

## 2022 -2023 BOARD MEMBER BIOGRAPHIES

### **ANDREW BEARDALL (10/24)**

*GovTech*

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Andrew Beardall is Chief Operating Officer and founding partner of GovTech Insurance and General Counsel for The Capital Group. Earning his Juris Doctor from The Catholic University of America, Columbus School of Law, his educational journey began on a slightly different path. He attended the University of Maryland College Park where he earned a Bachelor of Science in Biology. He then went on to obtain a Master of Science in Neuroscience from the Uniformed Services University of the Health Sciences.

He specializes in providing guidance in the areas of insurance consulting, subcontractor compliance, employee benefits and contract review. He has seasoned expertise in building a solid foundation for client's financial security. From reviewing documents for agency or prime contractors, to ensuring subcontractor compliance with both contracting and FAR Regulations, he is well versed at providing well-rounded business counsel for planning and guidance.

Above the client level, Andrew stays up to date with the latest updates and changes in the Government regulatory framework. Whether it is speaking at conferences or upgrading GovTech policies to be the cutting edge of risk management, Andrew is a subject matter expert in the field.

### **GREG COOK - TREASURER**

*CARE Risk Retention Group, Inc.*

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In addition to serving as President of Future Care RRG, Inc., an RRG that insures long-term care facilities for professional and general liability, Mr. Cook serves as President and CEO of CARE Professional Liability Association, LLC (Parent Company to CARE RRG, Inc.). CARE provides medical malpractice insurance to physicians, dentists, and ancillary healthcare providers.

Greg Cook is also a partner of HPC Financial Services, LLC, a company providing consulting, underwriting, medical claims review, and financial consulting services. Prior to his tenure at CARE, he worked in the captive management business for Aon (Bermuda), Ltd. and Risk Services, LLC.

### **SHAWN DEWANE**

*Investment Management Consultant*

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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**

*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.

**JON HARKAVY – 2<sup>nd</sup> VICE-CHAIR**

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For decades, Jon Harkavy has been an advocate in the legal and political arenas on behalf of captive clients and the alternative insurance market community. Risk Services is one of the largest captive managers of risk retention groups in the U.S. He served as Director of Governmental Affairs and General Counsel to the Risk and Insurance Management Society (RIMS), where he played a key role in the enactment of the Federal Liability Risk Retention Act Amendments of 1986.

Jon also served as Chair of the Vermont Captive Insurance Association (VCIA), and Chair of the American Bar Association's Self Insurers Risk Managers Committee. He is currently the Board Director of Nevada Captive Insurance Association and the National Risk Retention Association (NRRRA), and serves on the faculty of the International Center for Captive Education (ICCIE).

Jon is a published author in numerous trade publications and a recipient of the 2013 National Risk Retention's *Karen Cutts Visionary Award*, presented at the association's 26<sup>th</sup> annual conference.

**CHRISTINA KINDSTEDT (10/24)**

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Christina is a bilingual Risk & Analytics executive active in both the United States and Asia. In the US, she routinely collaborates with the C-suites to provide strategic risk management consultancy at the intersection of risk, finance and Insurtech. Her clients range from Fortune 500 to non-profits and everything in between. They include pure captives, cell captives, group captives, Risk Retention Groups ("RRG") and Risk

Purchasing Groups (“RPG”). In Asia, she collaborates with insurance and captive insurance professionals including training them and insurance regulators.

After 14 years with the world’s 3<sup>rd</sup> largest insurance brokerage firms where she built and led its RRG and RPG practice and service team, Christina joined Advantage in early 2017 to start its office in the largest US onshore captive domicile and focus on client development. Since then, she has grown the office to win and serve a roster of clients headquartered both inside and outside the US, thus becoming a leading independent captive manager unaffiliated with any brokerage houses or insurance companies. The team that she has built consists of insurance professionals each with at least 20 years of relevant experience. Together they form and manage all types of captive insurance companies. For companies that consider alternative risk transfers, Christina conducts feasibility studies and formation services. For companies with existing captives, Christina provides strategic review, expanded use analysis and improvement plans. She has developed and implemented detailed underwriting, financial control and claims administrative procedures for her clients.

Christina is a frequent speaker at insurance industry conferences, regularly interviewed by trade publications, and has published several white papers on insurance. She serves on Board of Directors and various Committees for a number of captive insurance companies and insurance industry associations.

**KAREN HSI (10/25)**

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Karen Hsi is the Interim Executive Director of Captive Programs for the University of California System (UCOP). In her role, Karen manages overall direction, strategic planning, development, and management of the University’s captive platform operations, single-parent **Fiat Lux’s** insurance policy management activities, audit, exploration, discovery, and development of new captive initiatives, including Medical Center Warranty Program, UC Plus Program platform, Employee benefits captive arrangements; and relationships with captive insurance domicile regulators. Among other duties, she also serves as **Program Director** of the various UC Subsidiary companies, including, UC Health RRG, A Reciprocal Risk Retention Group, Eureka Insurance Co PCC, Eureka One IC, an Incorporated Cell Captive Insurance Company, and Sequoia, IC, an incorporated cell of Eureka Insurance Company, PCC

**ROD NOFZIGER – SECRETARY**

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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.

**TIMOTHY SULLIVAN - CHAIR**

*Recreation Risk Retention Group*

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

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

**TINA TRUAX-MCCUIN, ACI – 1<sup>ST</sup> VICE-CHAIR**

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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.

**WILLIAM P. WHITE (10/24)**

Managing Principal

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Bill White has a broadly based career in the insurance industry and government regulation that includes executive management positions for insurance and reinsurance companies and appointed positions with state and federal government agencies. His background includes insurance and reinsurance underwriting positions, financial market regulation, and strategic development responsibilities in traditional and alternative insurance risk financing operations.

As an independent consultant, he developed management and administrative operations for captive insurance domiciles in the District of Columbia and the State of Delaware. During his tenure as Commissioner of Insurance, Securities and Banking for the District of Columbia, Bill developed and implemented regulations including policies to meet federal requirements under the Dodd-Frank and Affordable Care Acts. Also, he was involved with development of global supervisory standards through the National Association of Insurance Commissioners (NAIC) and as an appointed member of the first Federal Advisory Committee on Insurance, supporting the Federal Insurance Office (FIO) at the U.S. Treasury.

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

**SANFORD “SANDY” ELSASS – *Board Member Emeritus***

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Sanford “Sandy” Elsass recently retired and consults to the insurance industry. He served for three years (2012-2015) as Chairman of the National Risk Retention Association and received the lifetime achievement award from NRRA. 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 & Thayer in Newton, Massachusetts, which grew into one of the top 50 insurance agencies in the country under his leadership. He continues to be involved in several non-profit charities.

## **JOSEPH E. DEEMS – EXECUTIVE DIRECTOR**

National Risk Retention Association

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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.