

Keynote Speaker Bios

Patrick Byrne, Founder and CEO, Overstock.com

The Internet changes retailing and no one knows more about that than Mr. Patrick Byrne, founder, Chairman and CEO of Overstock.com Inc. In 1999, he recognized the potential for liquidating excess inventory through the Internet. The company has grown from \$1.8 million in sales in 1999 to \$1.1 billion in 2010. Mr. Byrne believes in education and has founded 19 schools internationally. He holds a black belt in tae kwon do and once pursued a career in professional boxing. He has cycled across the country four times.

Jeffrey Durmer, MD, PhD, D.ABSM, Chief Medical Officer, Fusion Sleep

Dr. Jeffrey Durmer, co-founder and Chief Medical Officer for Fusion Sleep, is one of the nation's leading experts in Sleep Medicine. He is Board Certified in both Sleep Medicine and Neurology by the American Board of Sleep Medicine (ABSM) and the American Board of Psychiatry and Neurology (ABP&N). In addition, he holds a PhD degree in Neuroscience from the University of Pennsylvania. Dr. Durmer is the Sleep Medicine consultant to the FAA, and has led multiple seminars to educate and advise the FAA and NATCA on issues related to fatigue and sleep/wake disorders.

Speaker Bios

Jay Adkisson, J.D., Partner, Riser Adkisson LLP

Mr. Jay Adkisson is the managing partner of the firm's West Coast office in Newport Beach, California. Mr. Adkisson has his Juris Doctor in law from the University of Oklahoma. Mr. Adkisson has twice been an expert witness to the U.S. Senate Finance Committee. Mr. Adkisson is also the author of "Adkisson's Captive Insurance Companies." Mr. Adkisson is an honorary member of the California Association of Judgment Professionals, which is the largest creditor association in the state. Mr. Adkisson is admitted to practice law in California, Oklahoma and Texas. Mr. Adkisson is the only asset protection planner to have given lectures on the subject to both the U.S. Department of Justice and the U.S. Internal Revenue Service. Mr. Adkisson is currently the Chair of the American Bar Association's Committee on Captive Insurance of the Business Law Section, and a contributing writer for Forbes.

Travis D. Clark, CPA, CPA, CVA, MAcc., Albright, Persing & Associates, Ltd.

Mr. Travis Clark is a shareholder with Albright, Persing & Associates, Ltd, Certified Public Accountants in Reno, Nevada. During his 13 years with the firm, he has devoted a substantial portion of time working with insurance clients in all aspects of accounting. Mr. Clark has performed auditing, taxation, accounting and consulting services for captives, self-insured groups, and risk retention groups. Albright, Persing & Associates focuses on providing complete business advisory services to their insurance clients that go beyond typical accounting and auditing services. Mr. Clark received a bachelors and masters degree in accounting from Southern Utah University and is also a Certified Valuation analyst. In addition to accounting and tax services for insurance clients, other industries and areas of practice include mining exploration, business valuations, and litigation consulting.

Troy Filipek, FSA, MAAA, Principal and Consulting Actuary, Milliman

Mr. Troy Filipek is a principal and consulting actuary with the Milwaukee office of Milliman. He joined the firm in 2002. Mr. Filipek's areas of expertise are managed care, Medicare Advantage and prescription drugs. His current responsibilities include modeling and analysis of medical and prescription drug benefit plans, both in the Commercial and Medicare markets. In the Medicare market, Mr. Filipek has worked extensively with carriers, with particular emphasis on the Medicare prescription drug benefit. Mr. Filipek has assisted PDPs, MA-PDs, and employers with strategic planning, Medicare bid preparation, RDS attestations, and other issues related to Medicare Part D. He is a key contributor to Milliman's Part D research efforts. In the Commercial market, Mr. Filipek has worked at all levels for carriers. He has reviewed rating approaches and formulas, developed rating manuals and models, analyzed historical experience, reviewed and opined on provider reimbursement levels, and completed reserve analysis, as well as providing strategic consulting on a host of other items.

John Hallgren, CIMA, First Vice President, Senior Institutional Consultant, The Lone Peak Group

Mr. John Hallgren is a First Vice President and Senior Institutional Consultant for The Lone Peak Group in the Salt Lake City office of Morgan Stanley Smith Barney. Morgan Stanley Smith Barney employs fewer than 100 Senior Institutional Professionals firm-wide. Mr. Hallgren has responsibilities for customized portfolio construction, investment strategy, asset allocation strategies, client management and business development. The Lone Peak Group consists of 7 professionals, 5 in Salt Lake City and 2 in New York City, who provide highly customized investment services for admitted insurance companies, risk retention groups, captives (both international and domestic), institutional clients, high net worth individuals and families throughout the United States. Mr. Hallgren is a 25 year veteran of managing fixed income and equity portfolios for the insurance, captive and RRG industries for Morgan Stanley Smith Barney clients.

Peter Joy, ARM, Executive Vice President, Aon Risk Solutions

Mr. Peter Joy has 32 years of experience in the captive management industry and is well versed in many of the off-shore and USA domiciles. Mr. Joy's current duties are to help clients realize the full potential and benefits from their captives, as well as to assist new clients in evaluating and implementing a captive program. Mr. Joy has worked with the state regulators and has formed captives and risk retention groups in the major domiciles. He also has practical experience of merging and relocating captives. He received a Bachelor of Science degree in Information Technology, has the Associate in Risk Management, and has the Series 6 and Series 63 securities designations.

James Kasprzyk, Senior Director Corporate Insurance, McDonalds Corporation

Mr. Jim Kasprzyk joined McDonald's Corporation in March 1999. Prior to joining McDonald's, he worked for Waste Management Inc. as Director of Worldwide Insurance Programs for 10 years. He has held similar positions at Kraft Inc. and the Solo Cup Company. Mr. Kasprzyk has over 30 years experience working in the risk management and insurance industry. Jim obtained an MBA from De Paul University in 1991. He received his Chartered Property and Casualty (CPCU) designation in 1984 and an Associate in Risk Management (ARM) designation in 1986. Mr. Kasprzyk obtained an all lines insurance broker's

license in 1976. He is currently a member of the CPCU Society and the Risk and Insurance Management Society.

Mark Knold, Chief Economist, Utah Department of Workforce Services

Mr. Mark Knold is the Chief Economist for the Utah Department of Workforce Services. His role is to represent the department on economic issues and to convey clearly and precisely the department's employment and unemployment statistics. An understanding of international, national, state, and local economic factors, conditions, and trends are all requirements. Mr. Knold has worked for the department for 21 years and holds a Masters Degree in economics from the University of Utah. He also serves on committees that have advised the Governor, state economic councils, economic development agencies, and legislative committees.

Daniel J. Kusaila, CPA, Tax Partner, Saslow Lufkin & Buggy, LLP

Mr. Daniel Kusaila is the lead Insurance Tax Partner with Saslow Lufkin & Buggy, LLP. Mr. Kusaila is responsible for the execution and delivery of tax consulting and compliance services to the Firm's insurance tax clients. He has significant expertise in the taxation of traditional property & casualty insurance companies, single-parent captives, risk retention groups, reciprocal insurance companies, cell captives, associations, and non-profit companies. Mr. Kusaila's specific areas of concentration include: Federal & State tax compliance and planning, structuring captive insurance companies, mergers, acquisitions & reorganizations, private letter rulings, Federal Excise tax compliance, Topic 740 financial statement reporting and SSAP 10 financial statement reporting. He is a frequent national speaker on topics relating to Federal and State taxation of insurance companies and is an instructor for the International Center for Captive Insurance Education.

Michael Mead, CPCU, President, M.R. Mead & Company, Inc.

Mr. Michael R. Mead, CPCU, is a veteran of the insurance industry serving in a variety of roles; Regional Director of a global broker, an underwriter, and an entrepreneur starting and operating several insurance related companies. He is Past Chairman and Director of the Captive Insurance Companies Association, President of the Missouri Captive Insurance Association, a Director and Vice President of the International Center for Captive Insurance Education and Director of the Captive Insurance Council of the District of Columbia. He is President and Managing Member of the newly formed Constitution Insurance Company, LLC, of Delaware, a Special Purpose Captive using Serial LLC entities.

Niki Neilon, CPA, Partner, Casey, Neilon & Associates, LLC

Ms. Niki Neilon has experience with a wide variety of captive insurance companies (pure, agency, association), risk retention groups, self insured associations, individual self insureds and governmental insurance arrangements, providing services such as: financial feasibility analysis, accounting and auditing, taxation, preparation and consulting, investment analysis, and business consulting. Ms. Neilon's responsibilities include managing the company's insurance industry practice; developing strategic alliances with captive service providers; advising clients on technical issues related to their captive and educating captive owners and service providers. As a Certified Public Accountant, Ms. Neilon has assisted companies in restructuring their organization, minimizing tax obligations and providing for

long-term growth and stability. Ms. Neilon's comfortable style and diligence in finding a suitable answer have quickly gained the confidence of our clients.

Kyle Plath, Senior Vice President, Trean Reinsurance Services, LLC

Trean Reinsurance Services, LLC (Trean Re) is one of the largest independent reinsurance intermediaries in the United States. A core concentration of Trean Re is the design and placement of reinsurance programs for specialty insurers, including captives and risk retention groups. Mr. Kyle Plath has been placing reinsurance for nearly 20 years. He leads Trean Re's activities in the accident/health field, serves on Trean Re's board of directors and holds designations as a Registered Health Underwriter (RHC) and Associate in Reinsurance (ARe). He began his reinsurance career at a large, publicly-traded reinsurance broker in 1994 and joined Trean Corporation in 1996 as one of its original employees and owners. Mr. Plath earned a B.A. (Summa Cum Laude) in Business Management and Political Science at Hamline University, St. Paul, Minnesota.

Randall D. Ross, ACAS, MAAA, Senior Consulting Actuary, Taylor-Walker & Associates, Inc.

Mr. Randall Ross is a senior consultant with Taylor-Walker & Associates, Inc., Actuarial Consulting Group. He has over 20 years of experience in actuarial consulting, working with all lines of property and casualty insurance. Taylor-Walker provides a variety of reserving and rating actuarial services to regulatory and industry clients. Mr. Ross consults with property and casualty insurers, captive insurance companies, risk retention groups, reinsurers, and self-insured plans of all sizes and types. Mr. Ross is the appointed actuary for approximately 80 captive insurance companies, working in several domiciles. He specializes in reserving, captive insurance feasibility analysis, reinsurance accounting and risk transfer. He also has extensive experience in the construction of stochastic simulations of captive insurance financial statements.

Donald B. Rousso, President, Alta Holdings, LLC

Mr. Donald Rousso is the President at Alta Holdings, LLC. He has over 25 years experience in the legal and accounting fields specializing in sophisticated insurance, business and commercial transactions. Mr. Rousso has been involved in the structuring, establishment and management of over 100 captive insurance companies domiciled both domestically in the U.S. and internationally. Mr. Rousso has extensive experience in business and commercial law and has also served as Executive Vice President and General Counsel for a property and casualty insurance company, life insurance companies, and related investment and holding companies where he was responsible for transactional, planning and operations. Mr. Rousso has served as Vice President in the public finance division of a boutique investment banking firm, where he was second in command of crisis management and turnaround consulting.

R. Wesley Sierk III, President, Risk Management Advisors, Inc.

Mr. Wesley Sierk III is the President and Lead Strategist for Risk Management Advisors, Inc. Mr. Sierk is an expert in asset protection, executive compensation, alternative risk transfer and captive insurance companies. He has over 15 years helping highly profitable, closely held businesses limit their risk

exposure and taxes through qualified plan structures, onshore and off-shore entities, and trust arrangements. He is the author of "Taken Captive" a guide to captive insurance companies to business owners and "You Can Make It, But Can You Keep It?" A book for high net worth clients on how to protect their assets from litigation, taxes and bad advisors.

David J. Slenn, J.D., Associate, Akerman Senterfitt

Mr. David Slenn is an Associate in Akerman Senterfitt's Taxation practice and speaks nationally on the topic of asset protection planning and has been featured in publications such as *Bloomberg Law Reports*, *Leimberg Information Services* and the ABA's *Probate & Property* magazine. Mr. Slenn is the current Co-Chair of the American Bar Association's Asset Protection Planning Committee, and Co-Vice Chair of the Committee on Captive Insurance. Mr. Slenn has more than eight years of experience in estate planning, life insurance planning, trust and estate settlement, and taxation.

Mark Smidt, RHU, GBA, DIRECTOR OF EBMS RE

Mr. Mark Smidt manages the day to day operation of EBMS' stop loss product, EBMS Re. All facets of underwriting, sales, policy issuance, plan costing and analysis, re-insurance relationships, and administrative efforts for EBMS Re are under Mr. Smidt's direction. Prior to joining EBMS in 2000, Mr. Smidt worked within the stop-loss industry for several firms in multiple capacities; Director of Marketing, which encompassed sales within all states west of the Mississippi River, Junior and Senior Staff Underwriter, as well as a Relationship Manager. Mr. Smidt earned his BA in Behavioral Science from George Fox University in Newberg, OR, and works from his office in Boise, ID.

Anne Marie Towle, CPA, Vice President, North American Captive Consulting Practice, Willis North America, Inc

In the Willis Captive Consulting Practice, Ms. Anne Marie Towle is responsible for the development and execution of alternative risk financing consultancy related to a variety segments of the captive marketplace. Ms. Towle has expertise in a broad spectrum of captive and alternative risk transfer mechanisms. In her career she has demonstrated experience in a number of diverse projects and has worked with alternative risk transfer vehicles in many key onshore and offshore domiciles. Ms. Towle has specialized in alternative risk transfer business and, in particular, captive business for the past 10 years. Prior to joining Willis, she was a Senior Manager in public accounting and spent the last 10 years in taxation, where she managed a book of business and provided consultancy for a variety of captive insurance arrangements.

Robert Vogel, CPA, Partner, Pro Group Management:

Mr. Robert Vogel has been part of the corporate world for over 30 years. He earned his Bachelors of Accountancy Degree in 1980 at New Mexico State University and is a Certified Public Accountant licensed in both Texas and Nevada. Mr. Vogel joined Pro Group Management at its inception in 1995 as a partner and owner. He brings substantial technical and leadership skills to the overall direction of operations for all divisions including Pro Group Management, Pro Group Captive Management and Pro

Group Safety Services. Under Mr. Vogel's leadership, the company has received many awards for its corporate values to its clients, as well as the community. Mr. Vogel serves on the Board of Directors for the Nevada Self Insured Association and Nevada Captive Insurance Association. A results-oriented leader, Mr. Vogel believes productivity is maximized in a pleasant working environment that reflects a philosophy of commitment to community, family, fair return on equity and genuine concern for staff.