

# MANAGEMENT PROFILES



## AMERICAN CONTRACTORS INSURANCE GROUP

### William S. McIntyre, Chairman



Mr. McIntyre has been involved in the insurance industry since 1962. He is Chairman of American Contractors Insurance Group Ltd. (ACIG), an insurance company that is construction industry owned. In addition, he is Chairman of International Risk Management Institute, Inc. (IRMI), a leading publisher of technical insurance information for buyers and sellers of commercial insurance. He co-chairs IRMI's Annual Construction Risk Conference.

From 1967 to 1980, he served as President of RIMCO Risk Management, Inc. a privately owned risk management and insurance consulting firm based in Dallas, Texas. From 1980 to 1981, he served as President of INA Construction Risks, Inc., a joint venture with INA that specialized in large construction risks.

He has been very active over the years with the Associated General Contractors of America, writing articles and reviewing contract documents. He also has served on the AGC of Texas Insurance and Surety Committee.

Bill was a co-founder of the Dallas CFMA Chapter and has served on CFMA's National Executive Committee and as a trustee of CFMA's Institute of Certified Construction Financial Professionals, Inc.

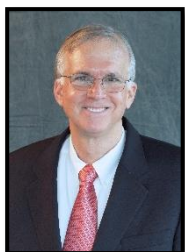
In 2015, Mr. McIntyre was recognized by the National Safety Council (NSC) in *Safety+Health* magazine as one of nine "CEOs Who 'Get It.'"

### Michael J. O'Neill, President & CEO



Mr. O'Neill has been involved in the construction insurance industry for more than 45 years; he joined ACIG in August 1984. He is responsible for the overall operations of ACIG and its subsidiary companies. Mr. O'Neill is a frequent speaker for construction industry trade associations and is the recipient of IRMI's Construction Risk Conference *Words of Wisdom Award*. His expertise lies in the areas of captive management, risk management, retention analysis, contractual risk transfer, development of specialized coverages and risk funding programs. Mr. O'Neill has written many articles for construction industry publications, including AGC's *Constructor*, CFMA's *Building Profits* and *Engineering News Record*. Mike received his Chartered Property and Casualty Underwriter (CPCU) designation in 1978 and his Associate in Risk Management (ARM) designation in 1981.

### Brad Porter, Executive Vice President/Chief Financial Officer



Mr. Porter joined ACIG in April 1987, and is responsible for the Finance, Administration, HR and MIS activities of the Company. Prior to joining ACIG, Brad was an audit manager with Arthur Andersen & Co., an international public accounting firm. His experience was concentrated in financial services, in particular property and casualty insurance companies and insurance agencies. He is a CPA and holds an MBA degree from the University of Texas at Austin.

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"Our mission is to save lives, prevent injuries and reduce the overall cost of risk for our Members."

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### Nancy Pfaffle, Vice President – Insurance Operations



Mrs. Pfaffle has been with ACIG since 1991, and is responsible for regulatory compliance and insurance operations. Her insurance expertise lies in underwriting and policy administration. She is also in charge of the new employee selection process and onboarding specifically focused on the unique skill of managing, mentoring, and motivating employees. She has led and participated in many internal taskforces including system develop, implementation, and operational excellence. Mrs. Pfaffle holds a bachelor's degree from Henderson State University in Arkansas and the Construction Risk and Insurance Specialist (CRIS) designation.

### Michael Overholt, Vice President – Safety and Quality



Mr. Overholt joined ACIG in January 1995 as a Safety Consultant. After spending 10 years in the Safety Division, he moved to the Risk Management Division as a Risk Management Executive, and now leads the Safety & Quality Division.

Prior to joining ACIG he had worked in several managerial positions with a large contractor. His background includes residential, industrial, commercial and heavy construction. He is a frequent writer for the Council of Building Research and Associated Schools of Construction. Mr. Overholt holds a Bachelor of Science degree in Construction Management from Purdue University and holds the CSP, ARM, CRIS certifications and is a LEED Green Associate.

Michael is active in the American Society of Safety Engineers (ASSE), including the student mentoring program. He is a member of the Purdue Construction Advisory Council (CAC), and is on the Board of Directors for the Board of Certified Safety Professionals (BCSP).



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### Carl Heinlein, Senior Safety Consultant



Mr. Heinlein joined American Contractors Insurance Group (ACIG) in February 2002; where he contributes to the successful safety initiatives of multiple construction clients. Prior to this, Mr. Heinlein worked as the Director of Construction Services for FDR Safety. He is also the past National Safety & Health Director for the Associated General Contractors (AGC) of America.

Mr. Heinlein holds a Master's degree in Safety & Environmental Management from West Virginia University and the ARM, CPEA, CRIS, CSHM, CSP, OHST and STSC safety, health, environmental and risk management credentials. He also holds a Bachelor of Science degree in Business Administration with a minor in Marketing from West Virginia University.

Mr. Heinlein volunteers his time as a member of the National Institute of Occupational Safety and Health (NIOSH) and National Occupational Research Agenda (NORA) Construction Sector. He also sits on the editorial advisory board for Environmental Health and Safety (EHS) magazine. Mr. Heinlein's leadership skills are sought in his field; he is the past Chair of the West Virginia University's Safety Management Graduate Program Visiting Committee and serves on the advisory committee for the Keene State University Safety Program. He is also an instructor at Embry-Riddle Aeronautical University and an advisor to the University of Fredericton Safety Department. Mr. Heinlein is currently a National Director-At-Large for the American Society of Safety Engineers (ASSE), and a past President of the Board of Certified Safety Professionals (BCSP). He is active in a number of professional associations within the construction industry, where he holds numerous leadership positions.

Mr. Heinlein's dedication to safety has been recognized by his profession; he is a recipient of the Distinguished Service to Safety Award (DSSA) by the National Safety Council – this is the National Safety Council's highest individual honor. Additionally, Mr. Heinlein was recently privileged to receive the title of Fellow from the American Industrial Hygiene Association (AIHA).

Mr. Heinlein serves on the Board for the Alliance of Hazardous Materials Professionals (AHMP), and is also an active member with the American Industrial Hygiene Association, the Associated General Contractors of America, National Safety Council and the International Safety and Health Practitioners Organization. As such, he is a noted national speaker at conferences and author/contributor to books and research published by these organizations.

In addition to Mr. Heinlein's contributions to his profession, he is an exemplary community leader. He volunteers regularly to support high school senior philanthropic projects, organizes his community's Halloween 5K fundraiser, assists regularly with Habitat for Humanity, the Rotary and also helps coordinate an annual trip to San Luis, Mexico to build houses for those in need.



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### Mike Ruefer, Senior Safety Consultant



Mr. Ruefer joined ACIG in September 2000. His experience includes 16 years in the insurance industry and 10 years in the construction industry. Mr. Ruefer is a Certified Safety Professional, a Construction Risk Insurance Specialist, a Professional Safety Engineer, and a professional member of the American Society of Safety Engineers.

### Greg Driscoll, Safety Consultant



Greg holds a Bachelor of Science degree from Ohio University and a Master's degree in Safety Management from the College of Engineering at West Virginia University. He has 23 years of safety, health and environmental experience. Greg is a Certified Safety Professional, and he is ISO 9000 and 14001 certified in both Quality and Environmental.

### Rob Berryman, Safety Consultant



Mr. Berryman joined ACIG in June 2015. His experience includes 13 years in the insurance industry with both Argonaut Insurance Company and Old Republic Construction Program Group, and nine years' experience in the construction industry. Mr. Berryman is a Certified Safety Professional, a Construction Risk Insurance Specialist, an Associate of Risk Management and a professional member of the American Society of Safety Engineers.

Mr. Berryman is a veteran of the United States Navy Submarine Service, where he spent six years in their nuclear power program including a number of deployments on nuclear-powered fast attack submarines. He holds a Bachelor of Science degree in Occupational Health & Safety, his MSHA instructor certification and his Property and Casualty producer's license in Arizona and California.



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### Larry Owen, Manager – Quality Division



Mr. Owen joined ACIG in November 2008. He is a graduate of the University of South Carolina with a BS degree in software engineering. He is a retired US Air Force Officer and began his second career in Quality Control and Construction some 29 years ago as a superintendent. Prior to ACIG, he was the VP Director of Quality and Technical Training for Actus Lend Lease in Nashville, TN (from 2005-2008). While at Actus, he trained many teams, using personnel and tools from Bovis Lend Lease, to oversee the building quality, quality processes and management of 42,000 residential rental units and associated infrastructure nationwide. His teams consistently received very high marks from Zurich Risk

Engineers, and other notables in the industry, and were voted best in class by the Army/Air Force auditors.

He holds certifications from the International Code Council as a Combination Inspector and Certified Building Official. He is a Six Sigma certified TQM instructor and facilitator. He is also a Home Builders Institute certified instructor in the Residential Construction Superintendent Designation series (RCS and ARCS). He is certified by the American Society of Quality as a Six Sigma Black Belt and Manager of Quality and Organizational Excellence.

Larry was appointed to the 2013-2017 Board of Examiners for the Malcolm Baldrige National Award.

### Karl Weber, Quality Consultant



Mr. Weber joined ACIG in August 2013. Prior to working with ACIG, he worked as the Florida Regional Quality Manager and Manager of Engineering for Gilbane Building Company, a multi-billion dollar general building contractor and developer headquartered in Providence, Rhode Island. While at Gilbane, he trained and mentored all Florida-based operations regarding quality, company policies and procedures, quality processes, best practices, Lessons Learned and client advocacy.

Mr. Weber has also worked in the high-end luxury residential arena in Florida as a Superintendent/Project Engineer and as a Project Manager for a mid-size commercial general contractor that had offices throughout the state. His construction background includes residential, office, K-12 schools, higher education, healthcare and federal (VA and GSA) sectors.

Mr. Weber holds a Bachelor of Science in Construction Management from the M.E. Rinker, Sr. School of Construction at the University of Florida. He also holds a Master of Business Administration degree from the University of South Florida at Tampa. He is a licensed Certified General Contractor (CGC) in the State of Florida, OSHA 30 Certified, Army Corps of Engineers (CQM-C) certified, holds the Construction Risk and Insurance Specialist (CRIS) designation, is a LEED AP BD+C accredited professional through the Green Building Certification Institute (GBCI), and recently became a Baldrige Examiner for the State of Texas through Quality Texas Foundation.



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### Bill Dunn, Vice President – Claims Manager



Mr. Dunn joined ACIG in 2017 after 27 years of experience across many facets of the insurance and claims industries. He has developed expertise in the areas of claims coverage analysis and litigation, defense, allocation, negotiation, and contract analysis. Mr. Dunn has served as the Head of US Claims for the FirstGroup America Division of Gallagher Bassett and as the Vice President of North American Casualty Claims for QBE Insurance Company. He has managed teams of claims professionals, attorneys, and technical experts in locations throughout the United States and abroad. His responsibilities have included the management of insurance defense matters, complex insurance coverage litigation, insurance policy drafting, lobbying, budgeting, mentoring, and corporate legal practice.

A native of New York City, Mr. Dunn has a Bachelor of Science in Computer Science from St. John's University, a MBA from Fairleigh Dickinson University, and a Juris Doctor from New York Law School. He is admitted to practice law in the states of New York, New Jersey, New Hampshire, and the District of Columbia. Mr. Dunn also holds the CRIS, CPCU, and AIC claims designations.

### Susie Ferguson, Senior Claims Consultant/Technical Manager



Mrs. Ferguson joined ACIG January 1995 bringing, at that time, over 20 years of experience handling complex and high exposure claims. Being licensed in all lines of coverage, she is responsible for claims arising out of the insurance afforded by and supported by ACIG, including catastrophic loss investigations, attendance at ADRs and trials. She is responsible for overseeing the SWAT Program for ACIG and the Activity Hazards statistics which assist in claims trending. Susie holds professional designations of Casualty Claims Law (CLA), Associate in Claims (AIC), and Construction Risk and Insurance Specialist (CRIS).

### Phil Oglesby, Senior Claims Consultant



Phil Oglesby joined ACIG in June 2010. He is an experienced claims handler and negotiator with 34 years of industry experience. He previously served as Claims Director at RLI Insurance Company where he was involved in Environmental, Toxic Tort and Construction Defect Claims. He also served as Director of Global Services at Engle Martin & Associates and Vice President of Claims at XL Insurance Global Risk. At XL, he directed a team of claims professionals and personally handled and negotiated complex and highly sensitive claims around the world for multinational, Fortune 500 Companies.

Mr. Oglesby holds an Associate Degree in Law Enforcement and a Bachelor's of General Studies degree - Criminal Justice from Texas A&M University. He has an extensive background in commercial claims and settlement negotiations and holds Senior Claims Law Associate (SCLA) and Construction Risk and Insurance Specialist (CRIS) designations.



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### Geoff Schrader, Claims Consultant



Geoff Schrader began his insurance career with Travelers Insurance in 1999. He has 18 years of casualty claims experience including the last 16 with ACIG. He holds an All-Lines adjuster's license. He has handled litigated auto, general liability, and employer's liability claims with policy limits exposure. Geoff is a member of the Dallas Claims Association and holds four designations including Casualty Claims Law Associate (CCLA), Associate in Claims (AIC), Associate in Risk Management (ARM), and Construction Risk and Insurance Specialist (CRIS).

### James Shay, Vice President – Risk Management Services



Mr. Shay joined ACIG in 2005. He started as a Risk Management Executive supporting several General Builders in the area of risk management including builders risk, subcontractor default insurance, general liability, excess liability, workers' compensation, subcontracts, subcontractor insurance, professional and pollution liability, owner contracts, contractor controlled insurance programs, owner controlled insurance programs, risk financing and budgeting.

He coordinated ACIG's strategic alliance relationship with Zurich North America, which includes the design and development of the Contractor Controlled Insurance Programs that is currently utilized by ten ACIG Members.

Prior to joining ACIG, Mr. Shay worked as the Corporate Risk Manager at Swinerton Incorporated, a multi-billion dollar general building contractor headquartered in San Francisco. His emphasis was on insurance program design and financing, including contractor controlled insurance programs, subcontractor default insurance, and claims management.

Mr. Shay holds a Bachelor's degree in Business with an emphasis in Marketing from San Francisco State University. His industry-specific education includes the Construction Risk and Insurance Specialist (CRIS) designation, the Workers' Compensation Claims Professional (WCCP) designation in California, and an Associate in Risk Management – Enterprise (ARM-E).



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### Brian Callaghan, Risk Management Executive



Mr. Callaghan joined ACIG in 2018. He has a degree in Risk Management and Insurance and holds his Chartered Property Casualty Underwriter (CPCU), Associate in Reinsurance (ARe), and his Construction Risk and Insurance Specialist (CRIS) designations. Mr. Callaghan started his professional career at Zurich in their Associate Program gaining exposure in underwriting, loss control analysis, and casualty claims adjusting. He then moved on to Casualty Underwriting focusing on construction and environmental contractors in the southeast for general liability, auto liability, and workers' compensation, along with surplus lines pollution liability, professional liability, and excess liability. He then became a Subguard (SDI) Underwriter for Zurich with additional focus on subcontractor prequalification, financial analysis, subcontractor management, subcontractor payment application, and default mitigation. Most recently he has been working as an Excess Casualty Construction Underwriter for construction risks with a specialization in Controlled Insurance Programs, both OCIP and CCIP, which gave him additional exposure to actuarial coordination and underwriting process management.

### Jack Florence, Risk Management Executive



Mr. Florence joined ACIG in 2002 as a Claims Consultant. In 2007, he joined the Risk Management Division as a Risk Management Executive. He began his career in 1988 with Employers Casualty Company. In 1994 he was with Houston General Insurance Company and later joined Employers General Insurance Company as the Casualty Claims Director. His primary experience has been concentrated in commercial insurance for construction, oil and gas and governmental entities. Mr. Florence is a graduate of Angelo State University and has earned the Chartered Property Casualty Underwriter (CPCU), the Associate in Claims (AIC), the Associate in Risk Management (ARM) and the Construction Risk Insurance Specialist (CRIS) designations.

### Mark C. Farmer, Risk Management Executive



Mr. Farmer joined ACIG in 1987. For the prior four years, he was associated with Mr. McIntyre as a senior research analyst with IRMI. While at IRMI, he was the principal author and editor of Construction Risk Management. Mr. Farmer received a B.B.A. degree in management and an M.B.A. in risk management and insurance from the University of Georgia. He holds the Construction Risk Insurance Specialist (CRIS) designation.





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### Tricia Kagerer, Risk Management Executive



Ms. Kagerer joined ACIG in February 2013 as a Risk Management Executive. Before joining ACIG, she was the Vice President of Risk and Safety Management for CF Jordan Construction, where she created a fully integrated, nationally recognized approach to risk, safety and quality management that focused on improving overall corporate performance. She is a Quality Texas Baldrige Examiner focusing on continuous improvement implementation strategies. Ms. Kagerer holds a Master's Degree in Conflict Resolution from Southern Methodist University in Dallas, Texas, and BA and BS degrees from Regis University in Denver, Colorado. In addition to being a Licensed Claims adjuster and agent in Texas, she holds Chartered Property Casualty Underwriter (CPCU), Certified Safety Professional (CSP), Associate in Risk Management (ARM) and Construction Risk Insurance Specialist (CRIS) designations.

### Todd Reeves, Risk Management Executive



Mr. Reeves joined ACIG in September 2014, following an 11+ year stint as the Director of Risk Management for a hospital system in Louisiana, where he was responsible for captive management, insurance procurement, organizational safety, security, claims management, corporate compliance, and emergency preparedness. His experience in healthcare also entailed numerous large capital improvement projects.

Prior to entering the healthcare industry, Mr. Reeves served 7 years as the Director of Risk Management and Organizational Safety for a national staffing company that focused primarily on the heavy industrial, oil and gas, and construction sectors.

Mr. Reeves holds an undergraduate degree in Insurance and Risk Management, along with a Master's in Business Administration degree from The University of Louisiana at Monroe. Mr. Reeves is also certified as a Lean Six Sigma Yellow Belt, holds the Construction Risk and Insurance (CRIS) designation, as well as his Associate in Enterprise Risk Management (ARM-E) designation.

### Merle Jones, Director of Insurance Brokerage



Born and raised in Iowa, Mr. Jones was trained by Aetna C&S as a Commercial Casualty underwriter. In 1980 he joined the broker world at Alexander Howden NA and in 1987 Merle came to Dallas, where he met ACIG. Since then Merle has been involved in various placements outside of ACIG for the ACIG Members.

Having worked in the brokerage community for over 30 years, one of his main roles at ACIG is to act as a liaison between ACIG personnel and the contractor Members' agents and brokers. In his other role, Merle acts as the main point person for underwriters and brokers involved in all insurance company placements outside of ACIG, with an eye toward taking advantage of ACIG's group purchasing power.

Merle holds a CIC (Certified Insurance Counselor) designation.

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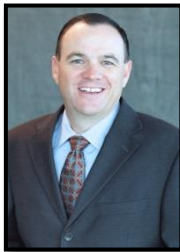
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### Micah B. Bellow, Vice President – Underwriting/Risk Management Executive



Mr. Bellow joined ACIG in 1989. Prior to joining ACIG, he worked for KPMG auditing financial institutions. His background at ACIG is broad and includes: accounting, regulatory compliance, insurance operations, management information systems, marketing, risk management services and underwriting. He is a Certified Public Accountant. Mr. Bellow graduated from Abilene Christian University.

### Chris Moore, IT Director



Chris Moore joined ACIG in 2014 as the IT Director and has the responsibility of leading ACIG's technology infrastructure and systems. Mr. Moore brings to ACIG over 15 years of experience leading Information Technology organizations in a broad range of IT disciplines including Solution Development and Delivery, Infrastructure Operations and Support, and Technology Strategic planning. Mr. Moore has an extensive background of providing mission critical enterprise solutions and technology services that have been concentrated in financial services. He holds a Bachelor's degree in Business with a specialization in Management Information Systems from Southern Methodist University in Dallas, TX.

### Rene Pinson, General Counsel



Ms. Pinson joined ACIG in July 2016, after serving as outside coverage counsel for ACIG for over 8 years. Prior to joining ACIG, she practiced law with Cokinos Young where she represented contractors, owners, and insurers across the country in a wide range of insurance coverage and contractual risk transfer transactions and disputes. Throughout her legal career, she has focused on issues involving commercial general liability, additional insured, builders risk, design professional, commercial property, and other third party and first party coverages. She holds a Bachelor's degree in Psychology and a Juris Doctor from the University of Arizona.

