

IS RUN-OFF BUSINESS THE NEW LIVE?

IRLA Business Seminar 2019

Speaker Biographies



Tom Alcock
IRLA Director
Head of Legal
Armour Risk Ltd (London, UK)
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Tom Alcock was co-opted to the Board of Directors in January 2019.

Tom works for Armour Risk Management Limited as Head of Legal, Compliance and Regulatory, managing and developing the legal, compliance and regulatory teams. Previously Tom was a solicitor for DAC Beechcroft in Bristol dealing

with large recoveries, liabilities, policy coverage and advice relating to FOS complaints. Tom left his qualifying firm of Geldards (Nottingham) in 2013 where he assisted with complex, high value, multi-jurisdictional commercial disputes and defamation claims.

Stephen Arnold
Partner
PwC LLP (London, UK)
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Stephen Arnold is a Partner within PwC's Financial Services regulatory practice in London, with over 15 years of specialist insurance experience.

Stephen leads PwC's Insurance Regulatory team which supports all types of insurers and their owners manage the impact of regulation on their business. The team advises across all elements of the insurer life cycle from Authorisation to

closure and covers Prudential and Conduct regulations in the UK. The team also acts as an international hub for cross jurisdiction work.

Stephen has most recently been supporting multiple companies manage the regulatory and operational impacts of Brexit on their business.

Alanna Attwood
Manager
PwC LLP (London, UK)
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Alanna Attwood is a Manager and a domain specialist for PwC on InsurTech who was seconded to the CoLab InsurTech's Programme. She has in-depth industry experience, specifically in relation to innovation and driving business change with the use of technology. With broad hands on market experience, Alanna has knowledge across a number of different lines business that can be drawn upon.

She can share insight and market knowledge in consideration of developing an effective claims operating model: the changing insurance and legal landscape, the changing pace and use of technology and the effective interpretation and analysis of data.

Vasilka Bangeova
Managing Director,
Strategic Advisory EMEA
Guy Carpenter (London, UK)
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Vasilka Bangeova is Managing Director Strategic Advisory EMEA and member of the IFRS 17 Transitional Resource Group. She is an experienced qualified accountant, ACCA full member since 2001, specialized in the insurance segment of the financial services sector. For twelve years she has held senior audit, advisory and business roles in the Lloyd's and London Insurance markets

preceded by six years with big 4 firms in London, Continental Europe and Asia.

Vasilka joined Guy Carpenter in autumn 2018.



Simon Barnes
IRLA Treasurer
Chief Restructuring Officer
Zurich Legacy Management (London, UK)
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Simon Barnes was co-opted to the IRLA Board of Directors in March 2015. He is currently Treasurer of the Association.

Simon is Chief Restructuring Officer for Zurich Legacy Solutions, and as such he is responsible for setting and managing the run-off strategy for Zurich's discontinued portfolios and delivering economic and legal finality, within the UK, Europe and across the globe. Current ZLS portfolios have reserves which total more than \$7bn.

Prior to joining Zurich in 2011 he held the positions of both Executive Operations Director for Capita Commercial Insurance Services Ltd, and Divisional Director of General Insurance for Claims Management Group Ltd, both leading service providers to the live and legacy insurance industry.

Whilst being a Chartered Accountant by background he has been immersed in every aspect of managing an insurance operation and has over 30 years of insurance experience.

James Bracken
Chief Executive Officer
Fortitude Re (Pembroke, Bermuda)
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James Bracken is the Chief Executive Officer of Fortitude Re. He assumed this role in May 2018.

Previously James was Chief Financial Officer of AIG General Insurance since 2012. Prior to this role, James spent more than 20 years in finance-related positions in Europe and the U.S. He began his career with AIG in 2006, leading the legal restructuring of AIG's international property and casualty insurance business and then became its Chief Financial Officer. Before joining AIG, James

spent eight years at General Electric where he held positions at Employers Reinsurance Corporation, GE Frankona and GE Capital in Kansas, Munich and Stamford respectively. Prior to that, he worked for 10 years in the audit and business advisory practice of Arthur Andersen, both in the UK and in Chicago. James has served as a member of the board of directors of various U.S., Canadian, European and Asian insurance companies. He is a Mathematics graduate of Durham University, UK and is a member of the Institute of Chartered Accountants of England and Wales.

Nina Lynn Caroselli
Executive Vice President, Special Counsel
RiverStone Management
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With over thirty years of experience in insurance and litigation, Nina has taken on responsibility for providing advice and counsel to the run-off team with respect to some of the more significant risks it faces. Currently her primary focus is advising the Company on its global asbestos strategy. She began her career in private practice in New York and New Jersey specializing in the litigation of insurance coverage and product liability matters. Subsequently she moved in

house joining the run-off team in 1996 as Senior Attorney focusing on asbestos, pollution and health hazard claims. Nina's career with RiverStone has progressed and varied in responsibility having had executive responsibilities for Claims, Reinsurance and Operations. Nina earned her law degree from St. John's University School of Law. She is a member of Perrin Conferences advisory board and is a frequent speaker at industry seminars and conferences.

Anirvan Choudhury
Senior Manager
Bank of England (London, UK)
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Anirvan Choudhury is the Senior Manager in the London Markets Run-off supervision team at the Prudential Regulation Authority. He has worked for the PRA for 6 years and during that time he has held multiple technical analysis, sectorial oversight and supervisory roles.

Prior to his time with the PRA, Anirvan worked as an auditor in the United States. Anirvan is a qualified accountant and holds an MBA from the University of Oxford.

Charles Clarke
Vice President
Praedicat (London, UK)
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Charles Clarke is a VP of Sales at Praedicat, based in London, but talking to clients all over the world. In a previous life he worked in property catastrophe modelling and was intrigued by the opportunity to apply a similar technology to the world of casualty insurance.

His background in chemistry also means that the application of Praedicat's technology into the chemical, pharmaceutical and FMCG space is deeply interesting



Jos Cobben
Managing Director
Swiss Re (Zurich, Zurich)
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Jos Cobben (Dutch, 1967) studied Actuarial Science at the University of Amsterdam (MSc).

He started to work in L&H reinsurance in 1992 with then NRG Victory in an actuarial pricing role.

After the L&H business was sold to Swiss Re in 1995, he became a Managing Director in 2002. Jos moved with his family to Zurich in 2005. Until then he led the pricing unit, product development, Underwriting and Claims department, its non-domestic business, the Group and Direct business and the domestic L&H

reinsurance business.

Since 2005, Jos has been Head of L&H Products for ContEur and LatAm until 2012 when he became CRO for EMEA Reinsurance P&C and L&H. After the creation of the L&H Business Management unit in 2013, he became Regional Head of L&H Business Management EMEA and LatAm, spanning across actuarial reserving, claims, technical accounting, portfolio management and In Force Solutions.

He is a member of the Dutch and Swiss Actuarial Associations.

Paul Corver
IRLA Chairman
Group Head of Legacy
RQIH Ltd (London, UK)
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Paul Corver is the serving Chairman of IRLA and Group Head of Legacy at Randall & Quilter. His 34 years plus in the market include 11 years as IRLA Chairman and Board Director.

Paul is also responsible for ensuring capital efficiencies in the acquired companies through appropriate corporate structuring, proactive claims handling and exit strategies. Paul has completed Part VII and other European transfers, Loss Portfolio Transfers, novations and cross border mergers to streamline

acquisitions into the group's consolidation vehicles.

Paul speaks widely at conferences and seminars, and in his capacity as Chairman of IRLA he has led market groups in lobbying government and regulators on matters that affect the legacy sector.

In 2014 he was presented with the Services to Legacy Award.

Yana Efimova
Associate
IRLA Young Professionals Committee
Compre Group (London, UK)
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Yana Efimova is an Associate in Compre's M&A team in London, having started her career on the Compre graduate scheme almost four years ago. Her current focus is on execution of legacy transactions with an emphasis on the legal and structuring aspects, as well as being involved in origination activities in France and the UK.

Yana is an active member of the IRLA Young Professionals Committee that she joined in September 2018.

Carolyn Fahey
Executive Director
AIRROC (Washington DC, USA)
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Carolyn Fahey has been employed at the Association of Insurance and Reinsurance Run-off Companies Inc for seven years. As the Executive Director of AIRROC she is responsible for leading the initiatives of the organization in conjunction with the AIRROC Board of Directors. Carolyn also provides direction

in AIRROC's educational and networking events, marketing, committee facilitation, outreach to members and the insurance and reinsurance industries, marketing, publication support, organizational strategy and objectives.



Neil Freshwater
Chief Executive Officer
Zurich Legacy Solutions (London, UK)
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Neil Freshwater is the CEO of Zurich Legacy Solutions and has worked for the Zurich Insurance Group for 6 years since joining in 2013 as CFO of Zurich's UK GI Business. Neil is currently responsible for the strategic management, run-off and disposal of Zurich's discontinued and non-core portfolios, de-risking legacy exposures, delivering economic and legal finality, and enabling management to focus human and financial resources on Zurich's core business. Current portfolios have reserves of c\$4bn, having successfully disposed of 6 legacy portfolios with liabilities in excess of \$3bn in the past 3 years. Portfolios under management by

ZLS are comprised of global property, casualty, commercial, disability and life exposures in US, Europe and LatAm.

Neil is a Fellow of the Institute of Actuaries with 30 years of insurance industry experience in a wide variety of roles including as UK CFO of Catlin, and in a number of actuarial, finance, change and operational roles at Aviva and Swiss Re. Neil is a graduate of Loughborough University.

Matthew Gendron
General Counsel
Rhode Island Insurance Department
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Matthew Gendron is the General Counsel for the Rhode Island Insurance Division. He counsels the Division, leads enforcement actions against insurers and individual licensees, oversees the Rhode Island Market Conduct Examination function, and coordinates market actions with other states.

of solvent insurers in the Roger Williams University Law Review. He has earned the NAIC's APIR designation in 2016, LOMA's Fellow, Life Management Institute in 2004, and several other LOMA designations.

Matthew works regularly on NAIC Committees, Task Forces, and working groups, assisting design national model laws and regulations. He is counsel to the Chair of NAIC Property and Casualty Insurance (C) Committee and a co-chair of the Restructuring Mechanisms Working Groups under the Financial Condition (E) Committee. In 2018, he published a law review article on voluntary restructuring

Matthew had litigated in Boston prior to joining the Rhode Island Department and graduated from the University of Connecticut School of Law. Before law school, he spent four years in annuity operations at the Boston office of the Manufacturers Life Insurance Company of North America (Manulife USA), which is now operated as John Hancock.

Mark Hallam
IRLA Director
Managing Director, (P&C Reinsurance)
Swiss Re (London, UK)
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Mark Hallam was appointed to the Board of Directors in October 2015.

Mark has 32 years of experience in the re/insurance industry, initially underwriting in Lloyds followed by 10 years at Equitas. He has been with Swiss Re for the past 12 years as the Managing Director responsible for the proactive

management of the in-force P&C Reinsurance liabilities and assets. This includes due diligence and post close management of all Transactions, portfolio management of liabilities and outwards reinsurance, ILS management, direct claims run-off and client claims management.

Hasit Haria
Senior Manager
Bank of England, (London, UK)
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Hasit Haria is Senior Manager at the Bank of England (PRA) and leads the insurance Brexit approach team which works closely with the new authorisations and Part VII transfers team. He is an actuary by background and has led supervision of large domestic and international insurers.

Prior to joining the PRA, he worked with a leading motor insurer and has also held various roles as a consultant.



Greg Hoffnagle
Special Counsel
Cooley LLP (New York, USA)
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Greg Hoffnagle's practice focuses on complex insurance and reinsurance disputes as well as international commercial arbitration and litigation. In addition to his dispute work, Greg advises insureds, insurers, insurtechs, venture capital firms, reinsurers and brokers in compliance, regulatory and

transactional matters.

Sean Keely
Partner
Freeborn & Peters LLP
(New York, USA)
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Sean Keely serves as the managing partner of Freeborn's New York City office as well as leader of the firm's Reinsurance Subpractice Group.

He has over 20 years of experience litigating and arbitrating commercial disputes with a particular focus on the (re)insurance industry. In addition to helping craft commercial solutions when appropriate, Sean has successfully

tried cases to verdict in US state and federal courts, and to final award in arbitration for clients based in the US, London, Continental Europe, and Asia. Over the past several years, Sean has been at the centre of cases addressing developing issues in the industry, including late notice, allocation and aggregation of losses, follow-the-settlements, breaches of the duty of utmost good faith, material misrepresentation, and insurer insolvency.

David Kendall
Partner
Cooley (UK) LLP (London, UK)
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David Kendall is a partner in Cooley's London office and focuses on all aspects of insurance and reinsurance, including coverage, delegated authorities, run-off and insolvency. His cases include insurance coverage disputes (including third-party liability, marine, financial institutions, political risk, D&O and property insurance),

reinsurance disputes, insurance/reinsurance run-off and insolvency, arbitration and commercial court litigation. He has extensive experience of Bermuda form arbitrations in London.

Ayesha Khan
Senior Consultant
IRLA Young Professionals Committee
Quest Group (London, UK)
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Ayesha is a senior consultant working in M&A and Financial Control at Quest Group Holdings, an organisation that purchases and manages portfolios in run-off. Ayesha is qualified Chartered Accountant with over ten years of experience in financial services, within the Insurance market.

Ayesha is the co-ordinator of the IRLA Young Professionals Committee mentor scheme.

Emma Lawton
IRLA Director
Managing Director
BAI Claims Services Ltd (Chester, UK)
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Emma Lawton joined the IRLA Board of Directors in January 2019 after her return from MAT leave.

Emma is the Managing Director at BAI Claims Services Ltd and has led the organisation since her appointment to the Board in 2010. The Builder Accident Insurance Company went into run-off in 1998 and into a Scheme in 2002, managed by PwC LLP. In addition to the services provided to the BAI estate,

Emma has established strong working relationships with the FSCS and secured claims handling services contracts with many run-off insurers in the market.

With over 20 years in the profession Emma sat on the ELTO Advisory Board of Directors since its inception in 2010 and was heavily involved in communicating the view of the run-off community, particularly for the insolvent run-off estates.



Rod Luck
Claims & Reinsurance Manager
MMI (London, UK)
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Rod started his career in 1975 with Eagle Star and has been involved in claims throughout his career. He specialised in employer's liability, public liability and products liability, working with major customers like Hanson Trust, Electrolux/Zanussi and Associated British Foods.

In 1994 he moved to Zurich Municipal where he encountered the very interesting world of local authority claims. He later transferred to Zurich's CAT PI Team dealing with serious physical and head injury claims. This was followed by a period as Occupational Disease Claims Manager at Zurich's specialised

department in Birmingham.

In 2014 he left Zurich to join Municipal Mutual Insurance (MMI), managing the run-off of the legacy claims, being mainly industrial disease, particularly mesothelioma and child abuse. Rod appeared as a witness for MMI on two occasions during the IICSA Accountability and Reparations Inquiry in November 2018.

Rod was President of the Northampton Insurance Institute in 2017.

Chris McCrudden
Operations Director
BC Legal LLP (London, UK)
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Chris McCrudden is the Operations Director of the firm based in the head office. After completing his degree and the GDL at the University of Central Lancashire, Chris spent three years specialising in personal injury and civil litigation and coordinated a nationally publicised case involving human rights.

Chris has a strong interest and expertise in diagnosis and causation in noise-induced hearing loss claims, as well as a passion for translating difficult legal concepts into more digestible and simple content. He regularly uses these qualities when developing and delivering disease training to clients.

Chris also heads up BC Legal's unique Technical Secondment programme which is designed to improve clients' claims handling teams and processes, as well as drive down their indemnity spend.

In addition, Chris has a particularly strong background in legal IT solutions and has extensive experience in developing bespoke complex case management systems.

Alan Metzger
Senior Claims Manager
PRO Global Solutions (London, UK)
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Alan Metzger is a Senior Claims Manager at Pro Insurance Solutions Ltd, with nearly 35 years of UK general insurance claims experience. Since 2002 he has specialised in the management of long and short tail disease claims of all types, with an increasing focus on child abuse matters in recent years. He represents clients on the ABI PL Claims Working Group.

Prior to joining Pro, Alan spent 30 years in a range of claims roles within the Aviva Group, culminating in their Environmental team with responsibility for

the management of occupational and other disease type claims. He has been involved in a range of market forums and issues, including drafting responses to consultations on regulatory or legislative change.

Alan has been heavily involved in EL policy tracing issues, being an original member of the ELTO Claims Working Group and sitting on the ELTO Advisory Board. He has given evidence, successfully, on cover disputes.



Glen Mulready
Insurance Commissioner
Oklahoma Insurance Department
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Glen Mulready became the 13th Oklahoma insurance commissioner after receiving 62 percent of the vote. He was sworn into office on January 14, 2019.

Glen is a recognized leader and champion in the insurance industry. Starting as a broker in 1984, Glen rose to serve at the executive level of the two largest health insurance companies in Oklahoma. In 2007, he joined Benefit Plan Strategies, a company helping businesses provide employee benefits and health insurance to their employees.

Glen has served as President of both the Tulsa and Oklahoma State Health Underwriters Associations and has been named State Health Underwriter

of the Year.

In 2010, Glen successfully ran for state representative and quickly became the point person for the House of Representatives on insurance issues and was appointed chairman of the Insurance Committee after the 2014 elections. In this role, Glen passed legislation which resulted in more insurance companies offering service in the state, and he reformed the state employee insurance program to save Oklahoma millions of dollars a year while also saving thousands of dollars for those families. These successes led to Glen being tapped for the leadership position of Majority Floor Leader in 2017.

Mike O'Hagan
Head of Run-off
FCA (London, UK)
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Mike O'Hagan has been at the UK regulator for over 30 years in a wide variety of roles. For the last 10 years he has been supervising London Market firms, initially at FSA and since 2013, for the FCA. He currently leads the team responsible for the FCA's supervisory strategy for Run-off firms.

Immanuel Peter
Systems & Processes Manager
Swiss Re (Zurich, Zurich)
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Immanuel Peter is an experienced project and program manager with a strong focus on implementing digital business models and creating efficient operating models. He is fascinated by new technology, future operations and the digital transformation changing our corporate environments.

After a few years advising insurance and reinsurance clients as a Management and IT Consultant Immanuel joined Swiss Re in 2014 as Head of Operations, Germany for a new primary life insurance branch belonging to Swiss Re. Together

with a distribution partner he implemented in this role the first fully online life insurance distribution channel in Germany. As the leading program manager, he was also defining a pan-European, TPA based E2E Target Operating Model. In 2017 he took a new role in Reinsurance to drive the further digitization and automation of P&C reinsurance operations.

Immanuel holds a master's degree in Business Administration from the University of Zurich.

Stephen Roberts ACII
IRLA Chairman Elect
Executive Claims Director
Riverstone Management Ltd (London, UK)
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Stephen Roberts joined the IRLA Board of Directors in March 2015 and is the Chairman Elect.

Stephen is Executive Claims Director of RiverStone Management and a member of the RiverStone Executive and Group Internal Model Committees. He has experience dealing with significant claims in liability, motor, property and professional classes with previous claims and operational roles at Brit Insurance,

Abacus Syndicates, Bankside, Janson Green and Limit, starting his insurance career with Lloyd's Broker Leslie and Godwin.

Stephen is also a board member of the CII's Claims Faculty, which amongst other things encourages the maintenance of good practice along with the highest standards of competence, expertise and professionalism for staff at all levels of experience.



Rachel Sloane
Broadcaster, Speaker & Writer
(Felixstowe, UK)
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Rachel Sloane is an award-winning broadcaster with a long career in both commercial and BBC local radio. With her long experience of chairing radio phone-ins and debates, Rachel is regularly used by many different organisations as a facilitator. She has over 35 years experience as a speaker and lecturer,

and writes arts reviews and magazine features. She is a qualified tutor in Further Education.

Jamie Susskind
Barrister & Author (London, UK)
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Jamie Susskind is an author, speaker, and practising barrister. A past Fellow of Harvard University's Berkman Klein Center for Internet and Society, he studied history and politics at Magdalen College, Oxford, graduating first in his year before turning to the law.

Virtual Reality) and politics. He is the author of Future Politics: Living Together in a World Transformed by Tech (Oxford University Press, 2018), an Evening Standard Book of the Year, a Prospect Book of the Year, and a Guardian Book of the Day.

Jamie is passionate about technology (from AI to Blockchain, Robotics, and

He writes and speaks about the future of power, freedom, justice, and democracy.

Zsolt Szalkai
President
Premia (Europe) (Hamburg, Germany)
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Zsolt Szalkai joined Premia on 1 May 2018, as President of its Continental European operations. Premia today has existing operations in the US and Bermuda and thus Zsolt's key responsibilities are the development and build-out of Premia's Continental European platform. Prior to joining Premia, Zsolt was co-founder of DARAG's run-off business, which itself focused on Continental European run-off solutions. Zsolt spent eight years with DARAG, where he was a member of the Group Executive Management and Chief Executive of DARAG's

German entity with key responsibilities for liability management and transaction origination and execution. Prior to this Zsolt gained extensive experience in advising insurance companies on run-off, restructuring and M&A transactions, whilst at KPMG in Germany.

Zsolt is an economist and a CFA charter holder.

Luke Tanzer
Managing Director
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Luke Tanzer is the Managing Director of RiverStone's UK operations. Luke joined RiverStone in 1998 and has held a number of positions including Head of Workout, Reinsurance Director and Operations Director before his promotion to Managing Director in 2009. He has been involved in the resolution of numerous complex and challenging issues with a focus on resolving disputes and negotiating major commutation transactions.

a broker prior to joining RiverStone in the Claims and Placing Divisions of Alwen Hough Johnson and Sedgwick Re between 1990 and 1998.

Born in Australia, Luke graduated from James Cook University, North Queensland in 1987 with a Bachelor Degree in Economics, and before moving to England he worked in commercial lending with Barclays Australia Finance Ltd in Sydney.

Luke has over 26 years' experience in the insurance industry having worked as



Kevin Timmons
Chief Executive
JLT Advisory Ltd (London, UK)
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Kevin Timmons is a Director and Partner for JLT Advisory Ltd and was involved in the formation of JLT Advisory in 2010. Following the merger between JLT and Marsh, Kevin will be made a Director of MMC Securities subject to regulatory approval.

Kevin has more than 25 years experience in the insurance market starting in 1992 at SVB Syndicates (now Novae) where he worked on the transfer of prior liabilities to Equitas, the company's reversal into a PLC, Syndicate Capital Trust and the takeover of CLM Insurance.

He then moved to corporate finance in 2002 at Heath Lambert followed by Aon Capital Markets in 2004.

Kevin has been involved in advising on Lloyd's and FCA M&A. Most recently he advised Cincinnati Financial on their acquisition of Beaufort Underwriting and also advises on capital raising including Private Equity, Trade and Reinsurance Capital Quota Shares.

Darren Truman
IRLA Director
Chief Operating Officer
Enstar (EU) Ltd (London, UK)
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Darren Truman was appointed to the IRLA Board of Directors in October 2017. Darren is Chief Operating Officer of Enstar (EU) Group. He has worked in the industry for more than 30 years and spent the majority of that time in the claims arena, the last 20 years involved in the legacy sector. His involvement in run-off commenced when Sphere Drake Insurance Limited ceased underwriting in 1999.

Having been with Enstar for 14 years Darren has undertaken numerous roles including Chief Operating Officer of Shelbourne Syndicate 2008 which has

completed significant numbers of RITC's, Enstar Head of Complex Claims, European Head of Claims and latterly as Chief Operating Officer of Enstar (EU). These roles allowed him to gain significant experience in dealing with claims across all classes and actively managing those within the portfolio's Enstar acquire. Darren is currently responsible for all Claims across Enstar (EU) including those emanating from Enstar's live StarStone operations along with ceded Reinsurance and Commutations.

Deepti Vohra
Director
PwC LLP (London, UK)
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Deepti Vohra works in PwC's Assurance practice. She has more than 10 years experience specialising in the Insurance sector.

Deepti is a huge advocate for Inclusion in the workplace. She has a leading role

with PwC's Gender Balance Network. Deepti is also a committee member of the Insurance Industry Charitable Foundation which seeks to raise funds and volunteer time from across the industry for important social causes.