

2019 -2020 BOARD MEMBER BIOGRAPHIES

JULIE BORDO

President and General Manager

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Julie is the President and General Manager of PCH, providing general and professional liability insurance to over 1,200 personal care homes and assisted living facilities. After serving as outside counsel, she joined the company in 2013 as its Vice President and Claims Committee Chair. A former litigator, Julie has over 25 years of experience working as counsel to fellow attorneys and businesses. With such diverse experience, she engages a 360° view when addressing the unique demands of running a risk retention group. In 2017 she joined the Board of the National Risk Retention Association and is Co-Chair of NRRA's 2018 Conference.

SHAWN DEWANE

Investment Management Consultant

Dewane Investment Strategies

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Shawn Dewane is a registered principal and investment management consultant. He owns and operates Dewane Investment Strategies, an independent branch office of Raymond James Financial Services. Specialties include institutional risk management through proprietary portfolio design, sophisticated tax, estate and investment planning.

Shawn earned an MBA from Pepperdine University and a BS in business management from Arizona State University. He is honored to serve as adjunct faculty at Pepperdine.

In addition, Shawn holds elected office as director of the Orange County Water District, where he serves as Chairman of the Finance Committee. The District serves drinking water to more than 2.4 million people in Orange County, California.

NANCY GRAY – CHAIR

Aon Insurance Managers
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Nancy Gray is Regional Managing Director – Americas for Aon Insurance Managers and has over 20 years of experience in the captive and insurance industry. Nancy joined International Risk Management Group (IRMG) in 1996, which was merged into Aon Insurance Managers in 2001. She previously worked at Ernst & Young, Johnson & Higgins and Price Waterhouse. When Aon Insurance Managers and IRMG merged their worldwide operations, Nancy assumed the position of Deputy Managing Director of the combined Vermont captive operation. Nancy was promoted to Executive Director in 2005 and to her current role of Regional Managing Director in 2009. She is responsible for overseeing the captive management operations located within the western hemisphere. In addition to her management responsibilities, Nancy acts as a senior advisor to several large captives as well as assisting new clients in evaluating and implementing captive programs.

Nancy has a BS in Accountancy and an AS in Management from Bentley College located in Waltham, Massachusetts, and has attained the CPA, CPCU and HIA designations.

Nancy has served as a Director and Treasurer of the International Center for Captive Insurance Education and as a Director of the Vermont Captive Insurance Association. She also serves as an Officer and/or Director for a number of captive insurance company clients.

MELISSA A. HANCOCK – TREASURER

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Melissa is responsible for the oversight of SRS' clients and staff in the Mid-South, and actively supports the Vermont office and clients. She is responsible for a portfolio of clients ensuring that the outstanding quality of service attributed to SRS is applied to those accounts in order to deliver on their insurance, financial and underwriting reporting needs, while monitoring and advising on compliance with regulation and licensing requirements. She is also Director of Operations and Compliance for Mid-South.

Melissa joined SRS in September 2010, and has been in captive management since 2000. She has extensive experience with a wide variety of captive companies, including single parent, group, special purpose, sponsored, association and industrial insured captives. She

is currently an insurance accounting instructor for the International Center for Captive Insurance Education, serves on the Legislative Committee of the Delaware captive association and was the President of the District of Columbia captive association for five years and remains a Director.

Education and Professional Designations: Certified Public Accountant, Associate in Captive Insurance (ICCIE), Associate in Risk Management. Champlain College, B.S., Accounting and Finance

JON HARKAVY - VICE-CHAIR

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Jon Harkavy, Vice President and General Counsel for Risk Services LLC, has for many years been a strong advocate in the legal and political arena on behalf of captive clients and the alternative insurance market community. Over the past 5 years, Risk Services has been one of the largest captive managers of Risk Retention Groups in the United States. He served for eight years as Director of Governmental Affairs and General Counsel to the Risk and Insurance Management Society (RIMS) during which time Jon played a key role in the enactment of the Federal Liability Risk Retention Act Amendments of 1986. Jon has served as Chairperson of the Vermont Captive Insurance Association (VCIA), was Vice Chairperson of the National Risk Retention Association (NRRRA), a past Chairman of the American Bar Association's Self Insurers and Risk Managers Committee, a past Director on the Board of the Captive Insurance Council of the District of Columbia and is currently serving as a Director on the Board of the Nevada Captive Insurance Association. He serves on the faculty of the International Center for Captive Education.

Jon is a graduate of Temple University School of Law and a published author in numerous trade publications including Bests Review, Business Insurance, National Underwriter, and Risk Retention Reporter.

ROBERT H. "SKIP" MEYERS, JR. - GENERAL COUNSEL

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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 in Atlanta and Washington. Mr. Myers is based in the firm's Washington office.

ROD NOFZIGER – SECRETARY

Owner/Operator

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Rod Nofziger serves as the Chief of Staff for the Owner-Operator Independent Drivers Association (OOIDA). In his present capacity, Mr. Nofziger oversees various advocacy and business operational activities for the Association as well as the OOIDA RRG.

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. Prior to his time with OOIDA, Rod was employed by the U.S. House of Representatives Committee on Transportation & Infrastructure and was employed as a lobbyist for Washington, DC-based law firms.

Mr. Nofziger holds a Bachelor's Degree in Business Management from Hillsdale College and a Master's Degree in Education from Goucher College.

JAMIE SAHARA

Founder and CEO

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Jamie Sahara is the Founder and Chief Executive Officer of VALE Insurance Partners, a managing general underwriter focused on writing specialty property and casualty insurance. VALE acts as the Program Manager for Onyx Insurance Company, Inc., a Risk Retention Group and underwrites on behalf of Onyx, as well as other insurance companies.

Jamie oversees VALE's strategic initiatives, internal operations and administrative matters. He currently serves as chairman of Onyx and MP Reinsurance, a Cayman Island based reinsurer. In addition, Jamie serves on the board of Commonwealth Casualty Insurance Company, an Arizona based auto insurance company.

After launching his career at General Re, Jamie transitioned to an underwriting position with Swiss Re, where he focused on casualty and professional liability. Prior to founding VALE, he was Chief Underwriting Officer at Southport Re and Chief Financial Officer at DGU Insurance Associates.

Jamie earned a Bachelor of Science from Northwestern University where he received an athletic scholarship and served as captain of the tennis team.

MICHAEL J. SCHROEDER – PAST CHAIR

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Mr. Schroeder is a founder of Allied Professionals Insurance Company (APIC) and has an extensive background in alternative healthcare. He 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 and has formed and been a member of numerous boards and foundations serving the allied and alternative health professions.

Mr. Schroeder also founded the National Chiropractic Council, the American Acupuncture Council, and the American Massage Council, all of which are insurance purchasing groups.

Mr. Schroeder holds a Bachelor's Degree in History and a Juris Doctorate from the University of Southern California and currently serves as a member of the USC Law Board of Councilors. He is admitted to practice before the bar in California and Hawaii and possesses the prestigious "A-V" rating for ethics and legal ability from Martindale-Hubbell. He is also admitted and qualified to practice before the United States Supreme Court.

TINA TRUAX-McCUIN

Vice President, Regional Captive Manager

Private Client Group

TD Wealth

As a Private Client Regional Captive Manager, Tina Truax-McCuin provides captive insurance clients with TD Wealth's full suite of investment offerings, including professional portfolio management, portfolio guidance and brokerage services in her Captive Specialty Practice.

Through a team-based, consultative approach, she works closely with each client to identify their investment objectives and implement solutions to help them develop financial strategies. Tina leverages the resources of TD Wealth and TD Bank to assemble a team of specialists to identify the needs of each captive client. As the primary point of contact, she develops an extensive relationship with each captive client and works closely with the team assembled to provide a holistic approach. Tina joined TD Wealth in 1990. She has held a role in the Captive Specialty Practice for over two decades.

Tina is a graduate of University of Vermont and a graduate of St. Michael's College with a MSA. She currently holds her FINRA Series 7 and 66 registrations and the Associate in Captive Insurance designation through the International Center for Captive Insurance Education. She is actively involved in her community and volunteers for several charitable and non-profit organizations.

SANFORD "SANDY" ELSASS – Board Member Emeritus

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Sanford "Sandy" Elsass recently joined Structured Health Management Innovation as President. He continues to be Principal and Managing Director of Encore Partners, LLC, consultants to the insurance industry. He has served for three years (2012-2015) as

Chairman of the National Risk Retention Association. Sandy became involved in the risk retention sector when he formed and managed risk retention groups to serve the long-term care industry, physicians and nurses. Over the past 30 years, Sandy has held senior positions in the insurance industry. He was CEO of Montgomery & Collins, one of the five largest insurance wholesalers in the U.S. He grew the company over six years and arranged its sale to Marsh McLennan in 1999. Sandy began his insurance career with MacIntyre, Fay & Turner in Newton, Massachusetts, which grew into one of the top 50 insurance agencies in the country under his leadership.

JOSEPH E. DEEMS – EXECUTIVE DIRECTOR

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Until his agreement to serve as Executive Director, Joseph (Joe) Deems served as a member and Secretary of the Board of Directors of the National Risk Retention Association (NRRA). He continues to serve as Chairman of the NRRA *Government Affairs Committee* (GAC), which he took over in 2008. The GAC generates and manages NRRA's response to all developing regulatory or legislative changes and judicial matters which would adversely impact risk retention and purchasing groups across the country. The GAC oversees four (4) other subcommittees.

Mr. Deems has over 41 years' experience as an attorney licensed to practice before both state and federal courts with an emphasis on insurance law. His present practice also includes transactional corporate affairs, business formation and regulatory issues. He frequently serves as a neutral mediator and arbitrator and has testified as an expert witness. Mr. Deems has been in private practice since 1978. For six years, he also served as general counsel to a risk retention group. He is a regular speaker at industry events and has published articles in numerous publications.

Among other law related and community activities, Joe has served as International Justice (President & Chairman), General Counsel, and on the Executive Board of Directors of Phi Alpha Delta Law Fraternity, International, and that of its wholly owned Public Service Corporation located in Washington, D.C. He received his J.D. from Southwestern University School of Law and a B.A. from Loyola University of Los Angeles, California. He lives in Tarzana, California.