

Insurance/Reinsurance/Underwriter/Broker

Seasoned commercial insurance and reinsurance industry leader with demonstrated success in developing custom commercial and personal insurance/reinsurance solutions with extensive experience in professional liability, property, casualty, environmental liability, and specialty programs.

- **Owner:** Founded insurance brokerage company specializing in commercial real estate with focus on habitational exposures with annual premium volume of \$20,000,000 operating in multiple states.
- **Owner:** Founded reinsurance intermediary specializing in professional liability with income of over \$1,000,000.
- **Operations:** assisted in the development of several treaty underwriting systems for both company and intermediary users. Developed and implemented treaty accounting system.
- **Leadership:** Experienced senior manager with a record of building successful teams.
- **Revenue Growth:** Able to manage existing books of business as well as develop, market, produce, and underwrite new products and programs from a variety of production sources.
- **Experience:** Have worked in every aspect of the industry including claims, underwriting, contracts, brokerage and accounting for both primary insurance market as well as reinsurance market.
- **Creativity:** Retained economics professor at Northeastern University to assist in the development of an econometric model (predictive modeling) to better manage and price a large book of residual value insurance in 2000.
- **Technical:** Well versed in common actuarial methods, contract wording, and modeling.

Experience

Commercial Risk Solutions

2006 to 2019

Principal and Founder

After BMS restructured its new US offices, I formed Commercial Risa retail specialty agency focusing on the habitational market with Jed Morash who spent many years at Guy Carpenter, Constitution Re and Odyssey Re. We developed a \$18M book of business primarily in the Southwest and Midwest. Commercial Risk. CRS is focused on small to medium schedules with TIV's ranging from \$5M to \$800M. Our primary targets were property managers that specialized in multi-family housing and

owners that controlled or managed their own portfolios. In addition to property and casualty, my firm often provided the management liability coverage for these clients as well.

- Built business from 1 account to 43 over 5 years
- Licensed in 20 states

BMS Vision Re

2005-2006

Senior Vice President – Healthcare and Specialty Casualty

As a member of the Healthcare and Special Casualty team I was involved in the production of the Advocate MD account as well as HealthCap, a Risk Retention Group that operated in 23 states writing Nursing Home Liability. I was able to place a treaty that allowed HealthCap to increase their capacity from 1M to 5M for Nursing Home PL/GL on an occurrence form – not done in the market since 2001.

- Enacted first treaty for an occurrence form on a Nursing Home PL/GL in the market in over five years.
- Leader of the AdvocateMD and HealthCap account team

Converium Reinsurance (North America)

2004

Vice President – Healthcare Liability

Joined Converium to lead its Healthcare Liability Unit with \$26M portfolio. Managed two treaty underwriters and one facultative underwriter. Converium NA entered run-off on August 31, 2004 after management announced a \$400 million dollar reserve increase on July 19, 2004 for the underwriting years 1997 to 2001.

- In short tenure was able to increase book by \$3M with two new accounts.

Insurance Program Managers, LLC

2001 to 2004

President

After selling Professional Risk's business to Tower Perrin Reinsurance, started a consulting practice in order not to infringe on non-compete agreement. Clients included Brownfield Recovery Corp., Boston, MA, Taurus Investments, Boston, MA, St. Croix Renaissance Group LLLP, USVI, Power Systems Manufacturing (A Division of Calpine Corp.) Jupiter, FL.

Professional Risk Intermediaries, Inc.
Executive Vice President and Co-Founder

1997 to 2001

Joined ARC Excess & Surplus, LLC, of Mineola, New York in October of 1997 to create a subsidiary reinsurance intermediary. Responsible for all aspects and operations of the company. Clients included National Union Fire Insurance Company, Reliance National, The Hartford, Safeco Insurance Companies, Gulf Insurance Company, Seneca Insurance Company, and Axcelera (North American Specialty Insurance Company). Lines of business placed include Directors & Officers Liability, Miscellaneous Professional Liability, Medical Malpractice, Representations and Warranty, Contingent Tax, Employment Practices Liability, Investment Advisors Errors and Omissions, Mutual Funds Errors and Omissions, Bankers Professional Liability, Lawyers Professional Liability, and Environmental Impairment Liability.

- Co-developed Representation & Warranty Program/Contingent Tax Liability program with Reliance National and LeBeouf, Lamb Greene & McRae and placed program reinsurance treaty.
- Co-developed Medical Malpractice Program in Pennsylvania allowing mono-state writer to expand using Gulf Insurance Company front paper and placed program reinsurance treaty.

E.W. Blanch Company
Vice President - Boston Branch

1995 to 1997

Originally serviced a variety of New England based companies including Liberty Mutual Insurance Company and Lexington Insurance Company with regard to several large property catastrophe placements and casualty programs before being assigned to new business development exclusively. Coordinated New England new business production with newly formed sales team for Eastern Region.

- Trained two newly assigned Reinsurance Analysts.

Re Advisory Services
Assistant Vice President

1993 to 1995

Service and production broker for a niche firm managing several house accounts as well as marketing and producing new business. Clients included SAFECO, Physicians Reciprocal Insurers, Gulf Insurance Company, CSAA, and Agora Syndicate.

- Worked with outside IT firm to develop and implement treaty data system

Transatlantic Reinsurance Company
Assistant Secretary

1990 to 1993

Initially worked in the newly formed Finite Risk Unit under the direction of Andy Barnard and then transferred to the Special Casualty Unit under the direction of Bob Orlich. Assisted and participated in the underwriting of a variety of lines of business including several forms of finite reinsurance risk, non-standard auto, workers compensation, environmental liability, all lines of professional liability, and difficult casualty lines including products liability and residual value insurance.

- Started the Accident & Health Unit under the direction of Bob Orlich
- Underwriting Representative of Reinsurance Data Processing System Development
- Assumed responsibility of Treaty Administration Department

Education

Northeastern University, Boston, MA
B.S. in Economics

1985

Interests

Fishing, boating, clamming*.

*Found the largest documented clam pearl (Certified by Christie's NYC) during July 1999 clamming expedition in Tim's Cove, Osterville, Massachusetts.