



Bernard Rosauer, Advisor

Culture and the Combined Ratio

“Culture and Three Bell Curves”

Bernard ‘Bernie’ Rosauer is an insurance executive with over 32 years of multi-disciplinary experience. With a focus on long-term profitable growth and financial stability, his research led to an improvement methodology garnering global attention from organizations searching for answers about what culture really means, how to improve, and its impact on the bottom-line.

Culture Advisor

When he googled the words ‘definition organizational culture’ and it returned over 93,000,000 hits, he knew he was on to something. That was in 2013, and it was then that Bernie began his research and development of a better, actionable definition of culture. Well over ten thousand hours later, he took what he learned, developed a methodology for improving organizational culture, and successfully took it to market.

The methodology, dubbed ‘Three Bell Curves’, helps companies understand the building blocks of organizational culture. People are surprised when they hear that employee engagement is part of a trifecta of ingredients that, when combined, causes culture to emerge. Can you guess what the other two ingredients are?

If you are a decision-making executive, Bernie can speak with you about his findings and the Three Bell Curve methodology. Leadership, learning, and buy-in are paramount to successful culture change. An advisor can help. *This* advisor can’t be replicated.

Keynote Speaker

Looking for a lively and informative keynote speaker with a message that is both novel and actionable? Make your meetings memorable with a ‘The Culture Talk’, offered in segments lasting anywhere from a half hour to an hour. Executive sessions and workshops are also available.

What people are saying....

“Bernie is a very creative and broad thinker. I watched him implement several wide-ranging initiatives, including Lean and a multi-dimensional loyalty program. I'd highly recommend him.”

Former President Worldwide Sales and Service, TESLA

“Bernie was able to educate our company effectively and help us get alignment and forward progress on these important change initiatives which continue to evolve due to the good foundation Bernie helped to lay.”

CEO – East Coast P&C Insurance Company (Mutual)

‘Bernie introduced our management team to core concepts that became the foundation of a cultural upgrade. He taught us several best practices that would make reaching the next level inevitable. Employee engagement in our company went up significantly.’

Marketing Executive - P&C Insurance Company (Stock)

“Bernie’s dedication to efficiency and excellence in the insurance arena are unmatched by anyone in the industry. His knowledge span is extraordinary. I would recommend Bernie in any capacity.”

President/CEO - International Insurance Institute