

John W. Pearl
2726 Windwood Drive
Winchester, VA 22601

Mobile: (276) 619-1317
Email: jpearl0614@gmail.com

Summary:

History includes significant experience in risk management, corporate insurance programs, surety programs, treasury operations, financing transactions, credit facilities, bond indentures, acquisitions, divestitures & start-ups, accounting, financial reporting and design of operational accounting and control systems.

Experience:

2015 - Present

Pearl Consulting

- Principal client was a major surety bond provider to the coal industry
 - Analyzed numerous coal companies and provided information and recommendations to the surety regarding operations, surety risks, collateral rationale, pricing, etc.

January 2003 - June 2014

Alpha Natural Resources

Leadership positions of increasing responsibility, including Assistant Controller, Vice-President & Treasurer and ultimately, Senior Vice-President of Risk Management.

Alpha grew from a start-up in December, 2002, to one of the largest coal companies in the world, encompassing 150 operating sites in 5 states, 14,000 employees and annual revenue in excess of \$7 billion.

Accomplishments include:

- Developed and implemented dynamic risk management and insuring programs;
- Developed annual strategy for property and casualty renewals based on company's operational and financial strategies, risk profile, insuring needs and market circumstances;
- Developed and maintained significant relationships within the global insuring and surety markets;
- Managed a surety bond program consisting of bonds with a face value in excess of \$1 billion;
 - Developed and implemented a strategy that resulted in a reduction in collateral requirements from 50% to zero;
 - This strategy resulted in an increase in working capital in excess of \$100 million;
- In the face of an industry contraction, restructured the property and casualty programs resulting in an annual premium reduction in excess of \$5 million;
- As VP/Treasurer, led numerous credit and financing transactions;
- Developed and implemented treasury, banking and cash management systems, procedures and controls.

September 2001 - January 2003

Coastal Coal Company

Controller

Reported to the company President. Responsible for accounting and financial functions of a 10mm annual ton producer with operating business units located in three states.

Accomplishments include:

- Developed and implemented systems, processes and controls at the business units to improve accountability, internal controls and enhance business performance;
- Worked with Executive Management and J.P. Morgan in the successful marketing of Coastal Coal Company. Alpha Natural Resources acquired the company in January, 2003.

John W. Pearl

March 2000 – September 2001
Vice President & Controller

Asian American Coal, Inc. (AACI)

Reported to the company President. Responsible for planning, designing, directing and implementing all accounting, financial and administrative systems and procedures in joint ventures in the People's Republic of China. Responsible for negotiating the transfer of relevant assets from various State-owned enterprises into the joint ventures.

Accomplishments include:

- Participated in the business planning and economic analysis of multiple joint venture projects in the People's Republic of China and preparation of the Preliminary Disclosure Statement circulated by Rothschild Inc.;
- Successfully designed and implemented the first phase of western-styled accounting, financial and control procedures into joint venture;
- Participated in the successful negotiations to affect transference of land use rights and assets from Sino state-owned enterprises into the first foreign-invested enterprise (FIE) in the Chinese mining industry.

Additional positions held throughout career include:

September 1998 - March 2000

West Virginia-Indiana Coal Holding Company (Addington Enterprises Inc.)

Vice-President of Finance and Administration

October 1997 - September 1998

Mountaineer Coal Development Company (Zeigler Coal Co.) (Acquired by Addington Enterprises Inc.)

Controller

February 1996 - October 1997

Eastern Associated Coal Company (Peabody Energy)

Controller, Pine Ridge Coal Company

February 1980 - February 1996

Elk Run Coal Company, Inc. (Massey Energy)

Vice President of Administration / Controller / Board Member

November 1977 - January 1980

Allied Chemical Corp. (Coal Group)

Cost Analyst

March 1973 - November 1977

Consolidation Coal Company

Held various accounting related positions within the Eastern Region while pursuing college degree.

May 1969 - February 1973

United States Air Force

Education

BSBA, Accounting, Wheeling Jesuit University, Wheeling, WV

MBA, University of Charleston, Charleston, WV