



# WRCIC 2017

WESTERN REGION CAPTIVE  
INSURANCE CONFERENCE, LLC

**MAY 2017**  
May 22-24  
MARRIOTT CITY CENTER  
SALT LAKE CITY, UTAH



AzCIA



Missouri Captive Insurance Association

MOCIA




Utah Captive Insurance Association

UCIA

## 2017 Conference Program

**“Collaborating For A Brighter Future”**



**Western Region Captive Insurance Conference**  
**May 22-24, 2017**



# Welcome to the 2017 Western Region Captive Insurance Conference!

The combined Boards of Directors of the Arizona Captive Insurance Association, the Missouri Captive Insurance Association, and the Utah Captive Insurance Association are pleased to welcome you to the 2017 Western Region Captive Insurance Conference in Salt Lake City, Utah, now celebrating its seventh year as a premier regional gathering of captive owners and service providers in the USA. After the recent wonderful conferences that were held in Arizona and Missouri, we welcome you back to the great State of Utah!

As new captive formations continue to increase and existing captives mature, we are mindful of the multitude of emerging challenges and opportunities for our industry. This past year has brought political, economic, taxation, and technological changes that have affected us all. This year we carefully crafted the conference to provide a superior educational and collaborative experience to give you the tools to not only survive, but to flourish in our industry.

We have designed this year's conference to specifically provide you with knowledge, networking opportunities, and social interaction with a diverse group of captive professionals gathering in one location. We hope that during this time you will develop new friendships, renew old ones, connect with those that will help improve your captive intelligence, widen your sphere of influence, and improve upon the success of your captive business.

Our objective this year is to provide content and events to help you grow, relate, improve, create, and build. Our theme this year is "Collaborating for a Brighter Future." We encourage you to participate through interaction, challenging questions, and personal expressions of ideas and suggestions.

We invite you to effectively use this symposium for all that it can bring you:

- Insight from thoughtful leaders in the captive industry;
- Novel methods from captive/RRG owners and managers to control finance risk;
- Personal access to current and former regulators from both the host states as well as other participants (California, Colorado, Montana, Tennessee);
- Innovative tools, processes, and methods from experienced providers including attorneys, auditors, actuaries, finance institutions, third party administrators, and many others.

The WRCIC Conference Committee thanks you for attending this year's conference. We hope you will find profound benefits from your attendance and that you will enjoy the beauty and opportunities of the great State of Utah!

**Ross C. Elliott**  
President  
Utah Captive Insurance Association  
2017 WRCIC Chair

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mhayes@larsco.com

Scott Rogers, CPA, Tax Partner  
801-984-1824  
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# Collaborating for a Brighter Future: Program Schedule

## MONDAY – May 22<sup>nd</sup>

- 7:00 a.m. – 1:00 p.m. **WRCIC Golf Tournament** – Old Mill Golf Course (Sponsored by: GPW and Associates, Inc.)  
8:00 a.m. – 12:00 p.m. **Conference Registration Desk Open**  
9:00 a.m. – 5:00 p.m. **Exhibit Hall Set Up** – Capital Ballroom  
11:00 a.m. – 3:00 p.m. **Optional Olympic Park Visit** – Meet in Lobby 10:45 a.m.  
3:00 p.m. – 5:00 p.m. **Conference Registration Desk Open**  
5:00 p.m. – 6:00 p.m. **AzCIA Annual Membership Meeting** – Amethyst I  
**MOCIA Annual Membership Meeting** – University  
**UCIA Annual Membership Meeting** – Amethyst II  
6:00 p.m. – 7:30 p.m. **Welcome Reception with Exhibitors** – Olympus Ballroom (Sponsored by: Utah Insurance Department)  
Client Dinners or Dinner on Own After Reception

## TUESDAY – May 23<sup>rd</sup>

- 7:30 a.m. – 4:00 p.m. **Conference Registration Desk Open** – Outside Capital Ballroom  
8:00 a.m. – 5:00 p.m. **Exhibit Booths Open** - Capital Ballroom  
8:00 a.m. – 8:45 a.m. **Breakfast Buffet with Exhibitors** – Outside Capital Ballroom  
9:00 a.m. – 10:00 a.m. **Keynote Session** - Capital Ballroom (Sponsored by: Moreton & Company)  
**Driven Entrepreneurial Leadership** Clark Whitworth, CEO, Larry H. Miller Group  
*A discussion of the different levels and types of growth the company has experienced over the years, as well as the various transitions in management and leadership. As a key to the continued success and growth of the company, the speaker will conclude his speech with a review of the Group's Mission, Vision, Values, and Guiding Principles.*  
10:00 a.m. – 10:15 a.m. **Refreshment Break** - Outside Capital Ballroom (Sponsored by: Imperial PFS)  
10:15 a.m. – 11:30 a.m. **2 Breakout Sessions**  
**Track A: Actuary Methodologies** – Olympus A  
Eric Anderson, GPW & Associates, Inc.  
Kyle Mrotek, The Actuarial Advantage, Inc.  
*A review of various actuarially accepted methods for premium sitting in captive environments and initializing a pool.*  
**Track B: Sharing Economy** – Olympus B  
Jose Heftye, Marsh Management Services  
*The sharing economy is expected to experience tremendous growth over the next 10 years. In this session, we will discuss the drivers of sharing economy as well as the risks and opportunities that the sharing economy presents to its participants, customers and the insurance industry.*  
11:30 a.m. – 1:00 p.m. **Lunch Buffet with Exhibitors** – Capital Ballroom (Sponsored by: Larson & Company)  
**New Science of Decision Making** William B. Tayler, Ph.D., CMA, Marriott School of Management at Brigham Young University  
*New scientific research has revealed fascinating insights into how we think and how even the most experienced and accomplished decision makers unknowingly fall prey to predictable, systematic judgment biases. These insights are now finding their way into mainstream literature (such as the recent books Nudge, Blink, and Thinking, Fast and Slow) and into popular business journals. Indeed, phrases like “cognitive dissonance,” “loss aversion,” and “motivated reasoning” are becoming part of the common business vernacular and are essential concepts for successful leaders at all levels. And thanks to decades of research in economics, organizational behavior and cognitive psychology, the art of professional judgment is becoming more and more of a science, meaning that the concepts and skills needed to lead others using consistently superior professional judgment and decision making skills can be learned and applied more quickly and efficiently than ever before. In this session Bill Tayler will introduce a simple, yet powerful model for consistently making high-quality judgments and will identify and illustrate systematic biases and errors that can affect the judgment and decision making of even the most seasoned, experienced professionals.*  
1:00 p.m. – 2:15 p.m. **General Session: Policy and Politics: Impacts on ERC Captives** - Capital Ballroom  
Ryan C. Work, Self-Insurance Institute of America, Inc.  
Charles Lavelle, Bingham Greenebaum  
*This session will focus on recent legislative and regulatory activities related to 831(b) captives. Along with what the recent election results mean for the future of captives, the presentation will also focus on changes made by the PATH Act, current case activity as well as updated regulatory actions, including Notice 2017-66.*  
2:15 p.m. – 2:30 p.m. **Break** (Sponsored by: Active Captive Management)



# Collaborating For A Brighter Future: Program Schedule

2:30 p.m. – 3:45 p.m. **2 Breakout Sessions**

**Track A: Captive Best Practices in Technology and Privacy – Olympus A**

Rae Brown, Marsh Management Services

Pam Cote, Crowe Horwath, LLP

J. Michael Low, Low & Cohen, PLLC

*U.S. companies and government agencies suffered a record 1,093 data breaches last year, a 40% increase from 2015, according to the Identity Theft Resource Center. This session discusses how the insurance industry is reacting and how it filters through to managing a captive insurance company. The session panel includes industry experts in captive law, audit/tax and management to lead this dynamic discussion about data exchange, security and governance practices.*

**Track B: How Have I Used My Captive - Featuring Captive Owners – Olympus B**

Moderator: David Snowball, Risk Matters, LLC

David Broadbent, I Builder Insurance Corporation

Everett Smith, ICON Health and Fitness, Inc.

Richard Ence, Thatcher Company, Inc.

*What really is the perspective of captive owners? Why do they create a captive and how has it really helped in their overall business practice? This is a time to see. The panel members will take time to tell a little about their companies, how it has made a difference and why, giving the audience new ideas or perspectives on how to use your captive insurance company.*

3:45 p.m. – 4:00 p.m. **Break**

4:00 p.m. – 5:00 p.m. **2 Breakout Sessions**

**Track A: Threats and Best Practices - Olympus A**

Ryan Spelman, Center for Internet Security

*A presentation on the threat landscape, how it can and will impact those organizations that are not prepared, and what steps can be taken to help minimize cyber risk.*

**Track B: Discussion of What an Insurance Risk is Under Tax Law - Olympus B**

Fred Turner, Active Captive Management

*The session will cover the positions of the IRS on what is and what is not an insurance risk including IRS contentions that certain risks are business risks or investment risks. Discussion will also explore the role of captives in providing capacity for insurance risks previously covered by the commercial insurance market and for risks that develop from our ever-changing economy and government that the commercial insurance market has not yet developed or refuses to develop.*

5:30 p.m. – 10:00 p.m. **Dinner and Baseball Game – The Salt Lake Bees vs. El Paso**

*Meet in Lobby at 5:15 p.m.*

## WEDNESDAY – May 24<sup>th</sup>

8:00 a.m. – 12:00 p.m. **Exhibit Booths Open – Capital Ballroom**

8:00 a.m. – 8:45 a.m. **Breakfast Buffet – Outside Capital Ballroom**

8:45 a.m. – 10:15 a.m. **The Brightest Opportunities Facing Our Industry – Capital Ballroom**

Moderator: Renea Louie, Pro Group Captive Management Services

Bob Davidson, ICG Captive Services, LLC

Niki Neilon, Casey, Neilon & Associates, LLC

*Don't let the challenges threatening our industry get you down; this session focuses on captive opportunities and why there has been no better time to be part of the captive industry than TODAY. Renea Louie, Niki Neilon and Bob Davidson will focus on opportunities that you, as a captive owner, can utilize to make your captive a more economically efficient part of your risk management program. This session promises to inform and inspire.*

10:15 a.m. – 10:30 a.m. **Refreshment Break - Outside Capital Ballroom (Sponsored by: Larson & Company)**

10:30 a.m. – 12:00 p.m. **General Session: Regulator Roundup - Capital Ballroom**

Moderator: Ross Elliot, President of UCIA

Vincent Gosz, State of Arizona

Jill Jacobi, State of California

Steve Matthews, State of Montana

John M. Talley, State of Missouri

Travis Wegkamp, State of Utah

*A panel of western-state domicile regulators, fielding questions from the moderator and the audience regarding their state views on captives and the captive industry in general. This is an informal method of getting to know the panelists in a formal setting but without the constraints of prepared presentations.*

12:30 p.m. – 2:00 p.m. **Exhibit Take-down**

**SPECIAL NOTES:** Please be courteous to our speakers and turn off your cell phones (or switch to vibrate) and electronic devices during all of the sessions.

# GPW

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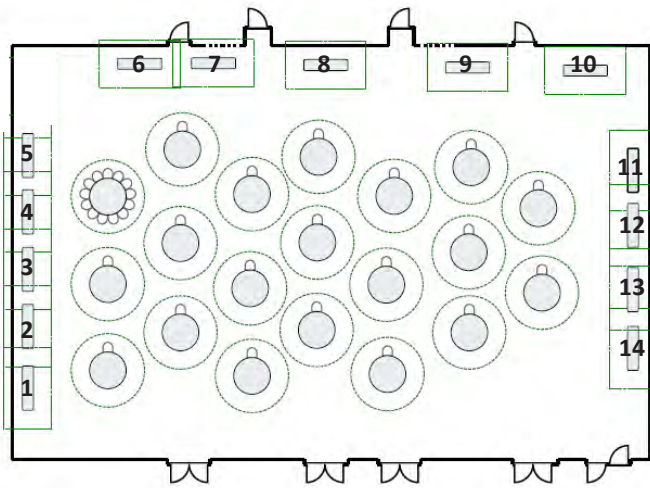
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# Save The Date!

## WRCIC 2018

May 21-23

The Chase Park Plaza  
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# See You Next Year!



# Missouri

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[insurance.mo.gov/captive](http://insurance.mo.gov/captive)



**DIFP**  
Missouri Department of Insurance,  
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# Thank You To Our 2017 Conference Speakers!



**Eric Anderson, GPW & Associations, Inc.** – Following his graduation from ASU in June 2008, Mr. Anderson joined GPW and Associates, Inc. as an Actuarial Analyst. Following his attainment of Fellowship in the Casualty Actuarial Society in 2015, Mr. Anderson was promoted to Actuary. Mr. Anderson's responsibilities include reserving and pricing focusing on commercial lines, reinsurance and captive insurance. Fields of expertise include developing and pricing enterprise risk captive insurance programs for various types of clients. Mr. Anderson also has expertise with various Finance and Insurance (F&I) products including vehicle service contracts, guaranteed asset protection, tire and wheel and other ancillary programs within the F&I space.



**David Broadbent, I Builder Insurance Corporation** – David Broadbent has worked for Ivory Homes since 2003 in a number of capacities, currently as Chief Operating Officer; his primary day-to-day focus is on risk management, human resources, and overseeing field operations. Since inception in 2006, he has functioned as the President of their captive insurance company, I Builder. Their captive currently offers three insurance lines: general liability, builders risk, and warranty. Mr. Broadbent graduated from the University of Utah with a Bachelor of Arts degree in Finance with a minor in Spanish. Prior to graduation and his career with Ivory, he worked many years in his family's food service business. Other commitments include: Better Business Bureau of Utah board member (currently serving as vice chair) and Utah Elected Official and Judicial Compensation Commission member. David currently resides in Lehi, Utah with his wife and three children.



**Rae Brown, Marsh Management Services** - Ms. Brown is the Account Executive in the Phoenix office of Marsh Management Services Inc. In her role she is the Arizona based contact responsible for growth and development of the Arizona and Nevada captive domiciles. She is also responsible for assuring high quality, responsive service regarding captive management activities. Additional duties include assisting clients in design, organization and implementation of single parent and group captive insurance programs. Rae joined Captive Solutions Group as an account manager in 2008. Previously, she was with TMP International, Inc. as VP of finance. Prior to that, she held corporate controller positions in companies in the construction and service industries.



**Pamela Cote, CPA, Crowe Horwath, LLP** – Pamela Cote is an audit partner with Crowe Horwath LLP, which is one of the nation's leading providers of auditing, tax and consulting services to the insurance industry. With over 20 years of public accounting experience exclusively in the insurance industry, Pamela is responsible for several captive insurance, traditional insurance and other alternative risk transfer vehicle insurance clientele. She has extensive experience with auditing insurance entities of all types including traditional insurers, risk retention groups, reciprocal insurers, single parent captives and cell captive vehicles. Pamela has extensive experience in financial reporting matters related to both GAAP and Statutory basis of accounting. Pamela is also active on numerous associations affiliated with alternative risk transfer and is a past member of the Board of Directors of the Arizona Captive Insurance Association. Pamela is a frequent speaker on a national basis at various insurance industry conferences.



**Bob Davidson, ICG Captive Services, LLC** – Managing Director of Captive Consulting and Underwriting for ICG Captive Services, LLC. Bob has worked in insurance and risk management for the past thirty-six years after graduating from Vanderbilt University. Since 2002, he has worked extensively with captives and companies seeking to create their own captive insurance company. His career has included affiliations with firms including Johnson & Higgins, Marsh and Arthur J. Gallagher. Today he serves over eighty captive insurance companies providing risk management expertise. Bob holds the Certified Insurance Counselor, Charter Property Casualty Underwriter, and Certified Risk Manager designations.



**Ross Elliott** - During the past 30 years of his career, Ross has been heavily involved in both traditional and captive insurance company formation, operation, management, and regulation. He retired as Captive Insurance Director of the Utah Insurance Department. During his career, he has served on the boards of directors and in general management of other insurance companies, guaranty funds, and industry associations. In 2002, he co-founded Sirius Technology Group, a software application provider. He graduated from Brigham Young University with a degree in Business Management and minors in Spanish and religion. He and his wife, Mynon, are the parents of three children and nine grandchildren. His personal interests include family activities, road biking, travelling, and computing. He is very involved in community charitable and civic activities.



**Richard Ence, Thatcher Company, Inc.** - Richard Ence is Chief Financial Officer for Thatcher Company, Inc., in Salt Lake City, Utah. Thatcher is engaged in manufacturing and distributing bulk and packaged chemical products from nine locations across the country, employing 400 people. Richard graduated from the University of Utah with a bachelor's degree in Accounting. As a practicing CPA, he worked for 12 years in public accounting as an auditor for KPMG, specializing in insurance companies and financial institutions. Since that time, he has contributed to the financial management of a variety of successful enterprises in hospitality, airline travel, petroleum distribution and high tech. His leisure time pursuits include spending time with family and following the Utes.



# Thank You to our 2017 Conference Speakers!



**Vincent Gosz, CPA, MBA, AIAF, Are, Arizona Department of Insurance** – Mr. Gosz joined the Arizona Department of Insurance as the Chief Captive Analyst in March 2013. Prior to joining the Department, he held key financial roles in the insurance industry, including several years with a multi-line property and casualty insurer and a medical professional liability insurer, was an auditor with Deloitte & Touche and served four honorable years in the United States Air Force. Vincent holds a Bachelor's degree in accounting from Cal State - San Bernardino and a MBA from Keller Graduate School. Vincent has been a Certified Public Accountant since 1995.



**Jose Heftye, Marsh Management Services** – Jose Heftye has recently joined Marsh as Managing Director and Sharing Economy Practice Leader. A 16-year risk management veteran, Jose drives Marsh strategy in this high profile and thriving segment with main focus on helping sharing economy and on-demand services companies develop their risk treatment strategy and risk financing structure. Additionally, Jose is actively developing partnerships with key insurance markets to create non-traditional products and services specific to these high growth companies risk profile and operational requirements. Prior to joining Marsh, Jose served as Assistant Treasurer at Flextronics, with oversight responsibilities for venture and working capital allocation, credit underwriting, traditional hazard, business and operational risks. Previous to Flextronics, Jose led the complex international risk management strategy at Uber where he helped with the fast-paced expansion in multiple countries. Prior to that, he gained extensive multinational experience leading corporate risk management strategy at PepsiCo with responsibilities over the Americas, Europe, Middle East, Africa and Asia Pacific.



**Jill Jacobi, California Department of Insurance** – Jill has been an attorney with the California Department since 1989. She has served as chair, and currently serves as vice-chair for California Commissioner Dave Jones, of the NAIC Risk Retention (E) Task Force and chaired a subgroup of the NAIC Risk Retention (C) Working Group that overhauled the NAIC Risk Retention Handbook and added corporate governance standards to the Risk Retention Model law. She is also California's representative on the NAIC Title Insurance (C) Task Force and is currently chairing its Title Affiliated Business Process Review Working Group. Prior to joining the Department of Insurance, Jill worked in private practice in San Francisco, California representing surety insurers in civil litigation arising out of notary and probate fiduciary bond claims. Jill has testified in court on the topic of risk retention law and has participated as an instructor on risk retention law and company licensing at regulator seminars conducted by the NAIC.



**Charles (Chaz) Lavelle, Bingham Greenebaum** – Charles J (Chaz) Lavelle has been previously listed in the Captive Review Power 50 and ERC Power 20 and is a lawyer in the Louisville, Kentucky Office of Bingham Greenebaum Doll LLP. He regularly counsels clients in the formation, operation and taxation of captive insurance companies, and is a frequent speaker and writer on captive insurance topics. Chaz was outside Tax Counsel for both Humana (brother-sister) and Ocean Drilling (unrelated business) in their captive insurance victories in the U.S. Court of Appeals. Among his civic and charitable activities, he is a past Chair of the Kentucky Chamber of Commerce.



**Renea Louie, ARM, ACI, Pro Group Captive Management Services** – Mrs. Louie serves as Vice President and is responsible for the day to day operations of the company including underwriting, captive management, policy management, risk management, finance, customer service, business development, marketing and regulatory compliance in all domiciles. Since 2002 Pro Group has formed and managed captives of all types and sizes across the globe and is an award-winning firm. Renea has been a moderator or speaker throughout the years at various conferences and meetings. She has 25 years' experience in senior management, IT, marketing and administration. Mrs. Louie is a member of and/or serves on several industry boards and committees including the International Center for Captive Insurance Education (ICCIE), Risk and Insurance Management Society (RIMS), Nevada Captive Insurance Association, Utah Captive Insurance Association, Vermont Captive Insurance Association, Tennessee Captive Insurance Association, Western Regional Association, Captive Insurance Companies Association (CICA) and others. Mrs. Louie is based at the Corporate Headquarters in Carson City, Nevada.



**J. Michael Low, Lewis Brisbois Bisgaard & Smith LLP** – J. Michael Low's practice principally includes representation of insurers, insurance associations and institutions before the Arizona Legislature, the Arizona Department of Insurance, and other governmental agencies and offices both inside and outside the state of Arizona. His practice also includes a wide range of insurance-related representation. He has authored reports and testified as an expert witness. Mr. Low has been a guest speaker before various groups and organizations on a wide range of insurance issues. Mr. Low has authored several articles covering topics such as the formation of offshore reinsurers, health care risk transfer mechanisms and worker's compensation issues. He has also served as an adjunct professor of law at the Arizona State University College of Law teaching a third-year course on insurance law. He is a registered lobbyist and has participated in the formation of numerous Arizona insurers. He also sits on the Boards of 21 captive insurers as well as being the incoming President of the Arizona Captive Insurance Association.



# Thank You to our 2017 Conference Speakers!



**Steve Matthews, Montana Department of Insurance** – Mr. Matthews is the Chief Financial Examiner and Captive Insurance Coordinator with the Office of the Commissioner of Securities and Insurance, Montana State Auditor. As Chief Financial Examiner, Steve is responsible for the financial regulation of both captive and traditional insurance companies. Montana is currently home to more than 150 captive insurance companies, including 17 risk retention groups. Prior to this positions, he served as Financial analyst and Director of Regulatory Compliance for the Alternative Risk Transfer Division of the South Carolina Department of Insurance. In total, Steve has been involved in the state regulation of insurance companies for more than 14 years. Steve also serves on the RRG Task Force of the National Association of Insurance Commissioners (NAIC).



**Kyle Mrotek, The Actuarial Advantage, Inc.** – Kyle Mrotek is a Consulting Actuary with Actuarial Advantage. He is a Fellow of the Casualty Actuarial Society and a Member of the American Academy of Actuaries. Throughout his actuarial consulting career spanning more than 15 years, he has worked with numerous captives on many initiatives including premium setting. In his experiences, captives can find themselves with plenty of credible experience data or none at all, and he welcomes the challenge of pricing any and all property/casualty coverages regardless of data availability.



**Nicola Neilon, CPA, Casey, Neilon & Associates, LLC** – Nicola (Niki) Neilon is a shareholder in the public accounting firm of Casey Neilon, Inc. Niki has worked with insurance entities since starting her public accounting career in 1997, and began working with her first captive clients in 2003. Currently, Niki works with over twenty-five captives, including risk retention groups, five self-insured associations and two state insurance funds. Casey Neilon, Inc. is authorized to provide auditing services to captives in multiple onshore and offshore domiciles. Niki serves on the Nevada State Board of Accountancy and is a Regional Director for the National Association of State Boards of Accountancy.



**Everett Smith, ICON Health & Fitness, Inc.** – Everett Smith is an attorney and certified public accountant. Mr. Smith received a juris doctorate from the University of Idaho, College of Law and a LLM from Georgetown University Law Center. He also has a bachelor's degree in accounting from the University of Southern Mississippi and a MACC from Brigham Young University. Since 1996, he has been working for a company called ICON Health & Fitness, Inc. one of the world's leading manufacturers and marketers of fitness equipment which is located in Logan, Utah and is currently their General Counsel. Prior to this, Mr. Smith worked as an attorney for the Securities and Exchange Commission in Washington D.C.. Earlier in his career, he worked as an accountant for Arthur Andersen & Co. in Houston, Texas.



**David Snowball, Risk Matters, LLC** – David Snowball graduated from Brigham Young University in Accounting. His experience has included being a Controller and CFO for a regional electrical contractor who grew from \$5,000,000 to \$50,000,000 in sales with a 25% growth rate year over year. He also owned his own income tax business with seven offices and over fifty employees. During the last six years he has been an insurance regulator with the State of Utah, the last couple serving as the Director of the Captive Insurance Division. He managed a staff of eight, managed the analysis and regulation of five hundred captive insurance companies, and managed the approval of more new captive insurance companies than any domicile in the world while maintaining strict compliance with state code requirements. He also modified the code to provide more opportunities for business in Utah for captive insurance companies.



**Ryan Spelman, Center for Internet Security** - Ryan is a Senior Director at the Center for Internet Security (CIS), a nonprofit organization focused on improving cyber security for public and private sector entities. Ryan is responsible for identifying new opportunities to improve global cyber security and new partnerships for sharing CIS best practices and resources. Ryan holds a Masters of Public Administration, specializing in Public Safety, a GIAC Critical Controls Certification, and a GIAC Security Leadership Certification. While he has presented in over 20 states and travelled to nearly all 50, he particularly enjoys staying home with his family in beautiful upstate New York.



**John M. Talley, JD., Missouri Department of Insurance** – John M. Talley, J.D., is the captive program manager for the Missouri Department of Insurance, Financial Institutions & Professional Registration. John is responsible for overseeing Missouri's captive domicile and assisting those who desire to form captives in Missouri to meet all the requirements of captive laws and regulations. Prior to coming to Missouri, John was the Chief of the Office of Captive Insurance for the New Jersey Department of Banking and Insurance. Prior to New Jersey, he worked for the insurance departments of New Hampshire and Alaska. John received his B.S. and J.D. degrees from the University of Kansas and is admitted to practice law in Kansas, Alaska and New Hampshire. After several years in corporate and private practice, John accumulated over 25 years of experience in insurance regulatory matters, with extensive knowledge in property and casualty, life and health and surplus lines insurance.

# Thank You to our 2017 Conference Speakers!

LUNCH SPEAKER



**William B. Tayler, Ph.D., CMA, Marriott School of Management at Brigham Young University** – Mr. Tayler is an internationally renowned, award-winning researcher on the judgment and decision making of accounting and business professionals. He has presented his research as an invited speaker at universities and scientific conferences across the globe. Bill earned his Ph.D. and master's degrees in management at Cornell University and his master's and bachelor's degrees in accountancy at Brigham Young University. He is a professor at Brigham Young University's School of Accountancy, as well as in BYU's Executive MBA program. Bill has also taught at Cornell University and Emory University, and has received multiple teaching awards. Bill is a Certified Management Accountant specializing in performance measurement, the assignment of decision rights, and incentive compensation. His work has been published in top research journals, including Accounting Horizons, Accounting, Organizations and Society, The Accounting Review, Journal of Accounting Research, Journal of Behavioral Finance, Journal of Finance, Review of Financial Studies, and Strategic Finance. Bill currently serves on the editorial boards of The Accounting Review, Management Accounting Research, and Accounting, Organizations and Society, and as a director of the Institute of Management Accountants Research Foundation.



**Fred Turner, Active Captive Management** – Mr. Turner received a J.D. from Loyola Law School in 1980, cum laude. He was admitted to practice law in California in 1980, was rated by Martindale Hubble as "av", the highest rating for competence and ethics for an attorney; actively involved in alternative risk solutions including captive insurance since 1986, and served as Vice Chairman of the Captive Committee of the American Bar Association. He is a frequent lecturer on captive insurance subjects to professional organizations.



**Travis Wegkamp, Utah Insurance Department** – Travis K. Wegkamp was named Utah Director of Captive Insurance on August 15, 2016 by Insurance Commissioner Todd E. Kiser. Prior to his appointment as Director Travis served as Assistant Director of Captive Insurance and as Financial Examiner before that when he joined the Utah Captive Insurance Division in May of 2011. Travis was an Audit Assurance Associate for McGladrey and Pullen in Las Vegas before his move and transition to captive insurance in Utah. Travis is a native of Utah, growing up in beautiful southwestern Utah in the city of St. George. He graduated with an Associate's of Business degree from Dixie State College, before moving on to Southern Utah University (SUU) in Cedar City, Utah where he obtained a Bachelor's degree with an emphasis in accounting and then finally receiving his Masters' of Accountancy degree from SUU as well.

KEYNOTE SPEAKER



**Clark Whitworth, Larry H. Miller Group** – Clark Whitworth is CEO of the Larry H. Miller Group of Companies, where he leads a team of veteran executives and more than 11,000 employees in continuing the Group's growth, strengthening its high-performance culture, and advancing its mission: to enrich lives. Reflecting more than thirty years of escalating leadership positions, Whitworth's proven ability to discern opportunity, optimize resources and guide strategy is well-suited to his office with the diverse Miller organization, which under his stewardship has built capital and liquidity, streamlined operations and improved revenues and profitability. Before his March 2015 appointment as CEO, Whitworth served for twenty-one years as CFO of several of the Group's primary revenue-generating business lines, including finance, insurance and automotive. As a result of initiatives taken during his tenure, operating margins saw significant gains, forty-five dealerships were added, annual vehicle sales increased six-fold to more than 100,000 units, and the Millers emerged as the nation's tenth-largest auto retailer. Whitworth has secured hundreds of millions of dollars in financing and has served for decades as a constant and trusted advisor to Group ownership. His twenty-two years of daily work with founder Larry H. Miller earned Whitworth unrivaled institutional knowledge and honed his entrepreneurial acumen.

After earning his bachelor's degree in accounting from Utah State University, Whitworth began his career by auditing bank clients for Peat, Marwick, Mitchell & Co. (today KPMG) and later for Deloitte & Touche. His introduction to the auto industry came when he was hired as controller for a large Utah dealership, for which he established a reinsurance entity and managed two acquisitions. It was at this time that Whitworth became acquainted with Mr. Miller, who in 1987 invited him to assess an intricate acquisition opportunity, a trial engagement that set the course of Whitworth's career. Whitworth is regarded by his peers as an inclusive leader of insight, integrity, loyalty and consistency. He is also a sought-out expert on a wide array of complex business subjects and has taught turnarounds at the MBA level as a University of Utah adjunct professor. As the father of five and grandfather to eight, Whitworth is enthusiastically committed to the welfare and development of young people, supporting Scouting in a variety of capacities and serving on the boards of youth-oriented Voices for Virtue and Larry H. Miller Charities.



**Ryan C. Work, Self-Insurance Institute of America, Inc.** – Ryan currently serves as the vice president of government relations for the Self-Insurance Institute of America, Inc. (SIIA) where he heads up the association's federal advocacy and political activities related to captive insurance and other alternative insurance issues. In this role, Ryan is responsible for developing and managing strategic outreach and policy development before Congress, the Administration and various federal regulatory agencies. Prior to joining SIIA, Ryan directed government affairs activities for S&P Global (previously McGraw Hill Financial), where he represented brands including Standard & Poor's, Platts and J.D. Power. Ryan has served in a number of senior staff positions within the U.S. House of Representatives, most recently as Legislative Director for Rep. Cathy McMorris-Rodgers (WA). He previously served as Chief of Staff to Rep. Katherine Harris (FL) and in various staff roles with the Committee on Ways and Means and the Office of the Speaker of the House. Ryan is a frequent speaker on legislative and regulatory issues, and was included on the inaugural list of 2015 Captive Review ERC Pioneers.





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## **UCIA**

Exhibitor – Booth #9

The purposes of the Utah Captive Insurance Association are to:

- Speak as a strong and common voice for industry issues,
- Serve as an educated and experienced resource center for members and interested parties, and
- Develop the captive insurance industry in the State of Utah through education and outreach.

We are affiliated with the Western Region Captive Insurance Conference and the Captive Association Leadership Council, which further strengthen our resources and our ability to collaborate both regionally and nationally. As the captive insurance industry has expanded rapidly in Utah, we are pleased to represent and serve the needs of our members.

### **Monique Avery • Executive Director**

(801) 419-2919 • [uca@utahcaptive.com](mailto:uca@utahcaptive.com)

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**About UCIA:** The Utah Captive Insurance Association is a not-for-profit Association. The Association seeks to promote all alternative market mechanisms and services both in the United States and internationally and to increase the visibility of Utah as a center and domicile for alternative risk financing entities, activities and facilities.

The objective of the Association is to provide information and education to Association members and others interested in the concept of alternative risk financing for existing risks not adequately served by the commercial insurance industry.

According to the provisions of the Utah Insurance Code, and understanding the authority granted under the Utah Captive Law, it is clear that the regulation of captives in Utah will permit the organization and operation of captive entities and alternative risk transfer options, and will provide a business-like common sense approach to any and all parties requesting approval of a formal facility to manage the risks of business owners, individually or as a group. The flexibility and responsiveness of the Utah Captive regulators will be friendly and thorough after reasonable and professional considerations. [www.utahcaptive.com](http://www.utahcaptive.com)



**About MOCIA:** represents the captive insurance companies domiciled in Missouri, the service providers supporting the MO captive industry, and those parties wishing to learn more about the captive concept. Our goal is to serve as the center for information distribution, education and networking for all parties interested in the Missouri captive insurance industry.

We formed the association in 2010 through a nucleus of persons and firms already highly involved in and experienced with the captive marketplace. When Missouri legislation was passed authorizing domestication in our great state, we recognized the need to partner with the Missouri Captive Department to promote and support this new state law.

We welcome all involved parties in joining us to advance the benefits and advantages of captives. We can help businesses reduce costs while creating jobs and revenue for Missouri citizens. Missouri promises to maintain a progressive attitude toward the formation, licensing, and regulation of captive companies. Mandated requirements are minimal and each application is treated individually. Our association will work with interested parties, affiliated service suppliers and regulators to assure the efficiency of formation and the ease of maintenance for all Missouri captives.

Missouri has continued to enhance its original captive legislation. Currently, 6 different types of captive structures are allowed. Also the ease of re-domesticating your captive to MO has been improved. Missouri ranks in the top 5 worldwide domiciles in total captive premium written annually. And the average captive premium size is #1 for all domiciles. [www.mocaptive.com](http://www.mocaptive.com)



Arizona Captive Insurance Association

**About AzCIA:** The mission of the Arizona Captive Insurance Association (AZCIA) is to support, promote, foster and market Arizona as an attractive and competitive captive insurance domicile by providing education and networking opportunities for those who operate within the captive insurance industry.

To this end, the AzCIA has consistently maintained a viable relationship with the Department of Insurance in Arizona. We assist with growth promoting legislation and provide marketing resources as needed for the domicile. In addition, the Association is actively engaged in communications about changes in our industry including those that affect the various types and sizes of captives forming nationwide and their respective regulation.

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