

About the Owner: Biographical Highlights

Charlene J. Reynolds is the founder and CEO of Creative Insurance Concepts, Inc. Her insurance career began in the property and casualty field in 1983. She has worked for three national insurance companies negotiating and settling property and casualty, bodily injury, and litigation claims in eight different states.

Her diverse insurance and risk management background was enhanced by having worked as Risk Manager for a large urban public school district. In this position she was responsible for the workers compensation, health, disability, errors and omissions, general liability, property, and automobile insurance programs.

Charlene obtained a B. S. Degree in Business Administration and Management from Virginia Commonwealth University.

About the Organization: Company Highlights

Creative Insurance Concepts, Inc. (CIC) was established in 1995. The consultant staff has over 50 years of combined insurance and risk management experience. Consulting services are offered to all types of businesses with advice given independently and objectively to help clients protect themselves from the risk of doing business with others including subcontractors.

The firm provides loss control, risk management, and claims support services. Our Agency Division specializes in Surety Bonds for small contractors. The focal point small, woman, and minority owned businesses, enhances supplier diversity opportunities for our clients. Our services are differentiated from other bonding firms by the extensive consultation we offer our clients during the bond application process.

CIC is one of only two SBA authorized bonding agents in the State of Virginia. The firm's fundamental foundation was built with the idea that character, trust and integrity are key components of present and future success as a value-added service provider. The firm's subsidiary company, Creative I C uses data sharing technology to electronically track, manage and share official documents over the Internet reducing the need for paper storage.

Minority Certifications:

- National Minority Supplier Development Council (NMSDC) - Virginia Minority Supplier Development Council (VMSDC)
- Virginia Department of Minority Business Enterprise (DMBE)

Executive Education:

- Darden Graduate School of Business - Minority Business Executive Program
- Northwestern University Kellogg School of Management - Advanced Management Education Program

Insurance Credentials and Licenses:

- Property & casualty insurance consultant license - Virginia
- Property & casualty insurance agent license - Virginia
- Property & casualty non-resident's agent's license in several states
- General Certificate of Insurance, Insurance Institute of America
- ARM 54 – Essentials of Risk Management, Insurance Institute of America
- ARM 55 – Essentials of Risk Control, Insurance Institute of America