

19TH WORLD CAPTIVE FORUM SPEAKER LIST (In Alphabetical Order)

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Mr. Axelson's bio will be available soon.

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David Brooker is vice president, Advanced Markets, at Prudential Financial. He heads the Advanced Markets Group, responsible for strategy, product development and sales for Prudential's institutional product solutions that provide alternate mechanisms for financing employee benefits including retiree funding products, captive-financed transactions, reinsurance, multinational pooling and cash value life products. Distribution for Prudential's Non-qualified Executive Benefit solutions also falls underneath Advanced Markets. David is also responsible for managing Prudential's international partnerships with the International Group Program and the Insurope Network.

Prior to heading the Advanced Markets Group, David oversaw Prudential's Alternate Risk Financing efforts, responsible for strategy, product development and sales for captive reinsurance and multinational pooling. Previously, David was a National Sales Director at Prudential, responsible for business development of Group Life, Disability and Long Term Care with a specific focus towards National Account prospects.

Before joining Prudential, David was a Group Sales Representative at MetLife responsible for business development for the full array of the firm's Group Insurance offerings.

David resides in the Washington, D.C. area and is a graduate of Georgetown University. He has been a speaker at numerous industry conferences on alternate mechanisms for financing employee benefits. He is an Advisory Board Member of IGP, a subsidiary of Manulife. He holds FINRA Series 6 and 63 registrations.

Andrew Cavenagh

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- Executive Vice President of Berkley Risk
- Created Berkley Risk's EmCap product (employee benefit group captive for mid-sized employers)
- Expertise with P&C and employee benefit captives
- Focus on group captives and segregated account companies
- Member of SIIA's Alternative Risk Committee
- Past speaker at VCIA, MCIA, and SIIA

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Joel is a principal with the Boston office of Milliman. He joined the firm in 1987.

Joel's property and casualty insurance experience includes loss reserving, premium reserving, valuation studies, funding studies for captives and self-insureds, rate filing reviews for regulatory authorities, and expert testimony. He also has considerable expertise in the areas of investments and taxes from prior work experience.

Joel specializes in alternative market issues. He has assisted with the formation and/or ongoing actuarial needs of many self-insurers, captive insurers, and risk-retention groups. He reviews captive and risk-retention group applications for the Missouri, Vermont, and Washington, D.C., insurance departments.

In addition to the alternative market, clients have included traditional property and casualty insurers, reinsurers, insurance departments, attorneys general, trade associations, municipal bond insurers, catastrophe bond special purpose vehicles, underground storage tank insurers, Lloyd's of London, and syndicates on the New York Insurance Exchange.

Joel is a frequent speaker on the topics of captives, risk-retention.

Mark Cook

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Mark Cook is a senior consultant in Towers Perrin's Global Consulting Group based in London and advises on a range of international employee benefits issues. He has worked at Towers Perrin for over 12 years.

Mark's international benefits work has involved leading merger and acquisition and divestment work including the negotiation of employee reward packages pre-deal, the calculation of incentive payments across countries, the transition of employees and implementation of new benefit arrangements across countries.

Mark leads Towers Perrin's risk benefit financing group in Europe and has assisted numerous clients with multinational pooling and captive assignments ranging from annual captive management activity such as premium allocation setting and claims analysis to implementing a captive or multinational pooling arrangement across many local contracts.

Mark has undertaken a significant number of global benefit strategy projects including designing new benefit arrangements (including flexible benefits programmes), total remuneration studies, designing global benefits and governance frameworks and implementing internationally mobile employee retirement frameworks and retirement plans.

In addition, Mark has significant experience in the co-ordination of cross-country projects.

Representative clients include adidas, Akzo Nobel, AstraZeneca, BP, Coca-Cola, Deutsche Post, GKN, Rabobank, Shell Chemicals and Verizon Business.

Before joining Towers Perrin in 1996, Mark received a BSc in Economics from Warwick University.

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Mark Cook is a senior consultant in Towers Perrin's Global Consulting Paul joined R&Q in September 2008 through the acquisition of KMS which Paul had co-founded. Prior to KMS he was Head of Claims for KWELM, the largest non-life insurance insolvency of its time. Paul is currently Managing Director of the R&Q Captive Management Services Division and has responsibility for the operations in Bermuda, which includes Quest Management, as well as the recently acquired discontinued Woolworths captive. Paul is charged with expanding and developing the group's interest in captive management and acquisition.

Paul is also Chairman of the Association of Run-Off Companies, the UK market body for legacy management professionals.

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Christopher DeMeo, FSA, EA, CFA is the investment practice leader in the Eastern US and Quebec. He is also responsible for the delivery of investment consulting to a number of the firm's major clients. Chris has 18 years experience in the pensions and investment marketplace, is a CFA charter holder, Fellow of the Society of Actuaries and Enrolled Actuary. He graduated from Syracuse University with a degree in Mathematics & Philosophy.

Prior to joining Watson Wyatt, Chris was Director of Investment Strategy for Russell Investments where he led the Strategy Implementation team for Russell's North America Institutional Investment group. He & his team delivered advice, recommendations & implementation strategies to a wide range of Institutional clients.

Chris also worked as Director of Retirement Capital solutions at Merrill Lynch and as Vice President, Global Structured Products at Bank of America.

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Mr. Dove was born and educated in England. He moved to Bermuda in 1973 with the public accounting firm of KPMG, and he has been involved with the growth of the Captive and Reinsurance industry since that time. He joined Skandia in 1984, was instrumental in the company's involvement in both Captive management and Captive reinsurance and was appointed President of Skandia's Bermuda operations in 1987. In 2001, Mr. Dove led a management buy-out of Skandia's Bermuda operations, which were re-branded under the "Quest" name. Quest is listed by Business Insurance Magazine as the world's 8th largest Captive management company and was recently acquired by Randall & Quilter Investment Holdings Ltd., a UK registered public company specializing in service to the insurance industry.

Mr. Dove also serves on the Board of various charitable institutions, the Executive of the Bermuda Insurance Managers Association and is a past member of the Bermuda Government Insurance Advisory Committee. He is a Fellow of the Institute of Chartered Accountants in England and Wales.

Jeffrey L. Fitzgerald

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Jeff Fitzgerald is an Associate Director of SRS based in Charleston, SC. Jeff is responsible for consulting services related to employee benefits. Specifically, creating feasible and compliant employee benefits solutions for private companies and associations that utilize alternative risk structures. Prior to joining SRS, he was an Account Manager for a firm that represented a Bermuda Class III reinsurance facility and a South Carolina Protected Cell Company.

Bill Fitzpatrick

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William (Bill) Fitzpatrick first joined the Insurance and Risk Management Group of Deutsche Post DHL in June of 2006. Bill has over 25 years of experience within the employee benefits arena and has worked extensively both in and outside the United States. Prior to joining DP DHL, Bill spent 16 years working for the US based insurance company AIG. During his tenure with AIG, Bill's primary responsibilities consisted of sales and sales management. Five of the 16 years that Bill spent with AIG were in London as the Director of Multinational Accounts. During this time he was responsible for working with European based multinationals in coordinating their employee benefit spend throughout the globe.

While Bill was originally located in Bonn Germany, in September of 2007 the DP DHL Insurance & Risk Management group relocated its global insurance team to London. Now located in London, Bill's primary responsibility is managing the Global Employee Benefits Program which utilizes the DP DHL captive insurance companies in bringing breakeven premium pricing to its global network which operates in 220+ countries around the world. Currently the program operates in 100 plus countries and boasts a gross annual premium that exceeds €65m with savings of over €12m.

Bill has three children: Jake – 22 who will be in his 4th year at American University in Washington DC, Dana – 20 who will be attending her third year at Monmouth University in New Jersey, Rachel - 17 who live with Bill and his wife Julie in London. Rachel is in her 4th year at ACS International School in Cobham Surrey, UK.

Suzanne Gallie

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Suzanne Gallie is Sr. Risk Manager at Sun Microsystems, Inc. in Broomfield, Colorado. Her responsibilities include risk financing, claims and loss control as well as maintenance of internal and external relationships for a variety of purposes. Risk Financing encompasses Sun's global risk transfer program as well as operation of Sun's Bermuda based captive insurance company and the Vermont branch of that captive. Sun utilizes their captive for a broad range of insurance coverages, including group term life and medical stop loss. Other responsibilities include working closely with Worldwide Operations regarding supply chain risk and Workplace Resources, Human Resources, Security and Legal to identify risk management issues and opportunities. She joined Sun in August 2001 following ten years at Gap, Inc., holding a variety of positions including Director of Risk Management. Gap also operated a Bermuda based captive insurance company which participated in the Green Island pooling arrangement. Suzanne has a variety of other industry experience, a B.S. in Finance and International Business from the University of Colorado, Boulder and an ARM.

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Michael Gasior is the founder and President of AFS Seminars LLC as well as our chief instructor. When you enroll in any of our programs, you will be instructed and entertained by a man widely considered one of world's most dynamic public speakers.

Mr. Gasior founded AFS Seminars in 1989 after spending time with several Wall Street firms and a major European bank. Using anecdotes and lessons drawn from his lifetime of experience with economics, investments and the financial markets, he passes this hands-on knowledge to everyone in attendance. His teaching style is dynamic, interactive and heralded throughout the industry. When you register for any of our programs you are assured to spend your time with one of the world's finest teachers.

Mr. Gasior has held a host of securities licenses and industry designations. He has authored ten textbooks on investments and the investment markets, and over 400,000 people worldwide read his monthly newsletter. His breakthrough radio program "Big Money with Mike Gasior", which aired worldwide on the VoiceAmerica Radio Network, was one the first shows ever to focus on the needs, concerns and issues faced by the world's largest investors.

Besides helping the over 40,000 people who have attended his sessions during the past 18 years become better equipped to perform their duties for organizations globally, he has also contributed in a substantial way during a variety of consulting engagements where he has served as an industry

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Arthur Koritzinsky is a Managing Director in the Alternative Risk Solutions Group. Located in New York, Mr. Koritzinsky is the leader of the national captive consulting practice. He assists clients with the organization of single parent and association captives, as well as risk retention groups and is a frequent speaker at industry seminars. His team is also responsible for maintaining best practices and standards, training of Marsh colleagues involved with captive projects and strategic planning for existing captives.

Prior to joining the firm in 1980, Mr. Koritzinsky was an account executive with Corporate Systems, Inc. for five years.

Mr. Koritzinsky holds a B.B.A. in accounting with concentrations in risk management and insurance from the University of Wisconsin, as well as the Associate in Risk Management (ARM) professional insurance designation.

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Wendy Liu is a senior consultant at Towers Perrin, specializing in actuarial and retirement plan consulting. Wendy started in the Philadelphia office in 2002 and later joined the New York office in 2004.

An actuary by background, Wendy has consulted with numerous clients on retirement, health and welfare, compliance, and administration issues. She is also part of the Retirement Risk Solutions group which addresses the financial risks associated with pension plans and has experience assisting a wide range of clients with the management of retirement plan-related risk on projects involving asset/liability management, annuity purchases, captive insurance, and enterprise risk management.

Wendy received a Bachelor of Science in Mathematics and Economics from University of California, Los Angeles, with a minor in accounting. She is also currently completing the Executive MBA joint program at Columbia Business School and London Business School. She is a Fellow of the Society of Actuaries.

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Jim Long has been in the Employee Benefits field since 1978, and has worked for 2 major consulting firms and 2 of the largest international insurance companies, focusing on International Employee benefits and Pensions for the majority of his career. He joined AIG in 2002 from Mercer Consulting.

Currently the Worldwide Director of Alico Global Benefits based in NY, Jim is responsible for developing Alico's International Benefits network capabilities and captive programs. He has spoken on the topic of Captive reinsurance of employee benefits at numerous conferences including RIMS, the World Captive Forum, and the Bermuda, South Carolina and Nevada annual captive conference, amongst others.

Alico's Global Benefits is a profit center within the Life Company's Corporate Solutions Group which encompasses Foreign Benefits and Pensions. GWP is expected to exceed \$ 2.5 billion in 2009.

Michael Maglaras

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Michael Maglaras is the Principal of Michael Maglaras & Company, an international risk management consulting firm with headquarters in Stamford, Connecticut. Michael Maglaras founded the firm in 1987. It provides consulting services in support of the formation of captive insurance companies and other risk financing mechanism alternatives to traditional insurance.

Michael Maglaras has formed over 100 captive insurance companies and other alternative risk financing mechanisms. These have been created for individual hospitals, integrated delivery systems, HMO's, and physician groups, including four of the original physician-owned insurers sponsored by state medical societies, as well as the first medical professional liability insurance captive formed under the Federal Risk Retention Act of 1986.

Michael Maglaras has 31 years of experience in the insurance, reinsurance, and alternative risk financing industries. He began his career at the American International Group, moving later to General Re, where he was instrumental in the formation of captives for clients of that major reinsurer. He spent 7 years with Marsh, Inc., primarily as an underwriter and senior officer of Marsh-sponsored alternative risk financing programs managed by Victor O. Schinnerer & Company.

He serves as a member of the board of directors of more than a dozen captive insurers and is a frequent speaker at insurance industry meetings on such topics as alternative risk financing and captive feasibility. He is also a frequent lecturer on insurance matters and has lectured, among other places, at the London School of Underwriters.

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Christina (Chris) Mancini began her career as a secondary school business and computer programming educator. Disillusioned by the lack of merit pay in public education, Chris began an 8-year career as a commercial Lines underwriting, claims, and systems integration training consultant for The Hartford and Aetna. She specialized in developing Computer Based Training, Hypertext tools, Direct Satellite Broadcasts, and Electronic Performance Support systems for insurance professionals.

Chris, a partner and CEO of CAPTIVE.COM, LLC, is the Content and Design Webmaster for WWW.CAPTIVE.COM – an Internet content and networking portal targeting the needs of the Alternative Risk market. The website attracts well over 2,500 unique visitors each day, who spend well over 5 minutes each browsing the site's resources. Captive.com has proven itself to be a vital resource for anyone with an interest in forming or operating a captive entity. The content-rich website showcases a daily news wire service, articles, presentations, surveys, domicile data, service providers, conferences, employment opportunities, out-links galore, and more, with a new component – CaptiveLearning.com – in development.

Mrs. Mancini holds BS Degrees in Business Administration and Business Education from the University of Hartford. She completed 30 graduate credits in computer science, education and business administration at the University of Connecticut and Central Connecticut State University, and continues to pursue ongoing technology education.

Chris and her husband, Tony, jointly manage Mancini Realty, LLC, which owns and operates a landmark building in Meredith, New Hampshire offering apartments, office space, and retail storefronts to the community. Chris also enjoys reaching out to others by managing her church's website. When she's not behind her computer, Chris can be found outdoors gardening, hiking, or playing with the family dogs.

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Michael McCord has served as the chief financial operative of NLC Mutual Insurance Company since its launch in late 1986. In that capacity, he is a central member of the executive management team and is directly responsible for all financial, regulatory, systems and compliance aspects of the company including financial reporting, treasury functions, rating and regulatory functions, corporate and strategic planning, taxes, and investment activities and related treasury functions. Prior to joining NLC Mutual, Mr. McCord was a key operative in the corporate accounting division of the Federal National Mortgage Association, the largest secondary mortgage market mechanism in the United States. Mr. McCord started his career with the privately held AutoTrain Corporation, which has now been rolled into AmTrak. He holds a BS from Vanderbilt University

William F. McMahon

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Bill is the current Risk Manager at Fleetwood Enterprises, Inc. Fleetwood Enterprises, Inc., through its subsidiaries, is a leading producer of recreational vehicles and manufactured homes. This Fortune 1000 company, listed on the New York Stock Exchange (FLE) and headquartered in Riverside, Calif., is dedicated to providing quality, innovative products that offer exceptional value to its customers. Fleetwood operates facilities strategically located throughout the nation, including recreational vehicle, manufactured housing and supply subsidiary plants. For more information, visit the Company's website at <http://www.fleetwood.com>.

Bill is an annual speaker at RIMS National, has represented employers in front of various State Legislative branches in regard to insurance issues, and also speaks regularly at events such as The World Captive Forum, Executive Enterprise Institute, Worksteps Symposium, and RIMS on the Hill (Washington D.C.).

Bill is an Alternate Director of Gibraltar Insurance Co., Ltd. located in Hamilton, Bermuda, and Assistant Secretary of Home Sentry Insurance Agency located in Houston, Texas. Bill is also a Director for Gulf State Insurance located in the Cayman Islands. Bill is a licensed agent/broker in the State of California. Bill has achieved the ARM and RPA designations, holds a self-insurance administrators certificate in the State of California, is a recognized Injury and Illness Prevention Provider in the State of Pennsylvania and is a Board Member and was a multi-term President of the Inland Empire Chapter of RIMS. Bill is also a member of the Southern California Fraud Investigators Association.

Robert H. "Skip" Myers

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Robert H. ("Skip") Myers, Jr. is the managing partner of the Washington, D.C. office of the law firm of Morris, Manning & Martin. Mr. Myers is a graduate of Princeton University and the University of Virginia Law School. His practice specializes in financial services, regulatory and corporate issues. He represents a variety of insurance entities, trade associations, and other corporations.

He has written, spoken, and presented testimony on various issues, including the antitrust regulation of the financial services industry, the utilization of interstate compacts for insurance regulation, federal initiatives regarding the regulation of the business of insurance, financial services reform, privacy, the Liability Risk Retention Act, the Terrorism Risk Insurance Act, and a variety of cases related to captive insurance companies. His articles have appeared in the Journal of Insurance

Regulation, Journal of Reinsurance, Risk Management, Journal of Taxation, The Brief, Best's Review, The Risk Retention Reporter, and other publications. He co-authored "Insurance Regulation in the Public Interest: Where Do We Go From Here?", which won the best article award from the Journal of Insurance Regulation in 1994. He was nominated to, and is included in, the Guide to the World's Leading Insurance and Reinsurance Lawyers.

Mr. Myers has served as the Chair of the Public Regulation of Insurance Law Committee of the American Bar Association. He is a member of the District of Columbia and Maryland Bars and is a member of the Federation of Regulatory Counsel and has served as the Chair of its Board.

Morris, Manning & Martin, LLP is a law firm located in Atlanta, Georgia and Washington, D.C. The firm has over 200 lawyers engaged in a sophisticated business and litigation practice. The firm has strong corporate, insurance, healthcare, privacy and financial services groups.

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Ms. Ochenkowski is responsible for risk management for the Firm and its subsidiaries. Her department has responsibility for overseeing the purchase and administration of corporate insurance programs, as well as specifically-designed client insurance programs.

Under her leadership, the Risk Management Department has grown from a two-person group to an international team of insurance and claim experts. She directs the team in their work with internal businesses to assess risks of existing and new opportunities and to create innovative insurance and risk solutions to business problems for the benefit of Jones Lang LaSalle and its clients. The department uses traditional insurance risk transfer, as well as specifically designed programs, to achieve client and program objectives.

Ms. Ochenkowski is a recognized expert in the area of real estate risk management. She is an invited speaker on the subject of risk management to real estate associations and to general business and risk management forums within and outside of the United States.

Through her work with the Risk & Insurance Management Society, an international organization of risk managers, she has testified to Congress and to the President's Working Group on Terrorism on the subject of terrorism insurance. She is the Society's immediate Past President.

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Hugh began his career with US insurance group CIGNA International in 1983. In 1986 he moved to the insurance and risk management department of UK based food processing company Dairy Crest Food Ltd.

In 1988 he joined DHL Worldwide Express initially to set up loss control programmes within a newly established risk management function. During the following years he underwrote and managed various global property and casualty programmes on behalf of DHL's captive and qualified as a Chartered Insurance Practitioner A.C.I.I. He was appointed Group Risk Manager for DHL Worldwide Express in 1993. In November 2002 he was appointed Head of Risk Management for the DHL Express Logistics division of Deutsche Post. In September 2004 he was appointed SVP, Insurance and Risk Management, Deutsche Post A.G. (now Deutsche Post DHL) and relocated to corporate headquarters in Bonn, Germany.

He is married with two children and currently lives in London, UK.

Barry Perkins

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Barry Perkins is Employee Benefits Manager within the Insurance Risk Management team of HSBC. His primary responsibility is the management of HSBC's own insured Employee Benefits, including the development of the Life and Health side of HSBC's captive insurance company. Barry has 8 years experience in the life insurance industry and has previously held positions with Canada Life, Munich Re and HSBC Actuaries and Consultants.

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Mr. Perschetz specializes in insurance-related regulatory and corporate matters and lobbying including company and agency formation, acquisitions, sales and mergers. He is actively involved in forming captive insurers and risk retention groups and is recognized as one of the District of Columbia's leading practitioners in this area. He has advised clients on corporate restructuring alternatives such as demutualizations and mutual holding company reorganizations. He is also experienced in matters involving redomestication and a wide variety of holding company issues. In addition, he counsels clients on bank insurance sales programs including Internet-related sales issues. Mr. Perschetz speaks and writes frequently about captive insurers and risk retention groups.

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Mr. Powles bio will be available soon.

David Provost

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Mr. Provost is Deputy Commissioner of Vermont's Captive Insurance Division; responsible for the regulation of captive insurance companies and risk retention groups. He has been with the Division since 2001, and was appointed Deputy effective June 1, 2008.

Mr. Provost has 20 years experience in captive insurance in both the private and regulatory arenas. He served as Treasurer of the Vermont Captive Insurance Association and has been an energetically involved figure in the captive insurance industry.

A lifelong Vermonter, Mr. Provost is a Certified Financial Examiner, and a member of the Society of Financial Examiners.

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Marcus Reichel, born in 1973, holds a bachelor degree in insurance and joined adidas Group Insurance in 2000, coming from Axa Insurance, where he worked for 7 years in various senior sales & marketing positions. Marcus started his career at adidas on the risk management side and managing 3rd party business of various adidas subsidiaries. He took over additional responsibilities such as worldwide Insured Employee Benefits and Bonus Insurance for athletes, teams and federations which are now important pillars of the adidas own insurance captive, adidas International Re Ltd., in Dublin. Marcus is additionally responsible for the Insurance Risk Management of Europe, Asia and Latin America for all brands of the adidas Group and supported the integration of the Reebok entities. Marcus is also the deputy head of the Group Insurance Department and Director of adidas International Re, Ltd. and Vice President/ Attorney in Fact for the global in house broker adidas Insurance & Risk Consultants.

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Don joined Spring Consulting Group in September of 2009. As the head of the firm's risk financing practice, he provides corporate and public sector clients with state-of-the-art risk financing advice and services. These include captive and self insurance feasibility analysis, ART facility implementation and review services, and a wide spectrum of risk financing solutions.

Don's previous experience includes Alternative Risk Solutions practice leader at Boston-based Albert Risk Management Consultants, Managing Director of Product Development at Liberty Mutual Alternative Markets, and over 25 years of experience creating alternative risk financing structures as a broker and consultant.

Don is an accomplished author and speaker. He edited and wrote IRMI's Risk Financing, a quarterly reference service published by the International Risk Management Institute in Dallas, Texas. Don also wrote and edited Financing Risk & Reinsurance, a monthly journal devoted to enterprise risk management, financial reinsurance, and the convergence of the insurance and capital markets. FRR was also published by IRMI. Don is the author Practical Risk Hedging, a quarterly updated reference service published by The National Underwriter Company. Don is a frequent speaker at industry events such as RIMS and The World Captive Forum.

Don holds a Bachelor of Science degree from Towson University, as well as the Chartered Property Casualty Underwriter (CPCU), and the Associate in Risk Management (ARM) professional designations.

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Mr. Rosenbaum is a retired risk management principal of Tillinghast - Towers Perrin company. He is still active in the London office. His experience spans two continents as risk manager, international insurance broker and independent consultant.

Mr. Rosenbaum was the first Editor of Captive Insurance Company Reports and a contributor to the Captive Insurance Company Directory. In addition he co-authored the original monograph Generally Accepted Captive Standards, and writes an occasional column entitled "Hugh's Views" in the UK-based Captive Review. He appears frequently as speaker at conferences on captive insurance topics, and serves as advisor to boards of directors of captives. His recent presentations have focused on captive value added and on standards for captives.

He was elected to the European Risk Management Hall of Fame, an honorary member of the Vermont Captive Insurance Association and also of the Cercle des Associés en Risk Management in France. In 2006 he received the first Distinguished Service Award from the Captive Insurance Companies Association.

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Roy Sedore is a tax partner in the New York office of the international law firm of Baker & McKenzie LLP. Mr. Sedore has practiced for over 25 years, focusing primarily on the insurance industry, and in particular on international insurance. He represents commercial insurers, group and single parent captives, and their owners, as well as corporate Underwriters at Lloyd's. He has been active in the tax structuring of insurance and reinsurance companies and their operations and programs, and various alternative risk transfer mechanisms, including financial insurance products and derivatives. Mr. Sedore also has considerable experience in resolving controversies with the Internal Revenue Service relating to insurance issues. He has spoken before a number of professional organizations, and has published articles in Best's Review, Insurance Tax Review, Risk Management, Taxation of Financial Institutions, and a number of other professional publications. Mr. Sedore received his J.D. degree from Seton Hall University Law School and his LL.M. in Taxation from New York University Law School.

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Nicole Serfontein is a senior consultant in Towers Perrin's Global Consulting Group practice in Washington DC. She was previously based in our London and New York offices and in South Africa with an affiliated firm, Alexander Forbes.

Nicole provides strategic consulting advice to employers on their global healthcare programs and has over ten years of experience in the commercial financial services and healthcare sectors. Nicole has focused on a variety of initiatives and assignments including:

- developing global governance, benefits and health care strategies for multinational corporations for their local workforce
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- advising on global post-retirement health practices
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- advising on the different financing mechanisms used for medical benefits and reviewing and recommending global health care policies

Nicole practiced law in the commercial and financial services industry and, prior to joining Towers Perrin, was the senior legal consultant in the healthcare division of Alexander Forbes.

Nicole is an admitted attorney in South Africa and completed her Master in Laws in International Trade at Stellenbosch University and also her second Master in Laws in Global Health Law at Georgetown University Law Centre.

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- Shareholder in Stevens & Lee, specializing in self-insurance transactions, such as captives, risk retention groups and MEWA's
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- Worked with captive insurance companies and alternative risk financing since 1985. Frequent lecturer at national programs
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Phil joined Chartis, formerly AIG, in 2003 as Vice President of Captive Management Services. He is responsible for marketing and new business development activities for Chartis' Caribbean and US captive management offices, as well as management of its feasibility study and captive consulting practice group. Phil has been in the insurance industry for over 35 years with the last 24 years specifically focused on captive formation and captive management. From 1996 to 2003 he was with Aon Group, managing its rent-a-captive operations as well as captive consulting for large corporations and association/industry groups. From 1991 to 1996 he was a risk manager for a Fortune 500 company where he organized and managed several captives and from 1985 to 1991 he was with a Connecticut based Alternative Risk broker that formed and managed captives and rent-a-captives for its client base. Prior to that, he was in the brokerage sector.

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John M. Sutherland, III, CPA, Esq. Mr. Sutherland has served as Senior Vice President for Finance/Chief Financial Officer for Care New England Health System since February 2006. Care New England is the parent organization to Butler Hospital, Kent County Memorial Hospital, Women & Infants Hospital of RI, and the VNA of Care New England. Prior to this, Mr. Sutherland was the Senior Vice President for Finance/Chief Financial Officer at Women & Infants Hospital (1995 – 2006), after serving as Associate Vice President for Finance (1986 – 1995). Prior to joining the Hospital, Mr. Sutherland was a Staff Accountant, Senior Accountant, and the Audit Manager with Peat Marwick Mitchell & Company (Providence) (1980 – 1986). Mr. Sutherland received a Bachelor of Arts Degree in 1979 from Middlebury College, a Master of Science Degree in Accounting and Master of Business Administration from Northeastern University in 1980 and 1999, respectively, and also received a Juris Doctor Degree from Roger Williams University School of Law in 1998. Mr. Sutherland is currently a member of the Rhode Island Society of Certified Public Accounts, the American Institute of Certified Public Accountants, American Bar Association and the Massachusetts Bar Association. Mr. Sutherland is the Past Board Chairman of the March of Dimes, Rhode Island Chapter.

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Triplette serves as president & chief operating officer for FNC, Inc., a pioneering collateral infrastructure and information company focused on the collateral components of residential mortgage lending. Headquartered in Oxford, Mississippi and with servicing locations across the United States, FNC processes appraisals and related documents to provide a transparency of collateral, at a loan level, for residential mortgage origination, servicing and securitization. Additionally the company extracts data from documents on behalf of its clients, providing a variety of analytics, including an appraisal score.

Prior to joining FNC, Triplette was employed by Duke Energy for over 32 years serving in numerous leadership roles to include assistant treasurer, vice president of corporate accounts, vice president of risk management services and general manager of real estate.

Triplette received his bachelor's degree in economics from Wake Forest University. He is a retired colonel with over 32 years of service in the United States Army Reserve and North Carolina Army National Guard. He was awarded the Bronze Star during his service in the first Persian Gulf War.

Triplette serves on the board of directors of the National Football League Referee's Association, the board of advisors for the World Captive Forum and the board of visitors for the Calloway School of Business at Wake Forest University.

Triplette started officiating in 1970 while still in college at the high school & Pop Warner levels and twice officiated North Carolina High School State Championship games. He progressed to the college ranks in 1977, first with the Southern Conference and later with the Big East. He was consistently selected to work post-season assignments.

Triplette joined the NFL in 1996 as a back judge, moved to referee in 1999 and wears number 42. He has worked numerous playoff assignments including last season's AFC Championship Game.

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- Worked with captive insurance companies and alternative risk financing since 2001. Frequent lecturer at national programs including CICA and state captive associations
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Mr. Vitale embarked on his professional career at the Home Insurance Company, followed by 31 years of global experience in various insurance industry leadership positions. Prior to joining Zurich, he served with the global broker, Willis Group Holdings, for six years and as CEO of Willis North America, for four years. In October of 2002, he was appointed chairman of the global large account practice, overseeing the broker's efforts with the Fortune 1000, the private equivalents and companies with sales upward of USD 1 billion. Mr. Vitale was a member of Willis' Group Executive Committee and Office of the Chairman, Willis Canada Board of Directors and Willis Reinsurance Board.

Mr. Vitale is a member of the Board of Trustees of St. John's University College of Insurance in New York, the Board of Directors of AICPCU, the Board of the American Insurance Association (A.I.A.) and a former member of the Board of Directors of the Council of Insurance Agents & Brokers. Mr. Vitale has been recognized by the Chinese American Insurance Association as their 2009 Honoree of the Year for his leadership in the insurance industry. He is a guest on Bloomberg Market Watch and CNBC Squawk Box and has been quoted in The Wall Street Journal and Business Insurance Magazine as a property and casualty industry expert.

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Kathleen is a senior consultant in the Boston office of Towers Perrin. Her field of expertise is insurance and benefits finance. She structures insurance transactions to fund employee benefit plans, including group life and disability, medical, non-qualified plans and retirement plans. Her specialty is the formation and operation of captive insurance companies.

Earlier in her career, Kathleen worked for Liberty Mutual Group, where she was managing director of Bermuda operations, and Credit Suisse Group, where she was the director of finance and administration for Strategic Risk Solutions, a business unit of Winterthur International.

Kathleen received a B. A. with distinction in mathematics from the University of Virginia and a M. S. in operations research and systems analysis from the University of North Carolina, Chapel Hill.

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Shelby Weldon is the Director of Licensing & Authorizations at the Bermuda Monetary Authority ("the Authority"). The Authority is the financial services agency in Bermuda responsible for the regulation and supervision of all Banks, Trust, Investment and Insurance companies. Mr. Weldon is responsible for the day-to-day management of team of seasoned professionals charged with reviewing and approving all applications for licensing across all of Bermuda's financial services. In addition the team reviews and approves various applications from the insurance industry including but not limited to modification of statutory accounting regulations, approval of services providers, review of statutory financial returns and regulator to regulator interaction.

Prior to joining the Bermuda Monetary Authority Mr. Weldon was the Inspector of Companies at the Registrar of Companies Department, a unit under the Ministry of Finance. When the responsibility for insurance regulation was removed from the civil service and the Ministry of Finance and transferred to the Bermuda Monetary Authority, Shelby took up the post of Assistant Director with the Authority. In 2005 he was promoted to his current post and is now a member of the BMA executive.

Mr. Weldon has over twenty years experience in Bermuda's international insurance market. He began his career as an auditor with Arthur Andersen (Bermuda) in 1986 and subsequently moved into captive management, working for Alexander Insurance Managers (AON) and Johnson & Higgins between 1990 -1995. In 1995 Shelby moved to the regulatory environment, starting as a Technical Officer at the Registrar of Companies Department. After a brief assignment as the Senior Accountant in the Department of Social Insurance during 2000, Shelby returned to the Registrar of Companies Department to assume the post of Inspector of Companies.

Born in Bermuda, Shelby traveled abroad to further his education, graduating from Howard University in Washington DC in 1986 with a Bachelors in Business Administration. He qualified as a Certified Public Accountant in 1988.

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In his ten years of global employee benefit consulting experience, Travis has had the privilege of working with some of the largest and most recognizable companies in the world to mitigate their pension risk exposure through the implementation of alternative pension financing including the use of captive insurance companies, liability driven investments, and other cutting-edge financial products.

He has also assisted his clients in the areas of:

- Plan terminations and annuity purchases
- Retirement program redesign
- Mergers and acquisitions
- Asset liability management
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Travis graduated with honors from Missouri Valley College and received a Masters in Business Administration from Washington University in St. Louis. He is a Fellow of the Society of Actuaries, an Enrolled Actuary under ERISA, a Financial Risk Manager with the Global Association of Risk Professionals, and a Chartered Financial Analyst.

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Michael Woodroffe has worked as a North American reinsurance broker for over twenty-five years. Having started as a broker at Lloyd's of London, he moved to the emerging Bermuda market in 1983. He worked in New York and Hartford, Connecticut, before returning to Bermuda in 1988 and co-founding Kirkway International Ltd. In February 2002, he bought the outstanding shares from the Meadowbrook Insurance Group taking the company back to being a private reinsurance intermediary. He has specialized in the reinsurance of Captives and Program business for the last seventeen years.

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Mr. Wrobel has served as a faculty member of the firm's Medical Malpractice Seminar and is a regular speaker at numerous industry seminars and conferences. He has authored articles for various publications, including Captive Insurance Company Reports, Emphasis magazine, the National Underwriter and ASHRM Proceedings. He has served as a member of the CAS Committee on Health and Managed Care, and on several task forces of the American Academy of Actuaries: 1) addressing the impact of legislative changes on managed care liability; 2) studying the impact of tort reform on the cost of medical malpractice insurance; and 3) advising the AICPA on accounting issues relating to health care provider medical professional liability.

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Mr. Yonkunas has served both non-insurance and insurance sectors. In the non-insurance sector, his work involves captive insurance company and risk financing consulting for corporations, health care institutions and associations. He has performed captive feasibility studies, designed complex risk financing programs, conducted FIN 46 risk allocations and guided the allocation of costs to business units. John's work also includes assistance in evaluating optimal retention levels.

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Rodd was promoted to senior editor of BI in 1999, and from 2004 through 2008 was editor of Industry Focus, a monthly supplement to Business Insurance written for strategic decision makers in the commercial insurance industry. In January 2009 he was named to the newly created position of special projects editor at Business Insurance.