



Betty is the President/ CEO for Betty Hines Business Builder, LLC

As an entrepreneur, Ms. Hines is the former co-founder/owner of (ASIC) American Skyline Insurance Co., a Property & Casualty Company that provided small business, homeowners and automobile insurance to the under served urban markets in the greater Baltimore and Washington DC communities. In 2000, after the founders raised over \$10 million in initial capital, they launched the sole minority owned Property & Casualty company in the USA, employing over 100 people and servicing over 10,000 customers. Prior to her entrepreneurial venture, she held executive and senior level management positions at American Skyline Insurance Co., USF& G Insurance Co., Allstate Insurance Co., and FILA USA. In her corporate career, she had underwriting management oversight for businesses with over five hundred million dollars P & L in the states of Ohio, Kansas, Missouri, Oklahoma, Nebraska, Iowa, Colorado, Utah, Wyoming, Idaho, & Montana; Corporate Relations & Human Resources oversight for 2 R & D's and design center in Oregon, Massachusetts & New York; and multi million dollar insurance operations in MD & DC.

Ms. Hines corporate business accountabilities jettisoned her decision to become a serial entrepreneur. Currently as a Business Development Consultant, her clients have had diverse businesses in the area of electronic recycling, electronic medial records, graphic design work and wellness products. Today she primarily represents businesses in need of commercial insurance and women entrepreneur businesses. She serves as Chair for the Baltimore Chapter I & II of Women Presidents Organization and recently will co-host a radio talk show twice a month on WEAA 88.9 FM called W.O.M.E.N (Women Owned & Managed Entrepreneur Network) to discuss successful women entrepreneur businesses. In addition, she's becoming a frequent participant at the White House and on telephone conference calls discussing Women Business Briefings & Updates.

Philanthropy plays a significant role in Ms. Hines's life. She serves on numerous non profit boards and continues to demonstrate her leadership by participating on some of

the following: The Black College Football All Star Game Board; The African American Heritage Festival Honorary Board; The Salvation Army-Baltimore Area Command; Women Presidents Organization (WPO), a member organization with a diverse group of entrepreneurial women who run multi millions dollar businesses; Lifebridge Health, a Baltimore area corporation operating several medical institutions most notably-- Sinai Hospital of Baltimore, Northwest Hospital, Levindale Hebrew Geriatric Center, Courtland Gardens, Lifebridge Fitness & Health Center and other medical complexes. She also serves as Chair of Sinai Hospital Community Mission Committee. Ms. Hines is also Board Chair of H.O.P.E.(Helping Orphans Prosper Everywhere).

Ms. Hines has served and co-chaired many committees and is currently a member of The LEADERShip of Baltimore, The National Coalition of 100 Black Women-Baltimore Metropolitan Chapter, TTT (The Transformation Team of East Baltimore) and Mt. Pleasant AME Church. Some past Board affiliations are: Network 2000, GBC Leadership, Baltimore Educational Scholarship Trust (B.E.S.T), Meals on Wheels Central Maryland, Baltimore Hispanic Chamber of Commerce, USHYEE (US Hispanic Youth Entrepreneurial Enterprise), and Northwest Hospital.

Ms. Hines is recognized in the business community for her accomplishments. One most recent success (2010-2011) is the facilitation of a partnership with the 100 Black Men of America, Inc. and Women Presidents Organization. In fostering this partnership, the groups have recognized successful entrepreneurial "Women of Color" in Baltimore, San Francisco, New York City, and Raleigh, NC. Such accomplishments have earned her many acknowledgements throughout her career recognized by the Daily Record's "Maryland Top 100 Women" three times and inducted in 2012 to the "Circle of Excellence", the Harlow Fullwood Jr.-"Service Above Self Award, and Who's Who in Black Baltimore, The Inaugural Edition-2010.

Ms. Hines is a graduate from the University of Michigan . She has received Executive Training in Strategic Leadership from Northwestern University, Kellogg Business School and certifications from the Institute For Applied Management and Law, Inc-Employee Relations Law and Advanced Certificate in Law.

Ms. Hines is married to Earnest E. Hines and together they have four adult children and one grandson. For extra curricular activities she enjoys reading, travel, cooking and sports.