

SPEAKER BIOGRAPHIES

INNOVATING & ADVOCATING

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NRRA NATIONAL
CONFERENCE **2023**

CHICAGO | NOVEMBER 13-15

SPEAKER BIOGRAPHIES

NRRA NATIONAL CONFERENCE 2023

Innovating & Advocating

ANDREW BEARDALL, Esq

Principal

McKenzie Risk Administrators, LLC



Mr. Beardall is one of the founding partners of the Government Technology Insurance Company Risk Retention Group (GovTech) and former in-house General Counsel to the Capital Group, a Metro area Financial and Benefits Consulting Firm. As one of the Founders of GovTech, Mr. Beardall helped develop the IT industry centric model that was used in creating policies, underwriting guidelines and coverage. He is now utilizing his risk management expertise by founding McKenzie Risk Administrators to consult and help various entities with their creative insurance needs. His outside legal practice includes acting as advisor to individuals and companies including insurance agencies, political campaigns, nonprofits, insurance companies, telecommunications companies, restaurants, retail shops, and students.

Mr. Beardall has lectured on topics including insurance regulation, the Affordable Care Act, criminal law, commercial law, and personal and professional development to various organizations. Mr. Beardall is a member of the American Bar Association and Maryland State Bar Association. Mr. Beardall is a graduate of the University of Maryland with a degree in Biology, the Uniformed Services University of the Health Sciences with a graduate degree in Neuroscience, and a cum laude graduate of the Columbus School of Law at Catholic University.

SANDY BIGGLESTONE, CPA, CFE, CPM, APIR
Deputy Commissioner – Captive Insurance Division
State of Vermont – Department of Financial Regulation



Sandy is Deputy Commissioner of the Captive Insurance Division of the Vermont Department of Financial Regulation. She is responsible for the administration and regulation of captive insurance companies and risk retention groups.

Having been with the Division since 1997, Sandy has 25 years of experience regulating captive insurance. She was appointed as Deputy Commissioner effective September 1, 2022, after serving as a principal staff member to her predecessor for 14 years.

Sandy is a Certified Public Accountant, Certified Financial Examiner, a Certified Public Manager with the State of Vermont, and earned an Associate Professional in Insurance Regulation designation from the National Association of Insurance Commissioners.

In 2018, Sandy was a recipient of the Women to Watch Award presented by Business Insurance for her leadership, expertise, and accomplishments in the captive insurance industry.

The 2022 Captive Review Power 50, which recognizes the most influential professionals in the global captive insurance industry, named Sandy at number 9.

CHRISTINE BROWN

Director, Captive Insurance Division

State of Vermont Department of Financial Regulation



Christine Brown is Director of Captive Insurance with the Vermont Department of Financial Regulation – Captive Division, where she directly supports the Director of Captive Insurance and Deputy Commissioner of Captives with licensing, strategic planning and industry outreach. Christine has been with the Captive Division since 2003. Christine was Chair of the Division’s Risk Retention Group Working Group for over five years and was responsible for leading the team that developed and implemented the risk focused examination framework as adopted by the NAIC. She was tasked with tailoring the examination process to ensure compliance with NAIC standards while being mindful of the unique structures and risks associated with risk retention groups.

GREGORY H. COBB

Director of Insurance Solutions

Sage Advisory



Greg serves as Director of Insurance Solutions, focusing on portfolio and risk management strategies for the insurance industry, both traditional and in the world of alternative risk transfer. In 2021/2022, he was recognized by Captive International as Insurance Asset Manager of the Year. Greg has over 35 years of investment experience serving as Senior Portfolio Manager for the asset management arms of SunTrust and Bank of America; Managing Director/CIO of Sovereign Advisors; and Lead Strategist/Director of Fixed Income for Boyd Watterson Asset Management. Greg earned a BS in Economics from UNC-Chapel Hill and is a member of the CFA Institute.

GREG COOK

President

Future Care Risk Retention Group



Prior to taking on the lead role in the CARE group of companies, Greg spent more than 10 years in the formation and management of captive insurance companies, first with Aon in the Bermuda captive industry, and more recently as Vice President of Risk Services, LLC. Greg is also currently President of Future Care Risk Retention Group, Inc., another carrier that offers Professional Liability and General Liability to long-term care facilities throughout the United States.

Greg has worked with a diversified group of single-parent captives, admitted carriers, risk retention groups, and segregated cell facilities domiciled throughout the United States, in Bermuda, and the Cayman Islands. His client base was predominantly in health care and long-term care.

Greg serves as an officer and director on several insurance company boards. He is a Certified Public Accountant (CPA), has completed the Associate in Risk Management (ARM) designation, completed a Master of Business Administration (MBA), completed the Chartered Property Casualty Underwriter (CPCU) designation, the Associate in Captive Management (ACI), and is a Chartered Financial Analysis (CFA) candidate.

CARRIE CROT

Special Agent

Federal Bureau of Investigation

Carrie Crot is a Supervisory Special Agent (SSA) with the Federal Bureau of Investigation in the Chicago Field Office. SSA Crot started her FBI career in the FBI New York office investigating complex National Security cyber intrusions involving energy companies, defense contractors, and financial institutions. SSA Crot also investigated financially motivated cybercriminal

adversaries. SSA Crot served as a Supervisory Special Agent within the FBI's Major Cyber Crimes Unit in FBI HQ where she was responsible for oversight and program management of the FBI's ransomware investigations. SSA Crot then joined FBI Chicago's Counterintelligence and Cyber branch.

SSA Crot holds a Master of Computer Science degree from the University of Chicago and a PhD of Chemistry from the University of Illinois

JOSEPH E. DEEMS

Executive Director

National Risk Retention Association



Until his agreement to serve as Executive Director, Joe Deems served as a member and officer on the Board of Directors of NRRRA. He continues to serve as Chairman of the NRRRA Government Affairs Committee (GAC), which he took over in 2008. The GAC generates and manages NRRRA's response to all developing regulatory or legislative changes and judicial matters that would adversely impact risk retention and purchasing groups across the country.

Joe has over 40 years' experience as a transactional and trial attorney — the latter in both state and federal courts, with an emphasis on commercial and tort, insurance law, and defense litigation. He has been in private practice since 1978 as Deems Law Offices in California. For six years, he also served as General Counsel to a risk retention group. Among a multitude of other law-related and community activities, Joe has served as International Justice (Chairman), General Counsel, and a member on the Executive Board of Directors of Phi Alpha Delta Law Fraternity, International.

Joe received his J.D. from Southwestern University School of Law and a B.A. from Loyola University of Los Angeles.

DALE DIAMOND

Vice-President of Claims

NAMIC Insurance Company, Inc.



Dale Diamond is a J.D. and Registered Professional Liability Underwriter with more than 30 years' experience in the insurance industry. He practiced at a prestigious Chicago law firm as an appellate, insurance coverage, and bad faith defense lawyer. Dale has also handled complex professional liability, employment practices, D&O and cyber liability claims, in addition to managing teams of claim professionals. He has also served as a professional liability and EPLI Product Line Leader and Regional Underwriting Director, responsible for the overall underwriting profitability of multi-million-dollar books of business. Dale is currently Claim Director for NAMIC Insurance Company, Inc., (NAMICO), an insurance company owned by the National Association of Mutual Insurance Companies and its members.

CHRISTOPHER DIEMEL

Managing Editor & Publisher

The Risk Retention Reporter



Christopher Diemel is the managing editor and publisher of the Risk Retention Reporter family of publications. The Risk Retention Reporter, which was founded by Karen Cutts in 1987, has provided news and resource materials to the risk retention group industry and purchasing group industry for over 30 years.

Christopher joined the Risk Retention Reporter in 2013 and took on an editorial role in January 2014. In November 2019, Christopher purchased the Risk Retention Reporter from long-time publisher James Cutts.

COLIN DONOVAN

President

STICO Mutual Insurance Company, an RRG



Colin Donovan is the President of STICO Mutual Insurance Company, RRG. STICO Mutual specializes in providing general liability, pollution liability, and contractual liability insurance to 150 storage tanks, process vessels, and related equipment manufacturers and petroleum equipment contractors throughout the nation.

STICO Mutual was formed in 1988 during the liability insurance crisis and has been a stable source of liability coverage for its members ever since. STICO Mutual has maintained a 95 percent membership retention rate and 32 percent loss ratio since its formation. It has also returned over \$5.8 million in policyholder dividends to its members over its history.

VICTORIA E. FIMEA

Chief Captive Analyst

Arizona Department of Insurance and Financial Institutions



Victoria Fimea is an attorney with over 30 years of insurance and public affairs advocacy experience, including over 20 years in C-suite and senior level positions. Her extensive captive insurance experience encompasses roles such as Senior Vice President with an alternative risk provider where she managed the regulatory, claims, underwriting and captive formation departments and as a Senior Vice President and General Counsel in the life insurance industry forming captive insurers for reserve financing transactions.

Ms. Fimea spent many years of her career in Washington, D.C., managing several advocacy efforts for a major national insurance trade association. Ms. Fimea volunteers her time to Northern

Arizona University as it continues to grow its RMI (Risk Management and Insurance) certificate program through The W.A. Franke College of Business. She is also an Adjunct Professor at NAU, teaching the senior year capstone course for NAU's RMI certificate program. Ms. Fimea has a B.S. from NAU, her M.A. from The American University School of International Service, and her J.D. from The American University Washington College of Law. She is admitted to the Bars of Arizona, California, the District of Columbia and Illinois. Ms. Fimea is a native of Phoenix and was the 1981 Truman Scholar for the State of Arizona.

ROBERT GABRIEL, CPA

Senior Financial Analyst

AM Best



Robert Gabriel is a senior financial analyst in AM Best's property/casualty ratings division with the alternative risk transfer group.

Robert's portfolio consists primarily of U.S. and Caribbean-domiciled captives, along with certain excess and surplus lines carriers.

Prior to joining AM Best in 2019, Robert worked in a variety of finance and accounting roles in insurance and the retail industries. Robert's experience includes preparation of statutory and GAAP financial statements, financial planning and analysis and financial data management. Robert holds a Bachelor of Science in accounting from Rutgers University and is a N.J. state-licensed certified public accountant (CPA).

EMILY GARRISON

Partner

Honigman Law



Emily Garrison is an experienced litigator who has significant experience handling complex insurance coverage disputes. She represents clients across a broad range of industries. She provides counsel to corporate policyholders in disputes concerning, among other things, commercial general liability, directors & officers liability, cyber liability, professional liability, employment practices liability, first party property damage and environmental liabilities. Additionally, Ms. Garrison advises clients on structuring, placing and renewing complex insurance coverage programs. Ms. Garrison received her J.D. degree from the Northwestern Pritzker School of Law and her B.A. in International Studies and Economics from the Johns Hopkins University.

STEPHANIE HANNA

Assistant Manager for Claims

OOIDA Risk Retention Group, Inc



Stephanie Hanna is the Assistant Manager of the claims department at Commercial Truck Claims Management. CTCM is the claims manager for OOIDA Risk Retention Group, Inc. With more than 20 years of experience in the insurance industry, Stephanie has received numerous designations which include, Senior Claim Law Associate and Associate in Management, as well as Associate in Claims. She has handled a wide range of claims from personal auto and homeowner's liability to commercial and general liability claims. Having been a quality assurance specialist with a national insurance company, Ms. Hanna was integral in the development of the internal audit program when she came to OOIDA. This program was implemented as a way to monitor adjusters and assure

compliance with corporate and state specific guidelines. These practices are imperative to proper claim handling and necessary to keep claims of bad faith to a minimum.

STEPHEN HILL

Head of US Casualty, Senior Underwriter
Ark Syndicate 4020, Lloyd's



Stephen Hill, Senior Underwriter, Casualty Reinsurance Ark Syndicate 4020, Lloyd's heads the US Casualty Team. He has been in the industry for 29 years. His career began in LMX Claims at RA Edwards Syndicate 219, which eventually became part of ACE Global Markets and had a steep learning curve as

regards to getting the Syndicate ready for entry into Equitas. He then moved into Property Treaty as an assistant and next onto Casualty. From there he joined DP Mann /Faraday Syndicate 435 Specialist Lines in 1999 underwriting an open market book of professional lines and general liability business on a worldwide basis, all be it with a focus on North America. In 2002 he was a founding member of the US Casualty Team at Aspen Re, which enjoyed a strong lead role within the London Market. He joined Ark in mid-2009 and has been key to the establishment of Ark's franchise in this class.

MATTHEW HOLYCROSS

Managing Member
Palmetto Consulting of Columbia, LLC



Matt Holycross is the Managing Member at Palmetto Consulting of Columbia, LLC. There he applies his extensive background in insurance to deliver creative, out-of-the-box solutions; with a focus on Risk Retention Groups and the intersection of the captive and traditional insurance marketplaces. He

graduated from The University of South Carolina and is a Certified Public Accountant in South Carolina.

NIKKI INGRAM

Senior Director of Threat Modeling

Aon



Nikki provides Cyber Risk and Threat Intelligence insights to Aon Cyber Reinsurance clients. She has over 14 years of risk management and security experience and leads cyber intelligence within the Global Cyber Reinsurance analytics team.

Translating this into views of risk to support re/insurance decision making and support. Before joining Aon, she spent over five years as a senior principal cyber risk consultant with Zurich Resilience Solutions. Prior to that, she served in the US Navy as a Master-At-Arms Petty Officer First class. She holds a Master of Science degree in Cybersecurity and is a Certified Information Systems Security Professional (CISSP) through (ISC2).

MICHAEL B. KADISH

Shareholder

The Kadish Law Group, P.C.



Michael Kadish is a founding shareholder of The Kadish Law Group, P.C. Michael's practice focuses on a wide range of complex insurance, business, and employment law-related matters. He represents companies and individuals from a diverse group of industries, including the insurance,

entertainment, transportation, and information technology fields.

Representative LRRRA matters include: Allied Professionals Insurance Company v. Anglesey, 952 F.3d 1131 (9th Cir. 2020). Mr. Kadish successfully argued that Washington's anti-arbitration statute was preempted by the Liability Risk Retention Act of 1986 and that the carrier's arbitration provision does not fall within the Act's exception for state laws regarding deceptive, false, or fraudulent acts or practices.

Attorneys Liability Protection Society, Inc. v. Ingaldson Fitzgerald, P.C., 838 F.3d 976 (9th Cir. 2016) – For amicus curiae the National Risk Retention Association, Mr. Kadish successfully argued that Alaska’s prohibition on reimbursement of fees and costs incurred by a carrier defending a non-covered claim offends the broad preemption language of Liability Risk Retention Act of 1986.

Wadsworth v. Allied Professionals Ins. Co., 748 F.3d 100 (2d Cir. 2014) - Mr. Kadish successfully argued that New York’s direct-action statute was preempted by the Liability Risk Retention Act of 1986 as to foreign risk retention groups operating in the state. Speece v. Allied Professionals Insurance Company, 289 Neb. 75 (2014) – As a member of The Cigel Law Group, Michael authored the winning brief before the Nebraska Supreme Court successfully arguing the state’s anti-arbitration statute was preempted by the Liability Risk Retention Act of 1986.

CHRISTINA KINDSTEDT

Managing Director

Advantage Insurance Management (USA) LLC

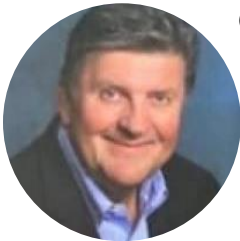


Christina Kindstedt provides strategic risk management at the intersection of risk, finance and Insurtech. Her clientele, within and outside the US, ranges from Fortune 200 to small non-profits. Her team of seasoned insurance professionals form and manage programs including but not limited to: pure captives, cell captives, group captives, RRGs and RPGs. For companies that consider alternative risk transfers, Christina conducts feasibility studies and formation services. For companies with existing captives, Christina provides strategic review, expanded use analysis and improvement plans. She has developed and implemented detailed underwriting, financial control and claims administrative procedures for her clients. Captives and RRGs under her team’s management write over \$3 billion in annual premium.

GORDON J. LAHTI, CPCU, ARe

Senior Vice President

Swiss Re



Gordon Lahti is a Senior Vice President at Swiss Re America. His responsibilities include marketing and servicing direct regional and national treaty clients in the western U.S. Prior to his current role, he was the western Regional Claims Manager for Swiss Re America. Before joining Swiss Re, he held various Claims positions at Liberty Mutual and Atlantic Mutual. Gordon is a past president of the Pacific Claim Executives Association.

He is a member of the Reinsurance and Publications Committees for the CPCU Society and is former chair of the Reinsurance Committee. Gordon and his wife Betty reside in Palm Desert, California.

CAMERON MACARTHUR

CEO

AI Insurance



Cameron is the CEO of AI Insurance, which makes a modern cloud-based software platform specifically for running captives and Risk Retention Groups. Cameron is a Northwestern graduate and has been awarded for his research in human-computer interaction. With a background as a cognitive software engineer at IBM, Cameron is focused on bringing a data-focused approach to the insurance space so that companies can unlock the potential of AI.

STEPHANIE J. MAPES

Retired

Paul Frank + Collins



Stephanie Mapes retired on June 1, 2023 after 35 years of practice in Captive Insurance and Risk Retention Group law. She led the Captive Insurance team at the Burlington Vermont law firm of Paul Frank + Collins for her last 13 years before her retirement. She also served as President, the first woman at the firm to be elected to the position, providing unprecedented strengths-based leadership for the 50+ employee firm, through its succession into its next 50 years of practice. Stephanie is a pioneer and recognized leader in the captive insurance and risk retention group industry, serving clients and industry trade groups for all 35 of her years at the firm. She has experience in multiple industries and handling insurance solutions for some of the largest Fortune 500 companies and for middle market companies, with captives located in Vermont and elsewhere. Many of Stephanie's captive clients are representative of the health care industry. Stephanie's team is complemented by the PF+C Insurance Services group which handles captive insurance claims work, claim audits, reinsurance disputes, policy drafting, and coverage opinions. Stephanie served on and chaired the board of directors of the Vermont Captive Insurance Association. She also served on and chaired the VCIA Annual Conference and Legislative Committees, building and teaching content for the annual conference, and providing valuable experience and expertise, along with tireless service to the Legislative Committee.

Stephanie is a recipient of the VCIA Industry Service Award for exemplary contributions and service to the industry. She served for many years as a member of the Government Affairs Committee of the National Risk Retention Association where she helped monitor and assist with local and national legislation affecting captives and risk retention groups, including initiatives by the National Association of Insurance Commissioners to regulate risk retention groups. She also attended and spoke at many of

the NRRA annual conferences. Stephanie was a frequent lecturer at captive insurance conferences, including the annual VCIA conference (the largest captive insurance conference in the U.S.) and captive forums elsewhere in the U.S. and in Bermuda. She served on the faculty of the International Center for Captive Insurance Education where she co-taught for years the ever-popular course on risk retention groups. She has also been a guest lecturer at Vermont Law School and Champlain College on the topic of captive insurance and served on the Boards of Directors for many of the Vermont captive insurance companies represented by PF+C.

GEOFFREY MILLER

Executive Risk Management Consultant & Attorney
Custom House Risk Advisors



Geoffrey Miller is an insurance coverage attorney and third-party risk manager primarily focused on real estate and cyber risk management and insurance. Geoffrey has worked as a risk manager overseeing contracts and insurance for large construction projects and represented real estate developers, investors, hotel owners, and contractors from everything to insurance program management to litigation. Geoffrey also specializes in cyber risk management, having worked with a variety of construction, utility, and service-industry companies, to minimize and insure cyber risks in addition to representing and advising those companies when cyber losses occur.

ROD NOFZIGER

Chief Operating Officer

OOIDA Risk Retention Group, Inc.



Rod Nofziger serves as the Chief Operating Officer for the Owner-Operator Independent Drivers Association (OOIDA). In his present capacity, Mr. Nofziger oversees various advocacy and business operational activities for the Association. Prior to his current role, Mr. Nofziger served as OOIDA's Director of Government Affairs where he directed the Association's federal legislative and regulatory lobbying efforts in Washington, DC. Preceding his time with OOIDA, Rod worked for the U.S. House of Representatives' Committee on Transportation & Infrastructure and was employed as a lobbyist for Washington, DC-based law firms.

SEAN O'DONNELL

Director of Financial Examination

District of Columbia Risk Finance Bureau



Since 2007, Sean has been the Director of Financial Examination in the Risk Finance Bureau at the District of Columbia Department of Insurance, Securities and Banking (DISB). Sean's duties include reviews of licensing applications and business plan changes for DC captives and risk retention groups and overseeing the financial analysis and examination of DC captives and risk retention groups.

Sean graduated from Loyola College in Baltimore, Maryland, and holds the CPA and Certified Financial Examiner Designations.

JOSEPH L. PETRELLI

President and Co-Founder
Demotech, Inc



Joseph L. Petrelli is the President and a founder of Demotech, Inc. Petrelli is a member in good standing of the Casualty Actuarial Society, American Academy of Actuaries and the Conference of Consulting Actuaries. He is a graduate of The College of Insurance (St. John's University), having earned a Bachelor of Science in Actuarial Science and he has earned a Masters of Business Administration from The Ohio State University. He has been actively engaged in the P&C insurance industry for nearly 35 years.

Employed as a consultant since 1980, his work experience includes employment at Nationwide Mutual Insurance Company, Countryway Insurance Company and Insurance Services Office. Clients have included the State of Ohio Department of Insurance, Ohio State Insurance Fund, the State of Iowa and hundreds of regional insurance companies throughout the United States. Assignments include loss and loss adjustment expense reserve analysis, pricing recommendations and product development, as well as assignment of Financial Stability Ratings®.

Organized in 1985, Demotech, Inc. is a Columbus, Ohio based financial analysis and actuarial services company. Demotech, Inc. provides services to regional P&C insurance companies, Title underwriters, public entity insurance pools and specialty insurance markets, such as risk retention groups. Financial Stability Ratings® (FSRs) of A or better are accepted by the secondary mortgage marketplace, virtually all mortgage lenders, a number of umbrella insurance markets and many sophisticated insureds. FSRs of A or better have an impressive record of accomplishment as regards long-term solvency.

DAN L. PETTERSON, CPA, CFE, SPIR

Director of Captive Examinations

State of Vermont – Department of Financial Regulation (DFR) –
Captives



Dan Petterson is the Director of Captive Examinations for the Vermont Division of Captive Insurance where he leads a group of 22 examiners responsible for ensuring that Vermont captive insurance companies are operating responsibly and in accordance with applicable rules and regulations. Before his transition to the Vermont Division of Captive Insurance, Dan spent four years with the Vermont Division of Insurance regulating traditional insurance companies as an Administrative Insurance Examiner. Prior to becoming a regulator, Dan spent six years in public accounting, including three years with PricewaterhouseCoopers primarily in the insurance industry. Dan received an undergraduate degree in accounting from Castleton State College and a Masters in Business Administration from the University of New Hampshire.

LEON L. RIVES, II

Chief Visionary Officer

RH CPAs, PLLC



Leon L. Rives II is the Chief Visionary Officer in the firm. Leon co-founded the firm and is an investor in several different businesses. Leon has authored more than 15 courses on insurance, insurance accounting, and insurance company taxation. Leon is a regular speaker at board meetings and brings his 17 years of experience combined with the ability to communicate complex matters in an easy-to-understand practical approach.

Leon regularly comments on legislative matters affecting the insurance industry in many domiciles. Leon also provides consulting services to a multitude of types of insurance companies. Leon spends most of his time consulting on complex tax and accounting matters regarding formations, new lines of business, mergers and acquisitions and supporting insurance company C-suite leaders and captive managers across the company and overseas.

JOHN SAF, CFA

Vice President, Co-Portfolio Manager
Calamos Investments



John Saf contributes more than 30 years of investment industry experience. Prior to joining Calamos in 2017, he served as a managing director and portfolio manager at Oppenheimer Investment Management (2006-2017). In this role, he was responsible for nearly one billion dollars in assets, including insurance portfolios. From 1995-2006, John served at 40|86 Advisors (formerly Conseco Capital Management), where he co-managed more than twenty-five billion dollars in fixed income insurance portfolios and was responsible for asset allocation decisions. He holds a BSBA from Drake University, with a joint major in actuarial science and accounting. In addition to being a CFA charter holder and Certified Public Accountant (inactive). John is a Fellow in the Life Management Institute.

ERICA L. SANDNER

Underwriting Director

Brokers' Risk/One80



Erica Sandner is an Underwriting Director at Brokers' Risk, a division of One80 Intermediaries, Inc.

Erica is responsible for underwriting management under various Lloyd's programs, including D&O and Professional Liability insurance for Captives, Risk Retention Groups and Self Insurance Pools, as well as Public Entity and Not-for-profit Organizations. She has over 25 years of experience in assessing group risks in management and professional liability. She has focused her attention on finding creative and cost-effective solutions for specialty programs, public entities, and risks that are challenging to place.

Erica previously served as a board member for a captive reinsurance company in Bermuda.

MICHAEL J. SCHROEDER

Chairman

Allied Professionals Insurance Company

Michael J. Schroeder previously served as the Chairman of the National Risk Retention



Association (NRRRA). He has also served on the NRRRA Board for the last eight years. Mike is the Chairman of Allied Professionals Insurance Company (APIC), which he founded. He has an extensive background in alternative healthcare.

Mike has represented the American Chiropractic Association, the California Chiropractic Association, the California State Board of Chiropractic Examiners, the American Podiatric Medical Association, the California Podiatric Medical Association, the

California Acupuncture Association, and the California Chapter of the American Massage Therapy Association.

Mike has formed and been a member of numerous boards and foundations serving the allied and alternative health professions. He founded the National Chiropractic Council, the American Acupuncture Council, and the American Massage Council, all of which are insurance buying groups.

Mike holds a Bachelor's Degree in History and a Juris Doctorate from the University of Southern California. He is a member of the USC Gould School of Law Board of Councilors. He received the highest ratings A-V for ethics and legal ability from Martindale-Hubbell. He is admitted to the Bar in California, Hawaii and Texas and is an experienced appellate lawyer who is also admitted to practice before the Federal Courts of Appeal and the United States Supreme Court.

SARA SCHROEDER

Associate General Counsel

Allied Professionals Insurance Services

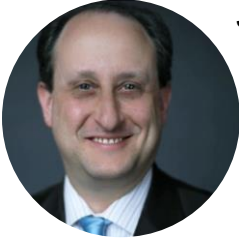


Sara Schroeder is Associate General Counsel at Allied Professionals Insurance Services, focusing on healthcare professional liability claims. She has a J.D. from Harvard Law School and an LL.M. in Insurance Law from University of Connecticut.

JONATHAN SCHWARTZ

Partner

Freeman Mathis & Gary



Jonathan Schwartz is a Partner and Office Chair in Freeman Mathis & Gary's Chicago office. He is an experienced litigator whose practices focus on insurance coverage litigation and counseling across many product lines, including but not limited to primary and excess commercial general liability, commercial and personal property, business auto and cargo liability, professional liability, and errors and omissions (E&O), directors and officers (D&O) liability insurance policies. A mainstay of Mr. Schwartz's practice is extracontractual actions against insurers. His clients include a myriad of property and casualty insurers. Mr. Schwartz is a former staff attorney at the Illinois Appellate Court and has also worked as in-house counsel at a captive coverage firm for a major insurance company. This experience provides him with an insider's perspective and specialized knowledge of performance expectations and the intricacies of the insurer-insured relationship.

NICK SPANO

US Product Leader Turnkey Reinsurance

Beazley



With 17 years of experience in Professional Liability, Nick has participated in the development, execution, growth and maintenance of insurance products and programs nationwide. As an industry leading global reinsurer, Beazley's Product Solutions division enables insurance providers across the globe to expand their product offerings to include specialty covers like Cyber Liability, EPLI, Environmental, and Workplace Violence.

Nick is a 2005 graduate from the University of Illinois at Urbana Champaign and is an active member of PLUS and the Professional Liability Defense Federation.

RALPH STAINBANK, MA(OXON) ACII

Head of Casualty

Liberty Mutual Reinsurance



Ralph is Head of Casualty London & RoW Region, Liberty Mutual Reinsurance. He is Chair of the Regional Management Council.

Ralph joined Liberty in 2006 from Swiss Re where he was based in Zurich, Switzerland from 2003-2006 and in London from 2000-2003. From 1994-2000 Ralph trained as an Underwriter with Kiln Syndicate 807.

Ralph has 30 years of experience in (re)insurance. From 2020-2022, Ralph was Chair of the LMA North American Casualty Business Panel and Deputy-Chair of the LMA Non-Marine Committee 2021.

When not engrossed in reinsurance or hanging out with his family, Ralph is likely on skis in winter and a bicycle the rest of the year.

TIMOTHY F. SULLIVAN, RPLU

President & CEO

Recreation Risk Retention Group



Tim Sullivan has worked in the insurance claims field for almost 40 years. For the past 30 years, Tim has focused on Professional Liability claims involving lawyers, accountants, public officials, real estate agents, insurance company D&O and E&O, and insurance agents.

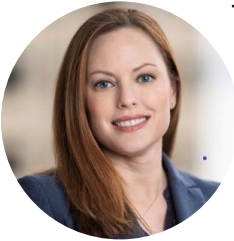
Tim graduated from Indiana University School of Liberal Arts with a BA in Political Science. He received the designation of Registered Professional Liability Underwriter from the Professional Liability Underwriting Society in 1998.

Tim has been a frequent speaker at insurance association events on a variety of claim avoidance and D&O liability and corporate management issues.

TERRI SUTTON

Partner

Kennedys Law



Terri Sutton has a wide range of experience advising insurers and litigating complex coverage issues under medical malpractice, general, professional, pollution, and excess/umbrella policies, treaty and facultative reinsurance, and directors and officers and employment practices liability coverages, and bad faith. Terri routinely drafts policy forms for insurers, risk retention groups, and risk pools.

Prior to starting her legal career, Terri worked as a commercial lines underwriter at a national insurance company. As a result of this experience, she brings a unique knowledge of the insurance business to her legal practice.

CARL E. TERZER

Principal & Chief Investment Strategist

CapVisor Associates, LLC



Carl E. Terzer is Founder and Principal of CapVisor Associates, LLC, an SEC-registered investment advisor, that specializes in providing investment advisory services exclusively to insurance companies. Utilizing his more than 38 years of insurance asset management experience, including senior executive positions at Wall Street asset managers, which include over 27 years at prominent firms like Bankers Trust, JP Morgan, US Trust and Brown Brothers Harriman. He and his team function as an outsourced chief investment officer. With extensive insurance experience and expertise in US and non-US bonds, equities, and alternatives, CapVisor helps insurers optimize their investment programs and portfolios to maximize risk-adjusted returns.

Mr. Terzer serves on several insurance company and association boards and committees. He is an investment instructor for NAMIC's Directors Boot Camp and is also the instructor and designer of the Introduction to Captive Investments course for the International Center for Captive Insurance Education (ICCIE). Carl is a frequent speaker at industry events, conferences and for AM Best TV. He is also an occasional editorial contributor to several insurance industry publications. Mr. Terzer has a BA in Business Administration, with a focus in Economics, from Rutgers College and is FINRA series 66 licensed (series 6 and 7 dormant).

LYNN M. THOMAS, JD, CEO

Captive Insurance

Thomas Consulting



Lynn M. Thomas is the country's leading employee and client retention expert with over 33 years of working in the retention industry. Lynn has worked with over 480 organizations, and the vast majority are in the P&C industry. As an employee attraction and retention expert, she uncovers novel and innovative ways

for agencies to attract and retain fiercely loyal employees.

Ms. Thomas wanted to quantify our company's results because she was a tax attorney with Arthur Andersen and wants to measure the progress of our work. Thomas Consulting uses data analytics and offer a 100% -300% ROI within one year or refund your investment.

She is a passionate and engaging speaker who has spoken at over 300 conferences, conventions, associations, and businesses. In addition to being a sought-after speaker, she is a prolific writer on retention. She has two books, was a columnist in a trade publication, and has had 34 articles appear in various publications. Here is a link to her speaker reel:

<https://www.youtube.com/watch?v=hLZWbCpLYac>

Working with Thomas Consulting is easy. Thomas Consulting does all the heavy lifting by uncovering and implementing the key improvements that will attract and retain your top talent. Thus, you can focus on accelerating your agency's growth.

Linkedin Profile: <https://www.linkedin.com/in/lynnthomasjd>.

PAUL WALKER-BRIGHT

Counsel

Neal Gerber Eisenberg



Paul is counsel in the Litigation & Disputes practice group. He concentrates his practice on complex commercial litigation and insurance recovery for policy holders. Paul has obtained multimillion-dollar recoveries on behalf of clients under a variety of insurance policies, including general liability, first-party property, professional liability, and directors' and officers' insurance.

Paul is ranked in Chambers USA in the field of Insurance, dispute resolution, and is a member of the American College of Coverage Counsel. He has represented companies from numerous industry sectors, including public utilities, oil, financial, transportation, retail and industrial manufacturing, and his clients have ranged in size from Fortune 100 corporations to single-owner businesses. He has also counseled clients with respect to their insurance policy coverage and handled litigation involving environmental liability, toxic torts and commercial disputes. Clients appreciate that he customizes his approach to meet their needs, always being mindful of cost sensitivities and time considerations. Paul also has represented clients in pro bono matters such as immigration asylum cases and wrongful conviction claims.

ROBERT WALLING, III

Principal & Consulting Actuary

Pinnacle Actuarial Resources, Inc.



Robert Walling is a principal and consulting actuary with Pinnacle Actuarial Resources, Inc. He has been in the insurance industry since 1989 and as a consultant since 1997. Robert is focused on actuarial studies for captives and self-insureds, enterprise risk management (ERM), commercial lines

ratemaking and loss reserving, legislative costing, regulatory consulting, and litigation support.

He has consecutively been named one of Captive Review's Captive Power 50. Robert has served on numerous CAS and AAA committees, task forces, and working groups — as the chair on several of them. Robert is also a member of the faculty of the International Center for Captive Insurance Education (ICCIE). He is a frequent speaker at industry meetings on captives and alternative markets, ERM, insurance regulatory issues, medical professional liability and government insurance program topics, predictive analytics and professionalism.

WILLIAM P. WHITE

Managing Principal

Acuity Strategic Consulting



Bill is the Managing Principal of Acuity Strategic Consulting, an independent insurance risk financing advisory firm providing strategic development and planning for captive insurance operations, alternative insurance risk financing transactions, and regulatory advisory services. He has broad insurance industry experience in executive management positions for leading insurance and reinsurance companies and appointed regulatory positions with state and federal government agencies.

As the District of Columbia Commissioner of Insurance, Securities and Banking, Mr. White developed regulatory policies and implemented statutory initiatives to meet federal requirements under the Dodd-Frank Act and Affordable Care Act.

Mr. White is a graduate of Dartmouth College and received an MBA from New York University and an Associate in Reinsurance (ARe) designation from the Insurance Institute of America.

B. TROY WINCH, CPA

*Senior Vice President - Director of Captive Insurance
Risk Services, LLC*



Troy Winch is a Certified Public Accountant, with over twenty-five years of experience in the formation and management of RRGs and captive insurance companies.

Troy's client base includes industries such as transportation, auto warranty, healthcare entities, healthcare professional groups, long-term care facilities, higher education, life insurance, and non-profit organizations. His responsibilities for these clients include preparation of the application for licensure, oversight and review of the day-to-day operations, quarterly/annual statements for filing with the NAIC and other regulatory agencies, regulatory compliance filings, serving in officer and director roles, and making Board of Director's meeting presentations.

JOE WODARK

*Vice President of Product
Verisk*



Joe Wodark is Vice President of Product at Verisk. He is responsible for go-to-market functions for the auto risk assessment business and serves as general manager for the Internet of Things (IoT)/telematics unit.

Before joining Verisk, Joe was an executive in Accenture's management consulting insurance practice and held various product management and claims positions at Allstate Insurance Company. He graduated from Purdue University (BA) and Lake Forest Graduate School of Management (MBA). Joe has an IoT certification from the Massachusetts Institute of Technology and is a frequent speaker on insurance innovation and technology.

GERALD C. YOSHIDA

Partner

Goodsill Anderson Quinn & Stifel



Gerald C. Yoshida practices in the area of corporate and insurance regulatory law, with an emphasis in captive insurance and risk retention groups.

Gerald was instrumental in licensing the first captive insurance company in the State of Hawaii in 1987. With his years and depth of knowledge and experience, it allows him to advise clients on a variety of routine as well as complex insurance arrangements, and corporate governance matters. Gerald's clients range from privately-held entities to national and multi-national Fortune 500 and Fortune Global 500 companies located both in and outside of U.S., including Japan.

Gerald (Jerry) C. Yoshida is a partner in the Honolulu, Hawaii law firm of Goodsill Anderson Quinn & Stifel (the "Firm"), where he specializes in insurance regulatory law, with a subspecialty in the formation and representation of captive insurance companies and risk retention groups and serves on the firm's executive committee. Mr. Yoshida is one of the pioneers of the captive insurance industry in Hawaii, having been involved in the organization and licensing of the State's first captive in 1987, and subsequently building his captive insurance and insurance regulatory practice to where it stands today. The Firm's captive insurance & insurance regulatory practice group represents a vast majority of the captive insurance companies in Hawaii. Mr. Yoshida's advises several Fortune 100 and Fortune 500 companies and their captive insurance subsidiaries, as well as commercial insurers and insurance producers on insurance regulatory matters.

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