

GAME CHANGERS



IRUA 2018 Annual Meeting & Conference Program Chair

Laura Herubin is a Vice President and Property Underwriter with MAPFRE Re, North America. She joined MAPFRE Re in 2002 as an Assistant Vice President.

Laura began her career with the Utica National Insurance Group in 1988 as an underwriting trainee. She then joined Guy Carpenter, NY working in their statistical department. She was an underwriter with NorthStar/Signet Star Re, an Associate Underwriter with TIG Re and an AVP with Gerling Global Re before joining MAPFRE Re.

Laura received her Bachelor of Arts in Mathematics with a concentration in Business/Economics from SUNY at Potsdam. Laura is a member of the APIW and currently serves on the Board of Directors of the IRUA and is a member of the IRUA Education, Conference and Scholars Committees.



IRUA 2018 Program Chair

Laura Herubin
VP, Underwriting
Mapfre Re





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Keynote Dinner Speaker

David Altmaier was appointed as Florida's Insurance Commissioner on April 29, 2016 by the Financial Services Commission. He leads a 292-member team at the Office of Insurance Regulation (Office) overseeing a complex insurance marketplace in a state with one of the highest catastrophe exposures for hurricanes.

Commissioner Altmaier began his public service career with the Office in 2008, serving in various roles within the property and casualty business unit. These included Chief Analyst, Director of Property & Casualty Financial Oversight and Deputy Commissioner of Property and Casualty Insurance, which had the responsibility for the daily activities of the Property & Casualty Product Review and Financial Oversight business units.

He is well respected for his participation with the National Association of Insurance Commissioners (NAIC), where is a member of several committees and currently serves as chair of the Capital Adequacy Task Force, Creditor-Placed Insurance Model Act Review Working Group, and Group Capital Calculation Working Group. He has also earned the NAIC's Professional Insurance Regulation designation.

Prior to joining the Office, David worked as a Florida licensed 2-20 and 2-14 insurance agent and high school math teacher. David graduated from Western Kentucky University in 2004 with a Bachelor's degree in Mathematics.



KEYNOTE SPEAKER

David Altmaier

**Insurance Commissioner
Florida Office of
Insurance Regulation**



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Tim Brockett is Senior Vice President and manager of the Strategic Products team for the Reinsurance Division of Munich Reinsurance America, Inc. ("Munich Re"). This team is responsible for the innovation of new product solutions. In 2015, the Strategic products unit developed and launched an Inland Flood Endorsement for U.S. homeowner in low to moderate risk areas. Munich Re brings its array of Strategic Product offerings to market on behalf of its clients, either through traditional reinsurance structures or private label approaches, drawing on the significant insurance related resources throughout the Munich Re Group.

Tim has held prior positions in property treaty underwriting and client management for Munich Re, and was previously a property facultative underwriter with Everest Reinsurance and XL Reinsurance. Tim received a Bachelor of Science degree in Business Administration from the University of Delaware and holds the Chartered Property and Casualty Underwriter (CPCU) designation as well as an Associate in Reinsurance (ARe) designation.



Flood Insurance & Reinsurance

Tim Brockett, Sr. VP &

Mgr. -Strategic Products

Munich Reinsurance America



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Jonathan “Jake” Clark is a Managing Director located in Guy Carpenter & Company, LLC's New York, NY office. Jake joined the firm in 1992 and has 30 years of experience in the (re)insurance industry.

Jake's responsibilities fall within Guy Carpenter's reinsurance treaty broking operations. In addition to his Account Executive responsibilities, he is a member of the Company's Public Entity Practice with responsibility for North American Public Entity efforts. Since 2013 Jake has been responsible for Guy Carpenter's engagement with FEMA and the NFIP as the federal government contemplates how to reform flood insurance in the U.S. Jake is also a current member on the Advisory Committee on Risk-Sharing Mechanisms that is sponsored by the Federal Insurance Office within the U.S. Treasury.

During his tenure at Guy Carpenter, Jake spent four years on assignment in Guy Carpenter's European operation where he focused on large multi-national (re)insurance clients domiciled in the region; Jake's international experience also extends to the Japanese market where he has managed client relationships. Jake previously served as a representative of Marsh & McLennan Securities Corporation (the predecessor organization to GC Securities).

Jake earned his BA degree in Government from St. Lawrence University (1986). He is married, has two children, and lives in New Canaan, CT.



Flood Insurance & Reinsurance

**Jonathan (Jake) Clark
Managing Director
Guy Carpenter & Company LLC**



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Elizabeth began her reinsurance career in 2003 at Transatlantic Reinsurance, rotating through the Traditional Casualty, Property, D&O / E&O and Healthcare Underwriting Divisions as well Global Risk Management, where she helped develop the company's first ORSA. She has spent the majority of her career in the Property Treaty Division where she currently is a team lead managing various accounts and the flood underwriting strategy.

Elizabeth holds a B.S. in Business Administration from Fordham University and earned an M.B.A. in Finance from Fordham University in 2007.





GAME CHANGERS

Greg serves as Vice President in the North American Property Division for Markel Global Re, based in Bermuda. The office operates as the Property Catastrophe center for the Company, providing US and International reinsurance on a treaty basis.

Prior to joining Markel Re, Greg was Senior Vice President at JLT Re serving a portfolio of P&C clients with particular emphasis in the Florida Market. He was also a key team member of JLT Capital Markets Inc., structuring and originating several innovative cat bond transactions to complement clients' traditional reinsurance programs. Greg spent over 7 years in the Philadelphia HQ before relocating to Florida to help open the JLT Re Tampa office, the center for the Firm's National Catastrophe Practice.

Prior to joining JLT Re, Greg lived in Bermuda working for PricewaterhouseCoopers as a Manager in their Global (Re)Insurance division providing assurance and advisory services to some of the largest P&C companies and captive entities on the Island and later transitioned to the broking community, working for Gallagher Re on various reinsurance and retrocession programs.

Greg graduated Villanova University with a B.Sc. in Accountancy, M.Sc. in Accountancy and MBA in Finance and holds the CPCU, ARe, AU and ANFI insurance industry designations. He is an actively licensed Certified Public Accountant and Pennsylvania P&C Producer and also completed both the FINRA Series 7 and Series 63 Securities programs.



Flood Insurance & Reinsurance

Greg McBride, VP

NA Property Reinsurance

Markel Re



GAME CHANGERS

Craig Poulton is Chief Executive Officer of Salt Lake City-based Poulton Associates Inc., which administers the country's largest private flood insurance program, the Natural Catastrophe Insurance Program available at www.CATcoverage.com.

As CEO of Poulton Associates, Mr. Poulton was responsible for creating and moving his organization to the electronic distribution of catastrophe-related insurance products and developed the Natural Catastrophe Insurance Program as the first private market online alternative to the National Flood Insurance Program. It is now used by over 6,000 insurance sales organizations and more than 20,000 insurance sales professionals across the country and insures many billions of dollars of property against the peril of flood.

An insurance broker for more than 40 years, he holds the professional designation of Certified Insurance Counselor and holds insurance licenses in all 50 states. As a member of the Independent Insurance Agents of America, he has represented the state of Utah on the Accord Standards Committee and has been widely cited and quoted in national insurance industry trade publications, as well as other media. Poulton Associates was featured in the 2016 *Inc.* magazine list of the 5,000 fastest growing companies in America. Mr. Poulton has a bachelor of science degree in communications with an emphasis in finance from the University of Utah.



Flood Insurance & Reinsurance

Craig Poulton, CEO

Poulton Associates, Inc.



GAME CHANGERS

Arlene Kern is a Strategic Innovation Leader for the Innovation Practice or “Incubator” Team within New Strategic Markets at Munich Reinsurance America, Inc. (Munich Re) in Princeton, NJ. The Incubator Team will create a disciplined and sustained innovation practice to generate economic growth for Munich Re’s US P&C Operations and its clients.

Arlene has a broad reinsurance background in multiple disciplines. Having more than 25 years of industry experience, Arlene’s most recent role prior to The Incubator at Munich Re was within National Clients Property Underwriting in the Reinsurance Division. Previous positions include leadership roles within Business Information Solutions and Financial Management and Reporting. She started her career with State Farm, where she was a Supervisor of various departments within the Accounting Finance Division.

Arlene currently sits on the Executive Board of Directors for the Intermediaries and Reinsurance Underwriters Association (IRUA) where she has been instrumental in advancing the education and awareness for underwriters across the industry in emerging topics for both property and casualty lines of business. She is also a board member of the IICF Northeast Region.

She is a graduate of York College of Pennsylvania where she earned a Bachelor of Science degree in Accounting.



Fireside Chat: InsureTech
Arlene Kern, IRUA President
Strategic Innovation Leader
Munich Reinsurance America



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Hailing from a rural Oklahoma town of just 300 people, Robin Smith is an unlikely startup founder and tech entrepreneur. But her business savviness, unique voice, and expertise as CEO and co-founder of WeGoLook — the world’s leading provider of on-demand workforce solutions for the enterprise — have skyrocketed her to success.

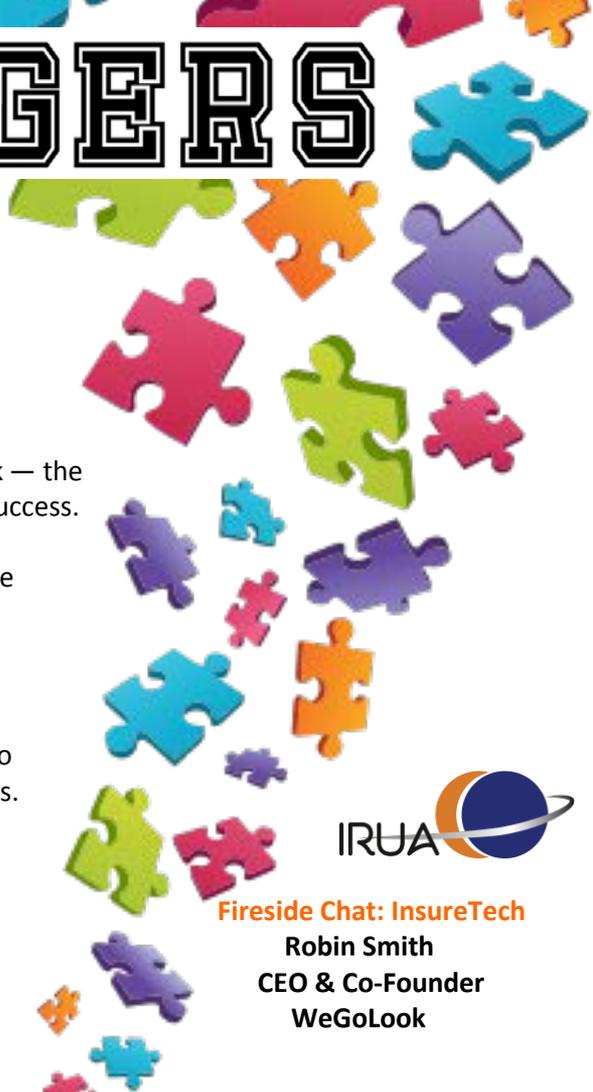
Robin founded WeGoLook in 2009 to increase confidence in consumers purchasing online. It quickly became apparent that WeGoLook’s inspection and verification services were not only useful for consumers, but a revolutionary solution for various industries. The B2B world has been WeGoLook’s focus ever since.

Robin has an extensive background in sales, e-commerce, and enterprise solutions that helped her develop WeGoLook. She is a thought leader in the gig economy, insurtech, and the startup/tech world. She speaks to audiences around the world, inspiring them to pursue their dreams, no matter how humble their beginnings.



Fireside Chat: InsureTech

Robin Smith
CEO & Co-Founder
WeGoLook





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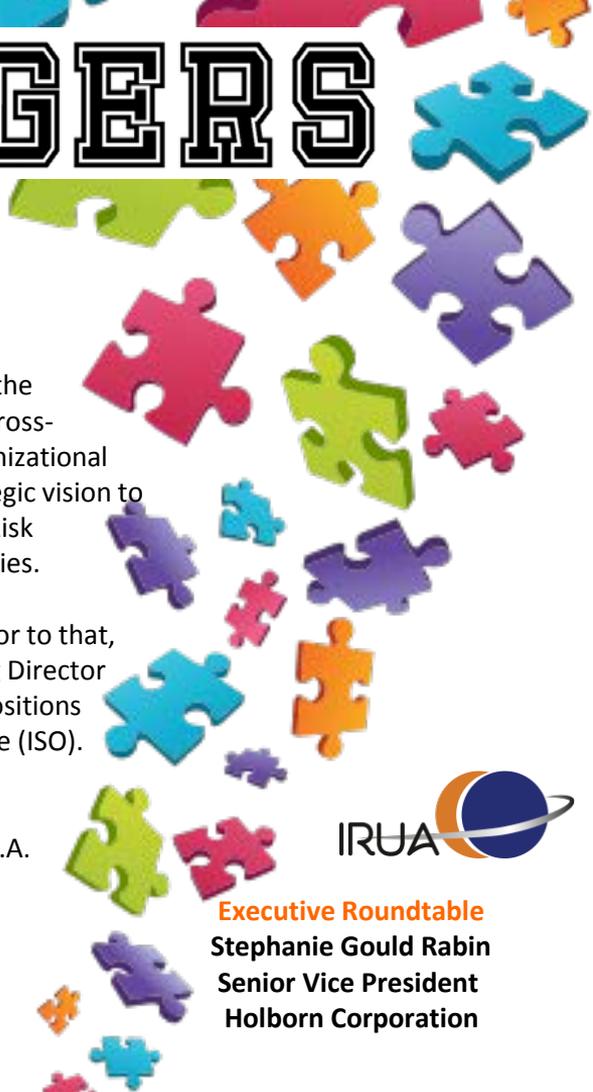
Stephanie Gould Rabin joined Holborn in 2016 and is currently Head of Corporate Strategy & SVP. Based in the firm's New York City office, Stephanie helps to define, design, and implement a wide array of strategic and cross-functional solutions for both clients and the firm. Her unique combination of business acumen, people/organizational focus, and technical skills provide a valuable opportunity to design solutions that align operations with strategic vision to ultimately drive efficiency and growth...pulling together things like the soft and technical side of Enterprise Risk Management and new organizational processes to effect behavioral changes to achieve key business strategies.

She joined Holborn from Aspen Insurance, where she was Senior Vice President and Head of Operations. Prior to that, Ms. Rabin was a partner in Aon's M&A / Business Transformation Advisory solutions. She was also Managing Director at Aon Benfield, where she led the NY and Latin American analytics teams. Stephanie also held leadership positions at Guy Carpenter & Co., Inc., Preferred Insurance Capital Consultants (PICC) and the Insurance Services Office (ISO).

Most recently, Stephanie was included as 2016's Influential Women in Re/Insurance by Intelligent Insurer. Stephanie earned a B.Sc. in Mathematics and Statistics from McGill University, Montreal and received her M.A. in Industrial-Organizational Psychology from New York University. She is also an Associate in the Casualty Actuarial Society.



Executive Roundtable
Stephanie Gould Rabin
Senior Vice President
Holborn Corporation





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Jon Colello serves as the President and Chief Underwriting Officer, for AXIS Re US (a business segment of AXIS Capital Holdings Limited (NYSE: AXS)). In this role, he is responsible for managing the US underwriting operation and serves as a representative on the Reinsurance Leadership Group for AXIS Re.

Mr. Colello has held many leadership positions within AXIS Re since joining the Company in 2004. He has nearly 20 years of (re)insurance experience and held roles at Odyssey Re and AXA Re. Mr. Colello received an MBA from New York University's Stern School of Business and a Bachelor of Science in Business from the University of Vermont.



Executive Roundtable
Jon Colello, President &
Chief Underwriting Officer, US
AXIS Re



GAME CHANGERS

Kevin H. Kelley is Vice Chairman of Global Risk Solutions, Liberty Mutual Group. Mr. Kelley's most recent role was Chief Executive Officer of Ironshore Inc., a Liberty Mutual company, which he has held since 2008. Prior to joining Ironshore, Mr. Kelley's professional tenure was with AIG's Lexington Insurance Company, where he is credited with building it into a leading excess and surplus lines insurance company. Under his leadership, Mr. Kelley has expanded Ironshore's international presence with a network of offices offering diverse, specialty insurance coverages throughout its global platform.

Mr. Kelley served as Chairman of the Board and Chief Executive Officer of Lexington Insurance Company from 1997 to 2008. He was elected President and Chief Executive Officer in 1987, after having held a variety of leadership roles within the company. In addition to his Chief Executive Officer role at Lexington, he was Executive Vice President of AIG Property Casualty Group and President of AIG Domestic Personal Lines. Mr. Kelley was also a Director of C.V. Starr & Company and Starr International Companies.



Executive Roundtable
Kevin Kelly, Vice Chair
Global Risk Solutions
Liberty Mutual Group



GAME CHANGERS

Mike Sowa worked in loss control engineering before beginning his underwriting career, gaining experience in both primary and reinsurance underwriting. He brings over 27 years of expertise to the Aspen Re team as a result.

Before joining in 2004 as one of the founding members of Aspen Re America, Mike worked with Factory Mutual, Allendale Mutual (FM Global), Frankona Re, NAC Re and XL Re.



Executive Roundtable

**Mike Sowa, Director-Global
Distribution & Marketing
Global Accounts
Aspen Re**



GAME CHANGERS

Mike is an experienced Program Manager with more than 15 years of P&C experience. He is also the current chair for the California Cannabis Industry Association Insurance Sub-Committee. In 2008, he developed and launched one of the first Medical Marijuana P&C Programs for the Cannabis industry.

In 2013, Mike was named Senior Vice President for GP Insurance Brokers (now Next Wave Insurance Services, LLC), where he oversees the Cannabis Program development and implementation, marketing and agency training nationally and internationally. Mike acts as a key point person for our agents, wholesale insurance brokers and industry relations for all US and international operations.



**Cannabis Insurance:
Risk & Opportunity**
**Michael Aberle, Sr. VP
President/Program Admin.
Next Wave Insurance Services**



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Ian Stewart is a partner and co-chair of Wilson Elser's national Cannabis Law practice. Leveraging his 20 years of legal experience, Ian helps clients navigate the challenging new risk management, business practices and insurance landscape presented by the rapidly developing area of Cannabis Law. Ian helps traditional and new organizations prepare for regulatory changes and liability trends whether dealing with regulatory compliance, product liability risks, defense of false advertising and unfair competition claims, professional liability risks, brand protection and obstacles to protecting intellectual property, assisting startups with novel risk management methods, or insurance coverage problems created by conflicting state and federal laws.

Ian works with licensed cannabis operators to comply with their obligations under the law and to develop risk management best practices. He regularly consults with insurance companies to assist with cannabis-related underwriting practices and the development of new policy forms. Ian is currently vice chair of the Insurance Committees of the National Cannabis Industry Association and the California Cannabis Industry Association.



**Cannabis Insurance:
Risk & Opportunity**
Ian Stewart, Partner
Wilson Elser



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Marlín Ramlal is Treaty Underwriter for AXIS Reinsurance. She joined AXIS in September 2012. In her role, Marlín is focused on serving the reinsurance needs of Regional P&C insurance companies through the broker channel evaluating Multiple Line, Property, Casualty XOL, and QS treaty programs that include Property General Liability, Worker's Compensation, Umbrella, and Cat.

Marlín is an enthusiastic and dedicated underwriter with over 10 years of experience in primary insurance, brokerage and reinsurance. She started her career, in 2004, as an insurance intern and, later, as an Excess & Surplus Lines Underwriter for RPS the MGA division of Arthur J Gallagher.

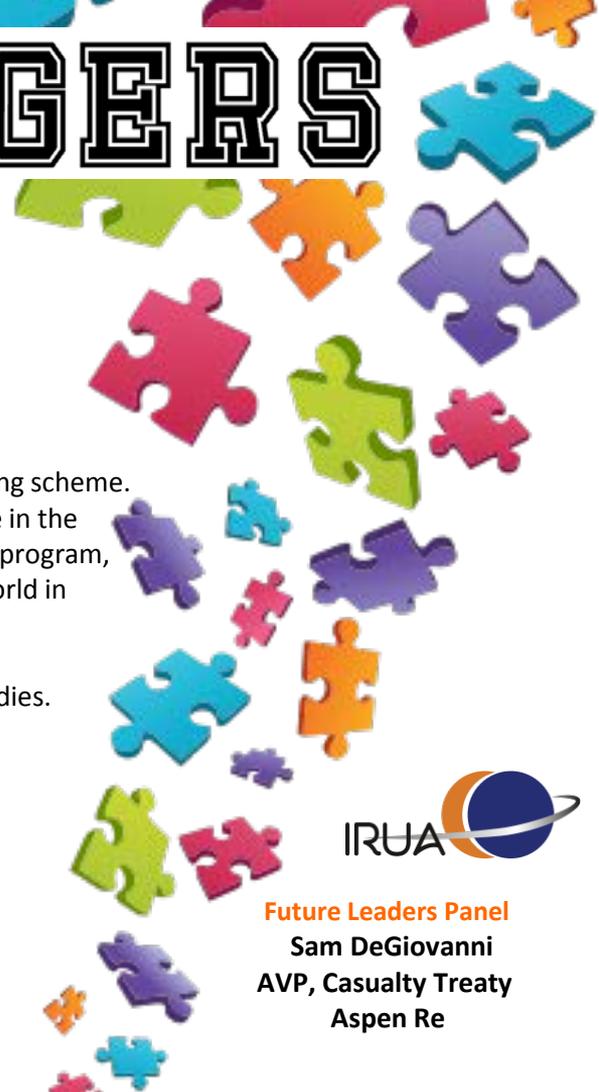


Future Leaders Panel

**Marlín Ramlal
Underwriter
ASIX Reinsurance**



GAME CHANGERS



Sam began his career in the reinsurance industry with Aspen in 2009 as part of their graduate training scheme. During the two-year program, he worked with a number of Aspen teams and offices, spending time in the US and International casualty treaty, facultative and property cat markets. Upon completion of the program, he spent two years underwriting US Casualty Fac business before transitioning back to the treaty world in 2013 where his current role sees him underwriting casualty and professional lines.

Sam graduated magna cum laude from Boston College with a degree in Economics and Hispanic Studies.



Future Leaders Panel
Sam DeGiovanni
AVP, Casualty Treaty
Aspen Re



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Jessica is a member of the Philadelphia broking team in the Regional and Mutual Segment and supports production efforts for the office. She previously worked on large account property business. Jessica began her career at Willis Re as a Reinsurance Analyst in the 2013 Reinsurance Analyst Training Program class.

Jessica graduated from Temple University in Philadelphia, Pennsylvania with a B.B.A. in Risk Management & Insurance. She has earned her Chartered Property Casualty Underwriter designation as well as her Associate in Reinsurance designation. Jessica is also a convention committee member for The Pennsylvania Association of Mutual Insurance Companies (PAMIC) and the Secretary for The Philadelphia Chapter of the CPCU Society. She is also involved in various philanthropic organizations across both Bucks and Philadelphia counties including MANNA, Second Helping and The Gift of Life House.



Future Leaders Panel
Jessica Kearney
Ass't. Vice President
Willis Re North America



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Sean is currently a Vice President at QBE Re working as a treaty underwriter on their casualty reinsurance team. Before graduating from St. John's University's Actuarial Science program, Sean began his career as a claims intern at Platinum Re. From there, he joined CNA's actuarial rotation program in Chicago as an analyst for their Specialty Lines reserving team and their Worker's Compensation pricing team. In 2009, he returned to the reinsurance industry in New York to work for Allied World Re to price casualty treaties. He joined the underwriting team at QBE Re in 2014.

Sean holds the Associate of the Casualty Actuarial Society (ACAS), Chartered Property Casualty Underwriter (CPCU), Associate in Reinsurance (ARe) designations and has been named to the Intelligent Insurer's list of 40 Rising Stars Under 35. He's also an active member of the board of the Reinsurance Under 40s group and previously served as President.



Future Leaders Panel

Sean Ramlal
Vice President
QBE Re



GAME CHANGERS

Gina is a Casualty Treaty Underwriter at Munich Reinsurance America, Inc. (Munich Re) in Princeton, NJ. She focuses on general liability, auto liability, umbrella liability, and workers compensation for regional clients across the United States.

Gina began her reinsurance career in 2014 through Munich Re's Graduate Reinsurance Development Program, a two-year rotational program with participants from across the global organization that combines primary insurance and reinsurance underwriting training and development. She had the opportunity to rotate through various functional areas across Munich Re and concluded her training by spending three months as a Casualty Facultative and Treaty Underwriting Trainee in Munich Re's Madrid office.

Gina is a graduate of the Fox School of Business at Temple University where she received a BBA in Risk Management & Insurance. Gina holds the CPCU and ARe designations.



Future Leaders Panel

Gina Ross

**Casualty Treaty
Underwriter**

Munich Reinsurance America



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Jerry Wallis has served as IRUA's Executive Director since October 2013 after being appointed Interim Executive Director in September 2012. His entire professional career has been spent in reinsurance starting in London in the mid-1960s until transferring to New York in 1973. From 1985 to 2000 he was President and CEO of Chatham Reinsurance Corporation and its predecessor companies. Chatham was sold to Mapfre Re in 2000 and he remained as a consultant there until October 2011 and as a Director of one of Mapfre's insurance subsidiaries for some time thereafter. He was an IRUA Director from 1997 to 2012 serving on several committees.

Jerry is busy as an active arbitrator and has been appointed to almost 90 arbitrations, now usually as the neutral umpire. He is an ARIAS-US Certified Arbitrator and Umpire and AIRROC listed arbitrator. For more details of his experience and consulting practice see his website: www.wallisresolutions.com



IRUA Executive Director
Jerry Wallis
Wallis Resolutions

