Champions Think,” Business in Greater Gainesville Magazine

Academic Year 2017-2018:

Courses Taught:

- Entrepreneurial Selling (Masters in Entrepreneurship Program) – Summer 2017
- Professional Selling (Undergraduate, Live only) – Fall 2017
- Professional Selling (Undergraduate, Live and Online Sections) – Spring 2018
- Entrepreneurial Selling (Masters in Entrepreneurship Program) – Summer 2018

Committees:

- DBA Admissions Committee
- Undergraduate Committee
- Faculty Search Committee – Sales Faculty

Other Activities:

- Task Force to Develop Sales Curriculum (White Paper)
- Advisor/Sponsor of Gator Selling Professionals Student Organization
- Attended Experiential Classroom Entrepreneurship Teaching Workshop, University of Florida
- Attended Sales Educator’s Academy, Rollins College; Presenter, Experiential Learning Case
- Attended Case Method Teaching Seminar Part 1, Harvard Business School

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Instructor Course Evaluations - The following table summarizes the Overall Instructor and Course Ratings from the UF Course Evaluation System.

Course	Term	Enroll	Mode	Instructor Ratings			Course Ratings		
				Tufts	Dept	College	Tufts	Dept	College
MAR2401-Sales Seminar	Fall22	75	Live	4.99	4.38	4.24	4.56	4.05	3.96
MAR2401-Sales Seminar	Fall21	67	Live	4.81	4.52	4.38	4.56	4.25	4.17
MAR2401-Sales Seminar	Fall20	55	Hyflex	4.84	4.53	4.29	4.31	4.18	4.05
MAR2401-Sales Seminar	Spr20	55	Hyflex	4.90	4.56	4.34	4.54	4.21	4.06
MAR2401-Sales Seminar	Fall19	83	Live	4.82	4.40	4.24	4.74	4.02	3.93
MAR2401-Sales Seminar	Spr19	30	Live	5.00	4.57	4.33			
MAR2401-Sales Seminar	Fall18	21	Live	5.00	4.48	4.31			
MAR3400-Prof Selling (UG)	Fall 23	248	EP	4.70	4.46	4.30	4.44	4.14	4.04
MAR3400-Prof Selling (UG)	Fall22	220	EP	4.76	4.38	4.24	4.53	4.05	3.96
MAR3400-Prof Selling (UG)	Spr22	267	EP	4.65	4.20	4.08	4.57	4.20	4.08
MAR3400-Prof Selling (UG)	Fall21	210	EP	4.77	4.52	4.38	4.58	4.25	4.17
MAR3400-Prof Selling (UG)	Spr21	207	EP,Hyflex	4.67	4.51	4.31	4.45	4.14	4.07
MAR3400-Prof Selling (UG)	Fall20	230	EP,Hyflex	4.86	4.53	4.29	4.53	4.18	4.05
MAR3400-Prof Selling (UG)	Spr20	205	EP	4.78	4.56	4.34	4.54	4.21	4.06
MAR3400-Prof Selling (UG)	Fall19	220	EP	4.72	4.40	4.24	4.37	4.02	3.93
MAR3400-Prof Selling (UG)	Spr19	188	EP	4.96	4.57	4.33			
MAR3400-Prof Selling (UG)	Fall18	120	EP	4.92	4.48	4.31			
MAR3400-Prof Selling (UG)	Spr18	10	EP	5.00	4.63	4.44			
MAR3400-Prof Selling (UG)	Fall17	12	EP	5.00	4.59	4.37			
MAR4905-Indep Study Transitions	Spr21	16	Live	5.00	4.51	4.31	4.90	4.14	4.07
MAR5806-Probs and Meths in Mktg	Spr19	10	Live	4.67	4.50	4.36			
MAR6818-Adv Marketing Mgt	Fall23	45	Live	4.77	4.58	4.47	4.90	4.34	4.26
MAR6818-Adv Marketing Mgt	Fall22	45	Live	4.95	4.60	4.52	4.85	4.40	4.33
MAR6818-Adv Marketing Mgt	Spr22	54	Live	5.00	4.38	4.08	4.83	4.23	4.16
MAR6818-Adv Marketing Mgt	Fall21	63	EP	4.88	4.40	4.38	4.75	4.22	4.17
MAR6818-Adv Marketing Mgt	Spr21	38	Hyflex	4.60	4.33	4.31	4.64	4.12	4.19
MAR6930-Entrepreneurial Selling	Sum21	103	Online	4.41	4.46	4.26	4.16	4.16	4.02
ENT6930-Entrepreneurial Selling	Sum20	53	Online	4.61	4.30	4.30	4.39	4.11	4.09
ENT6930-Entrepreneurial Selling	Sum19	22	Live	5.00	4.06	4.40			
ENT6930-Entrepreneurial Selling	Sum18	21	Live	5.00	4.34	4.26			
ENT6930-Entrepreneurial Selling	Sum17	25	Live	5.00	4.34	4.14			
MAR6930-Prof Selling (Grad)	Spr20	46	Live	4.77	4.42	4.32	4.66	4.15	4.13
MAR6930-Prof Selling (Grad)	Spr19	49	Live	4.76	4.50	4.36			
REE3043-Real Estate Analysis	Fall18	411	EP	4.66	3.95	4.31			

NOTES on Teaching Modality (Mode):

1. Live classes are face-to-face lectures with students in classrooms with no recording or online streaming.
2. Electronic Platform (EP) classes are face-to-face lectures with students in classrooms that are recorded and available later for online sections.
3. Hyflex classes have both live and real-time synchronous (ZOOM) sections and may be recorded. Generally, these classes were taught under Covid-19 protocol restrictions.
4. Online classes are pre-recorded lectures with occasional live interactions (Zoom) in addition to the lectures.

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PROFESSIONAL CERTIFICATIONS and AFFILIATIONS

Licensed Real Estate Broker in Florida and Georgia
Licensed Real Estate Instructor in Florida
International Master Faculty, Keller Williams University
National Association of Realtors
Florida Association of Realtors
Amelia Island-Nassau County Association of Realtors
Daytona Beach Area Board of Realtors
Flagler County Association of Realtors
Northeast Florida Association of Realtors
St. Augustine & St. Johns County Board of Realtors

SELECTED OTHER COURSES TAUGHT (Non-University Adult Education)

Professional Selling Skills
Product Management
Territory (Sales) Management
Leadership Skills
Developing a Business Plan
Lead Generation/Lead Conversion
Personal Branding for Realtors
Personal Habits of High Achievers
Real Estate Operational Models and Systems
Real Estate Agent Financial Practices
Real Estate Brokerage Financial Practices
Applied Personnel Practices (Recruiting, Selection, Personality Assessment, Motivation)

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CURRENT BUSINESS ACTIVITIES AND ENTREPRENEURIAL VENTURES

Keller Williams Realty, TBF Partners, Atlantic Partners Realty and others - Atlanta and Jacksonville, FL Operating Partner, Broker/Owner, Member

Tufts Realty Associates, LLC at Keller Williams Realty, Atlanta Sugarloaf MC, Duluth, Georgia. A residential real estate Team specializing in luxury homes.

- Formed Team at KW in August 2003.
- Team peaked in 2007-2008 with staff of 10.
- Production highlights:
 - 2003: \$14million - The first year, combined with prior brokerage.
 - 2006: \$51 million – Highest Rank at #29 in the nation, Top 0.1% nationally for KW
 - 2008: \$26 million - After RE market crash, moved to Florida permanently to become Operating Partner of new office.
 - 2009: Discontinued in Q1

The Tufts Group: TBF Partners, LLC, Atlantic Partners Realty, LLC and Others – Various holding companies with ownership in Keller Williams Realty offices in Florida.

- Owner/Member/Broker 2005-present
- Operating Partner, Jacksonville Beach, 2005-2019.
 - Branch offices in Amelia Island and Ponte Vedra Beach
- Operating Partner, Daytona Beach/Port Orange, 2010-2019.
 - Branch office in Ormond Beach
- Owner/Investor, Sarasota Lakewood Ranch – 2008-2014.
- Owner/Majority Shareholder, Melbourne, 2011-present.
- Operating Partner, Jacksonville Southside, 2013-present.
- Operating Partner, St. Augustine. Relaunch 2017.
- Owner/Investor, Gainesville. Relaunch 2017.
- North Florida Region Management Representative, KWR International Agency Leadership Council, 2007-2008.

Keller Williams University – Ranked by Training Magazine as either #1 or #2 Best Training Companies in each of the three years 2014-2017.

- International Master Faculty, 2016-present.
- Approved Faculty, 2011-2016.
- Market Center Faculty, 2005-2011.
- Teach courses in real estate operations, finance, sales, business planning, management and leadership.

Blue Ocean (formerly Hillcrest) Title and Trust Agency, LLC – A title company serving Northeast Florida. Founding Member/Owner, 2014-present.

The Market Distillery – An econometric forecasting and real estate market analysis company. Founding Member/Owner, November 2021-present.

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PREVIOUS BUSINESS ACTIVITIES AND ENTREPRENEURIAL VENTURES

ST Partners, LLC and Other Entities in Atlanta and Jacksonville, FL

Owner, Member, President

Following is a summary of selected previous entrepreneurial activities:

ST Partners, LLC DBA Almark Foods, Gainesville, Georgia. Acquired 1998. A specialty egg processing company supplying egg products to the retail, restaurant and institutional food industries.

Nic's Foods, Inc., Jefferson City, Tennessee. Acquired 1999. Previously a direct competitor of Almark Foods serving a slightly different segment of the food service industry.

Gunter's Foods, Baton Rouge, Louisiana. Certain assets acquired 1999. Another direct competitor that was facing bankruptcy. We acquired selected assets and consolidated the business with our other operations.

MMR, Inc. Suwanee, Georgia. Acquired in 2000. Sold in 2003. A disaster restoration company serving the insurance industry providing cleaning and reconstruction services to damaged property.

ERS, Inc., Suwanee, Georgia. A spinoff of MMR providing environmental (mold) remediation services. Sold along with MMR in 2003.

Tags By Design, Inc., Suwanee, Georgia. Acquired control in 2002 at request of their bank. A gift and novelty manufacturer supplying major theme parks, tourist attractions and department stores.

PST Properties, LLC and PSR Properties, LLC. Real estate holding companies that own commercial property used by our other entities.

Royal Oak Partners, LLC. A company participating in miscellaneous consulting projects and other activities.

SST Partners, LLC DBA HouseScan Home Inspections – A residential home inspection company serving Northeast Florida. Founding Member/Owner.

Walden Businesses, Inc., Roswell, Georgia. A business broker recognized by the Atlanta Business Chronicle as one of the best places to work in Atlanta. Three of the above acquisitions were completed with the assistance of Walden personnel. Before affiliating with Keller Williams Realty, business brokerage was the focus of my real estate practice. Although we have no ownership interest, we have an ongoing relationship with Walden providing assistance with certain clients.

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CORPORATE EXPERIENCE - RESPONSIBILITIES AND RESULTS DETAIL

Sun States Insurance Group – Atlanta, GA. (formerly The International Indemnity Group), 1997-2000.

President and Chief Executive Officer

Responsibilities: Executive management responsibility for a P&C insurance group consisting of 4 insurance companies, 2 general agencies and a premium finance company. The companies marketed personal, commercial, surety, excess and surplus lines insurance products in 20+ states through approximately 4000 independent agents.

Results: In addition to the original International Indemnity Group of companies, we completed 4 additional acquisitions in three years. The company grew from \$20 million in premium to approximately \$75 million while improving both loss ratios and expense ratios. The following acquisitions were completed:

- A \$15 million private passenger auto business in Texas from Northwest National County Mutual.
- A \$ 6 million specialty transportation general agency and a small associated insurance company in Florida under administrative supervision by the Florida DOI.
- An \$ 18 million commercial business in Florida from American Surety and Casualty (Allstate).
- An affiliated \$ 4 million surety company was contributed to our group. We already managed it.

Through a comprehensive overhaul of management practices, strategy and operations, the following was accomplished:

- Accident year loss ratios improved 4-6 points.
- Expense ratios improved by 12-15 points without agency commission reductions.
- Premium grew in an extremely competitive environment.
- A quantitative survey of agency satisfaction shows that we improved from average customer satisfaction levels to levels equivalent to the best companies in our industry.
- A new suite of personal and commercial products was introduced.
- Systems were upgraded from 15-year old technology to current technology and Y2K compliance was attained without incident.
- Virtually every aspect of our business was modernized with major advancements in the areas of claims handling, billing, customer service, policy issuance, financial reporting, product development and marketing.

Anthem Casualty Insurance Group - Shelby, Ohio (formerly The Shelby Insurance Group), 1994-1997.

Senior Vice President and Chief Operating Officer, Personal Insurance Division

Responsibilities: Responsible for leadership and general management of a \$200 million personal insurance division operating in 14 states. This division consisted of the former Shelby Insurance Group and the former Federal Kemper Insurance Company which had been acquired by Anthem, Inc. Marketed a full line of personal insurance products through 1600 independent agents.

As the result of a strategic decision by the parent company to divest the P&C business, I worked with the CEO and CFO to sell our company in 1997. We sold ourselves for approximately 15% over book value.

Results: After the acquisition of Federal Kemper, I was responsible for consolidating three separate personal insurance operations into a single division. This resulted in:

- A \$24 million improvement in net income from 1994 to 1995.

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- A 10-point improvement in the statutory combined ratio, to the 101-103 range.
- A 5-point reduction in the expense ratio to 27%, without commission reductions.
- A new product development process cutting lead times from 20 weeks to 8 weeks.
- A team-based organization with improved service, productivity, quality and morale.

Developed a new strategy for personal insurance concentrating on product designs that differentiated our company from the competition by allowing a client to be written for life.

Streamlined operations to focus on core competencies. This resulted in the withdrawal from 6 states and the consolidation of products, processes and systems using a “best practices” approach.

Worked on the development and introduction of a managed care worker’s compensation product that utilized the Anthem Blue Cross Blue Shield medical networks as well as state of the art disability management practices to lower worker’s compensation claims costs. The product grew to \$10 million in premium in the initial months of operation and was sold separately from the divestiture of the core insurance operations.

As the leader of a small inter-company team, developed a plan for an innovative 24-hour coverage product that would combine health, disability, and worker’s compensation insurance.

Great American Insurance Company - Cincinnati, Ohio, 1990-1994.

Vice President, Region General Manager, Personal Lines, Midwest Region

Responsibilities: Primary responsibility for management of a \$50 million region operating in 10 states. Managed underwriting, marketing, product development, and customer service. Offered a full line of personal insurance products through 1100 independent agents.

Results: Over a four-year period, increased written premium by over 50% while reducing the combined ratio from the 110-112% range to the 102-105% range. Expense ratio dropped by 3 points.

As a member of an entirely new personal insurance management team, established a new strategy and operating philosophy for our business that improved countrywide premium by about 50% while reducing combined ratios by 8-10 points from 1989 to 1993.

Working with a small cross-functional team, developed a new concept for automobile insurance that helped improve countrywide auto profitability by 14 points over a three-year period. Led the field implementation.

Established the states of Illinois, Missouri and Texas as new states for Great American. By 1993, these states accounted for \$21 million in new written premium and a combined ratio of about 102%.

Recognized for excellence in hiring, training and development of people. In three years, 14 professional people from my region were promoted to other regional and corporate positions.

Progressive Insurance Company - Austin, Texas, 1986-1990.

Vice President, Senior Product Manager, South Central Region

Responsibilities: Revenue and profit responsibility for a \$35 million product group consisting of non-standard auto, motorcycles, motor homes and travel trailers in four states. Managed product development and field

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marketing staff consisting of two other product managers, ten marketing/agency licensing support staff, and 18 field marketing representatives.

Results: Doubled market share in Texas, increasing auto revenue by about 100% over a three-year period at an average combined ratio of about 94%. Total auto in all states grew 50% at an average combined ratio of 93%.

Working with the Texas State Board of Insurance, acquired part of an insolvent insurer.

As a member of a countrywide team, analyzed countrywide data and developed a set of standards for pricing non-standard auto business.

Grey Enterprises of Tampa, Inc. - Tampa, Florida, 1985-1986.

General Manager

Responsibilities: General management responsibility for a small injection molding company making plastic parts for the marine and retail industries.

Results: Accomplished a complete turnaround from a cash loss position to profitable operations in about 8 months. Oversaw construction and relocation to a new 150,000 square foot facility and consolidated four separate businesses into a single location.

NL Industries - Houston, Texas, 1982-1985.

Regional Operations Manger, Mid-Continent Region, Oklahoma City, Oklahoma

Responsible for management of 10 district offices and a regional technical center providing oilfield services to major oil companies. Transformed the region from historically unprofitable performance to a profitable operation within three months and remained profitable for the remainder of my tenure.

In a prior position as District Operations Manager located in Cody, Wyoming, I was responsible for managing a small oilfield services office marketing to major oil companies with oil production facilities in the area.

In a prior position as Director of Corporate Planning, I was responsible for assisting the Group President for Oilfield Services in the formulation and implementation of strategic and operating plans. I also worked a major initiative designed to improve our ability to introduce and sell products with higher technical sophistication. This required me to complete several petroleum engineering training classes, spend time on both offshore and inland drilling rigs as well as master professional selling skills.

Monsanto Chemical Company - St. Louis, Missouri, 1976-1982.

Strategic Planning Manager, Industrial and Specialty Chemicals

Responsible for developing strategic and operating plans for industrial and specialty chemicals groups. Worked with profit center management as an internal consultant on strategic studies for aspirin, acetaminophen, detergent additives and artificial sweeteners. In a prior position, was a Process Engineer in the Corporate Engineering Department.

Educational leave of absence while completing graduate studies at UVA.

Curriculum Vitae – STEVEN D. TUFTS, DBA

SELECTED COMMUNITY SERVICE AND OTHER INTERESTS

Women's Assistant Swim Coach, University of Florida, 1974-76.

Chairman of Student Association, Darden Graduate School of Business, University of Virginia, 1979-1980.

Board Member of the Richland County (OH) Chapter of the American Cancer Society, 1995-1996.

Member of the Company Council of Executive Officers of the National Association
of Professional Insurance Agents, 1995-1996.

Member of the Board of Directors, Insurance Institute for Highway Safety, 1997.

Advisory Board, TPC at Sugarloaf Aquatics and Recreation, 1998-2005.

Head Official, TPC at Sugarloaf Sharks Swim Team, 1998-2005.

Member (PM), Duluth Lodge #480, F&AM, Duluth, GA, 1999-present.

High School Golf Coach, Greater Atlanta Christian School, Atlanta, GA, 2002-2007.

Undeclared (73-0) 2007 Georgia Girls State Champions.

Member Sugarloaf United Methodist Church, Suwannee, GA, 1999-2012.

Member Sugarloaf Singers, Expressions Praise Team, Pastor Relations Committee.

Sponsor, Fire Life Cycling Club, Jacksonville, FL, 2010-2014.

Member, Celebration Church, Jacksonville, FL. 2012-present.

Sponsor, Delafina Women's Cycle Racing Team, Jacksonville, FL, 2015-present.

Board Advisor and Interim Finance Committee Chair, Hailes Angels Pet Rescue, Gainesville, FL, 2018-2019.