

## 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 - 9 locations and over 1000 real estate professionals serving North Florida.
- An entrepreneur having started or acquired over 20 companies including a mix of food manufacturing, disaster restoration, and real estate 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 distressed situations in multiple industries.
- A proven educator, coach and mentor for emerging entrepreneurs 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 RELEVANT BUSINESS EXPERIENCE**

1998-Present Self Employed: Licensed Real Estate Broker in Florida and Georgia.

President/OP/Owner: Atlantic Partners Group, Keller Williams Realty.

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

Branches/Investments in Amelia Island, Gainesville, Neptune Beach, New Smyrna.

International Master Faculty: Keller Williams University.

Licensed RE 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.

Member/Owner: Hillcrest Title and Trust Agency, HouseScan Home Inspections

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- 1997-2000      President and Chief Executive Officer,  
Sun States Insurance Group, Atlanta, Georgia.
- 1994-1997      Senior Vice President and Chief Operating Officer, Personal Insurance.  
Anthem Casualty Insurance Group, Shelby, Ohio.
- 1990-1994      Vice President and General Manager, Personal Lines, Midwest Region  
Great American Insurance Company, Cincinnati, Ohio.
- 1986-1990      Vice President and Senior Product Manager, South Central Region.  
Progressive Insurance Company, Austin, Texas.
- 1976-1986      A progression of staff and line 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.

Hobbies include cycling, golf, motorcycling, music, fishing and most other water sports.

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## ACADEMIC ACTIVITIES

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

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) – Scheduled Summer 2018

Committees:

- DBA Admissions Committee
- Undergraduate Committee

Other Activities:

- Task Force to Develop Sales Curriculum White Paper
- Advisor/Sponsor of Gator Selling Professionals Student Organization
- Experiential Classroom Entrepreneurship Teaching Workshop, University of Florida
- Case Method Teaching Seminar, Harvard Business School

Teaching Evaluations:

Class	Term	Mean of Instructor Indiv Ratings (Q1-9)	Mean Overall Instr Rating (Q10)	Dept Overall Instr Rating Q(10)	College Overall Instr Rating (Q10)	Mean Course Content & Value Rating (Q11-15)	Dept Mean Content & Value Rating (Q11-15)	College Mean Content & Value Rating (Q11-15)
Entr Selling	Sum 2017	4.96	5.00	4.34	4.14	4.49	4.18	4.01
Prof Selling	Fall 2017	4.96	5.00	4.59	4.37	4.38	4.11	4.16

Academic Year 2018-2019 (tentative):

Courses scheduled (tentative):

- Professional Selling (Undergraduate, Live only) – Fall 2018
- Real Estate Valuation/Intro to Real Estate (Undergraduate, Live and Online) – Fall 2018
- Professional Selling (Undergraduate, Live and Online Sections) – Spring 2019
- Entrepreneurial Selling (Masters in Entrepreneurship Program) – Summer 2019

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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 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 - Holding companies with ownership in Keller Williams Realty offices in Florida.

- Operating Partner, Jacksonville Beach, 2005-present.
  - Branch office in Amelia Island
  - Branch office in Neptune Beach
- Operating Partner, Daytona Beach/Port Orange, 2010-present.
  - Branch office in New Smyrna 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 one of the Top 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.

Hillcrest Title and Trust Agency, LLC – A title company serving Northeast Florida.

- Founding Member/Owner

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

- Founding Member/Owner

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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.

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.

**CORPORATE EXPERIENCE - RESPONSIBILITIES AND RESULTS**

**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.

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### **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.