

THE BENEFITS & INSURANCE LAW CENTER

DAVID C. SMITH is Vice President of Health and Welfare Benefits with Financial Directions Group, a Cary, North Carolina consulting and employee benefits agency. A native of Banner Elk, North Carolina, he is a graduate of the North Carolina School of Science and Mathematics, North Carolina's statewide public residential high school for academically gifted students. David earned his Bachelor of Arts degree in Political Science from the University of North Carolina, Chapel Hill in 1991 and completed his law degree from North Carolina Central University School of Law's competitive Evening Program in 1999 while working full-time. He has been a member of the North Carolina Bar since 1999.

During David's work in the early 1990's as policy and research advisor to Lieutenant Governor Dennis A Wicker, he was responsible for drafting North Carolina's major revisions to the Small Group Health Insurance Reform laws. He also served as policy director for the State Health Plan Purchasing Alliance Board, coordinating relations with numerous health insurers, agent associations and other major constituencies during the start-up of the Caroliance program, North Carolina's experiment in health insurance purchasing cooperatives. He remains actively involved with the NC Department of Insurance on issues affecting small groups and agents within the state.

From 1997 until earlier in 2002, David worked with Blue Cross and Blue Shield of North Carolina, the state's major health insurer, in numerous capacities in the sales and marketing division. During his last three years, David coordinated relationships with producers throughout the state and developed one of the best-in-class agency performance management tools for the insurer. In addition, he was responsible for managing numerous major projects, including creation of a coordinated business support unit for agents as well as the transition of 12,000 Conesco policyholders to BCBSNC.

David practiced law on a full-time basis from 2002 until mid-2008, initially with his own law firm and later Herring Mills & Kratt PLLC in Raleigh, North Carolina. While practicing, he focused on employee benefits and insurance related matters as well as employment law defense work and civil litigation. His clients included a number of the largest health insurance agencies throughout North Carolina and the Southeast region and a growing number of employers from around the state. He has also authored articles in national magazines on the impact of the privacy rules on agents and employers throughout the United States and speaks before groups nationally on issues related to insurance agents and agencies. He continues to practice law with various insurance agencies and clients nationwide.

David is a member of the North Carolina State Bar and is licensed to practice before its state and federal courts. He is a member of the Durham County, North Carolina and American Bar Associations (Labor and Employee Benefits Sections). David is also a very active member of the National Association of Health Underwriters, serving in leadership positions at the local, state and national levels for the organization. David currently serves as President of the North Carolina Association of Health Underwriters and has been acting with the National Association of Health Underwriters as Chair of its Bylaws Committee and a member of numerous other committees and working groups. He is also licensed as an insurance agent in North Carolina and as a continuing education provider in four states and the District of Columbia. He is also a member of the Independent Insurance Agents of North Carolina and the North Carolina Association of Insurance and Financial Advisors. David was a Democratic candidate for North Carolina Insurance Commissioner in 2008, receiving 533,000 votes (44% of the votes cast) in a primary campaign that ran only nine weeks.

David is active in various organizations. He currently serves as Chairman of the Finance Committee of the North Carolina School of Science and Mathematics Board of Trustees, Secretary of the Board of Trustees for Duke School for Children, and a member of the Technology Advisory Committee for the North Carolina Bar Association. David formerly served as President of one of Durham's prestigious neighborhood associations, a member of the General Statutes Commission and the State Governing Board for Common Cause of North Carolina. He has also previously served as Chairman of the Durham Area Transit Authority and as one of two David Smiths on the Durham City-County Merger Commission in 2000.

He has two amazing children, Mary Kathryn (11) and Drew (8). He is also an avid reader, a technology "nut," has won an award for renovations at his office/house from the Durham Historic Preservation Society and wrote a number of articles for the recently published Encyclopedia of North Carolina.