

Legal & Business Operations Executive

Driving Growth • Forging Legal & Business Strategies • Developing Top Performers

Senior Leadership Professional possessing a unique fusion of legal prowess and business acumen that bolsters profitability of domestic and international entities. An innovative and formidable leader applying a big-picture perspective and analytical detail in startup, turnaround, and established environments to develop and maintain prosperous, sustainable growth. A dynamic and compelling teacher and mentor who develops teams and individuals who excel. Empathetic yet demanding in setting standards that yield results beyond expectations. Dependable and consistent in producing notable ROI in a variety of industries, including insurance, reinsurance, and international business.

CORE COMPETENCIES

- Strategic Legal & Business Advisement
- Business & Growth Initiatives
- Strategic Planning / Execution
- Complex Transactions / Negotiations
- Legal Department Leadership
- Litigation / Regulatory Enforcement
- Risk Management / Regulatory Compliance
- Operations Optimization
- Domestic & Global Experience
- Collaborative, Cross-Functional Leadership
- Develop Teams & Individuals
- Corporate Governance

PROFESSIONAL EXPERIENCE

Haverford Holdings Limited | Hamilton, Bermuda

2016 – Present

An investment holding company with insurance, reinsurance, aviation, and manufacturing subsidiaries around the world.

General Counsel

Provide legal supervision and advice on strategy, proper governance, litigation, M&A, and regulatory compliance.

- **\$32.4 million returned to investors** while serving as interim CEO by planning and guiding execution of a solvent run-off and orderly divestiture of the company's reinsurance division.
- **Avoided the risk of an unfavorable judgment and continuing legal costs** by supervising complex litigation, managing the activities of outside counsel, and negotiating a final settlement.
- **Ensured company compliance** by managing the regulatory and legal aspects of the business, including educating stakeholders on the impact of statutory changes.
- **Strengthened the corporate governance structure** by designing operational processes, automating board books, and developing cross-functional communication systems.

St Bernard Assure Limited | Queensway, Gibraltar

2012 – 2016

Europe's first exclusively online insurance company grown from startup to underwriter of personal auto insurance, surety and performance bonds, and treaty reinsurance.

Co-Founder & Chief Executive Officer

Oversaw all aspects of operations including underwriting appetite, selection of IT systems, legal, claims, and personnel.

- **Started the first European-based online insurance company** producing a first-year profit, 24.1% return-on-capital, 58% combined ratio on reinsurance, and an eight-percent total return on investments.
- **1.22x multiple price-to-book-value received** when selling the company after three years of operation.

Flagstone Reinsurance Holdings SA | Hamilton, Bermuda redomesticated to Luxembourg

2008 – 2012

Startup \$1 billion insurance and reinsurance holding company operating in 16 countries with 500+ employees.

General Counsel & Corporate Secretary

Furnished legal supervision and advised on corporate strategy, proper governance, and board processes.

- **\$330+ million of alternative capital secured** by creating special-purpose vehicles issuing catastrophe bonds and installing a reinsurance sidecar.
- **Averted millions in annual taxes** by redomesticating the holding company, inverting the operating enterprise, restructuring dozens of internationally based subsidiaries, and aggregating \$1.1 billion in a closed-end fund.
- **Expanded the business** into new markets and new lines of business by acquiring a Lloyd's managing agency and syndicate, a South African reinsurance company, and a Cypriot insurance firm with a UAE intermediary valued at \$169.7 million through leveraging a two-step acquisition methodology.
- **Organized, trained, and led a legal team** supporting clients of the company's 16 operating entities in achieving business objectives. Recognized by the industry as in-house legal team of the year.

- **Reduced risk of international operations** by ensuring global compliance in 42 organizations in 16 countries through implementation of a structured regulatory review protocol, adoption of regtech AI software, and preserving the company's global reputation.

AXA | New York, NY**2006 – 2008**

A \$113 billion French multinational insurance and asset management firm serving 105 million clients in 54 countries.

Executive Vice President – Chief Legal Officer

Led operational and legal activities for North American property and casualty run-off operations, with \$2.8 billion in claims.

- **\$57 million of surplus relief generated** and the U.S. division returned to profitability by advising on legal strategies, acquiring special-skill personnel, and restructuring liability management into four teams.
- **Overcame governmental interference** with the run-off business by interfacing with regulators, staying current on legislative activity, and leading the division through the bureaucratic maze.
- **Resolved a years-old dispute costing millions** by applying diplomacy and persuasion to convince a sister company to accept assistance in resolving claims processing issues including a London market spiral.
- **75% cap affected on a \$45 million exposure** by recognizing an error in agreeing to assume responsibility for other companies' obligations and acting decisively to minimize the financial impact.

Endurance Specialty Holdings Limited | Hamilton, Bermuda**2002 – 2006**

Startup global insurance-reinsurance enterprise generating \$2 billion internationally per year and employing 300.

Senior Vice President – Chief Claims Officer

Served on the executive startup team and held concurrent responsibility for running the claims department.

- **Built the company into a publicly traded market competitor** by influencing expansion strategies, coordinating efforts for organic growth, assisting with the IPO, acquisition of two renewal rights portfolios, and acquisition of two corporations that complimented the existing business.
- **Ensured the company launched with the ability to meet regulatory requirements** by serving as the company's first in-house lawyer establishing claim procedures, reporting protocols, IT development, and a tracking system for legislative updates and legal precedents.
- **Preserved profitability and managed liability exposure** by forming a world-class claims team by hiring right, training thoroughly, and providing constant coaching and support to grow each member's knowledge and skills.
- **Protected the organization** from the impact of uncovered claims, unfavorable judgments, and continuing legal costs by actively managing major litigation and outside counsel.

- PREVIOUS EXPERIENCE -**Swiss Reinsurance Company | Zurich, Switzerland**

The world's largest reinsurer with \$49 billion in revenue, offices in 25 countries, and more than 15,000 employees.

Deputy General Counsel & Head of Claims

Managed the global claim portfolio, oversaw claim and legal staff, and third-party service providers.

- **\$6.6 billion purchase facilitated** by partnering with one party's CEO to resolve a major contingent liability, providing contractual- and business-strategy advice, and influencing market cooperation.
- **Changed worldwide insurance procedures** by leveraging market leadership and establishing contract certainty through a contract-drafting-and-support unit for ensuring clarity of contract terms, standardizing document language and setting deadlines for policy issuance.
- **Saved the company from a disastrous \$14 billion judgment** and the industry from a devastating precedent by guiding the legal response as market leader of 22 co-insurers suing over coverage related to the World Trade Center collapse.

EDUCATION / CERTIFICATIONS / MILITARY SERVICE

Juris Doctorate, University of the Pacific, McGeorge School of Law, Sacramento, CA

Doctorate Business Administration in International Business, International School of Management, Paris, France

Bachelor of Arts in Political Science, International Relations, Religion, Colgate University, Hamilton, NY

Associate of Arts in Research, Planning & Management, Insurance Institute of America, Malvern, PA

Law Licenses: Maryland, DC, North Dakota, England & Wales, Bermuda

U.S. Marine Corps, 1st Lieutenant