

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.

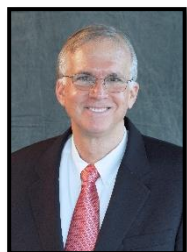
In 2015, Mr. McIntyre was recognized by the National Safety Council (NSC) in *Safety+Health* magazine as one of nine "CEOs Who 'Get It.'"

Michael J. O'Neill, Chief Executive Officer



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: Saving lives, preventing injuries, and reducing 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 PE/Quality



Mr. Overholt joined ACIG in January 1995 as a Safety Consultant. After spending 10 years in the Safety Division, he worked in the Risk Management Division as a Risk Management Executive, and now leads the Safety & PE/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, CIT, CRIS certifications and is a US GBC LEED Green Associate.

Michael is active in the American Society of Safety Professionals (ASSP), including the student mentoring program. He is a member of the Purdue University Construction Advisory Council (CAC), and is a previous board member for the Board of Certified Safety Professionals (BCSP), and is a board member of TEXO.



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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 Professionals (ASSP), 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 was awarded the BCSP's Certified Safety Professional 2019 Award of Excellence. He is also 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 Professionals.

Mike Dickerson, Safety Consultant



Mr. Dickerson joined ACIG in November 2019. Mike's most recent experience was with a top 5 ENR general contractor as an area manager, covering projects in several states. Previously he worked in a corporate role in the manufacturing sector. Mike is a Certified Safety Professional, and holds a Bachelor's degree in Business Administration and a Master's in Safety Sciences from IUP. He is active in the Construction Safety Leadership Alliance, currently serving as president. He is a member of the UT-Arlington construction management degree program advisory board, and is a professional member of the American Society of Safety Professionals. Mike is also an adjunct professor for the construction management degree program at Northlake College.

Mike served as a structural craftsman in the U.S. Air Force, after training with the Navy Seabees, and later supporting Operation Iraqi Freedom. He served in a RED HORSE heavy construction squadron, completing various horizontal and vertical projects during his military career.

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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Matt Summers, Safety Consultant



Matt Summers joined ACIG in January 2021. Matt's most recent experience was with a top 5 ENR Wall and Ceiling Specialty Contractor, as the safety director. Matt has 5 years of experience as a safety professional. He spent 1 year working in the commercial construction and general industry and 4 years solely in the commercial construction industry. He holds a Bachelor of Science degree in Occupational Health & Safety and is a certified Construction Health and Safety Technician (CHST).

Brian Stroik, PEQ Consultant



Mr. Stroik joined ACIG in 2021 and is a seasoned construction quality thought leader. He graduated from Marquette University, followed by completion of the Wisconsin Carpenter Apprenticeship Program. He spent over a decade in the field, eventually working his way to a Superintendent. Mr. Stroik started his official quality in construction journey in 2003 when he joined Boldt Construction as a Quality Assurance Manager. During his 13 years with Boldt he progressed into a senior role in their Quality and LEAN Construction Department. Most recently he worked for Tremco as their National Strategic Account Sales Director where he led a multi company team focused on specifications, details and quality assurance processes for a number of general contractors across the country. He was instrumental in developing their 10-year leak free warranty program.

Mr. Stroik has a deep passion for quality and assisting the construction industry in reducing waste and eliminating construction defects through the development and implementation of refined standard operating procedures based upon the scientific method of: Plan, Do, Check, Adjust. He is the current chair of the Air Barrier Association of America (ABAA) and the past chair of the National Building Enclosure Council (NBEC) and is a Senior Member of the American Society of Quality (ASQ). In 2012 Mr. Stroik was part of the NIBS Guideline 3 Building Enclosure Commissioning document rewrite (now an ASTM Standard), which is the basis for the 2024 code consideration for commissioning the building enclosure. He also is a renowned national speaker on building envelopes and conducts presentations for: ABAA, AGC, NBEC, CSI and many other professional organizations and trade associations.



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Collin Sutt, PEQ Consultant



Mr. Sutt brings to us over 11 years of quality, project engineering and project management experience in the construction industry, as well as seven years' experience in process management. He is a seasoned construction professional with expertise developing quality control systems and continuous improvement initiatives, along with a mastery of building science, building envelope systems, exterior claddings and related building codes, standards and testing methodologies.

He holds an ACCE accredited Associate Degree in Construction Management and Technology from Northlake College, a Bachelor of Science in Construction Science from the School of Engineering and Technology at Texas A&M University – Commerce and an additional broad minor in Business Administration. Mr. Sutt has also completed graduate level courses towards a Master's in Business Administration.

Mr. Sutt is OSHA 30 Certified, has successfully completed the TEXO (ABC/AGC) Advanced Leadership Development Program, has completed the US Army Corp of Engineers Construction Quality Management for Contractors certification program and has earned the Construction Management Association of America's CMIT designation, as well as the International Risk Management Institute's CRIS designation. In addition to active involvement in the Air Barrier Association of America, Mr. Sutt has successfully completed their Field Auditor training course and earned certifications for ABAA's Quality Assurance and Self-Adhered and Fluid Applied Waterproofing Installer Programs.

He has also been involved in servant leadership at the Metal Construction Association, where he is actively involved in multiple committees and councils, including the Codes and Standards Committee where he holds a Vice Chair position. He is also a member of the American Society for Quality, the Construction Specification Institute and a former member of TEXO's Young Constructors Council.

Rene Pinson, Vice President of Claims



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.



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Phil Oglesby, Claims Manager



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.

Geoff Schrader, Senior Claims Consultant



Geoff Schrader began his insurance career with Travelers Insurance in 1999. He has 22 years of claims experience including the last 19 with ACIG. He holds an All-Lines adjuster's license. He has handled and managed litigated Auto, General Liability, Workers Compensation, and Employer's Liability claims with policy limits and excess 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).

Steve Eichinger, Claims Consultant



Steve Eichinger joined ACIG in 2019 after over 16 years handling and supervising complex, excess, environmental and mass tort claims at Travelers. Steve is licensed as an all-lines adjuster and has extensive experience handling and negotiating litigated and non-litigated general liability, excess liability, auto liability, employer's liability and pollution and professional liability claims. He holds a Bachelor's Degree in Ecology and Evolutionary Biology and a Master's degree in Environmental Biology, both from Tulane University.



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Steve Tertel, Claims Consultant



Steve Tertel joined ACIG in February 2020. He is an experienced claims investigator and negotiator with 26 years of insurance industry and claims experience. He previously served as the Client Services Manager at Hotchkiss Insurance overseeing the Claims Department and Client Services Department providing client specific Risk Management guidance. He also held several claim and client centric positions with the Chubb Group of Insurance Companies in Cincinnati, Ohio and Dallas, Texas.

Steve holds a Bachelor's of Science Degree in Business Management and Finance from Wright State University in Dayton, Ohio. He has extensive experience handling high severity and litigated commercial claims along with D&O, E&O, Fiduciary & EPLI claims with a focus on damage assessment and coverage analysis. Steve is committed to insurance related continuing education, earning Associate in Claims (AIC), Certified Insurance Counselor (CIC) and Construction Risk and Insurance Specialist (CRIS) designations.

James Shay, President



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, Director – Risk Management



Mr. Callaghan joined ACIG in 2018. He began his professional career at Zurich North America as an underwriter in the construction industry segment focusing on primary and excess construction casualty insurance. He has continued to specialize in construction risk with experience in contractor controlled insurance programs and subcontractor default insurance. Prior to joining ACIG, he worked at Swiss Re. Mr. Callaghan holds a bachelor's degree in business with an emphasis in risk management & insurance from The University of Georgia. His continuing education in insurance includes the Chartered Property Casualty Underwriter, Associate in Reinsurance, and Construction Risk and Insurance Specialist designations.

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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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.

Isaiah Moore, Account Executive



Mr. Moore joined ACIG in 2020 as an Account Executive in the Risk Management Division. He began his insurance career in 2009 at Electric Insurance Company. Isaiah brings a diverse insurance background in underwriting and customer service at Nationwide Innovative Solutions, Liberty Mutual, and most recently CNA Financial Corporation. His primary experience focused upon building relationships, evaluating risk, and providing risk management insights.

Isaiah holds a B.A. in Biblical and Theological Studies from Gordon College. He enjoys the outdoors and achieved the rank of Eagle Scout from the Boy Scouts of America. Isaiah is a lifelong learner, attaining insurance credentials that include the Chartered Property Casualty Underwriter (CPCU), Associate in Risk Management (ARM), Associate in Reinsurance (ARe), and Construction Risk Insurance Specialist (CRIS).



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Mitch Jones, Account Executive



Mr. Jones joined ACIG in 2021 as an Account Executive in the Risk Management Division. He began his insurance career as a commercial lines producer with an independent insurance agency in Owensboro, KY. He later moved from production into the claims side of the insurance business and worked for AIG and North American Risk before spending 16 years with York Risk Services in Orlando, FL. During his time at York, he served in numerous roles including Casualty Claims Director and Senior Manager of Quality Assurance.

Mr. Jones earned a bachelor's degree in "Insurance Studies" from Eastern Kentucky University. He has also continued his insurance related education and earned the Chartered Property Casualty Underwriter (CPCU), Associate in Claims (AIC), and Accredited Advisor in Insurance (AAI) designations.

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.

Micah B. Bellow, Chief Risk Officer



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.



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Chris Moore, Vice President Information Technology



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.

Mary Kilany, General Counsel



Ms. Kilany joined ACIG in April 2019. Prior to joining ACIG, she served as a partner in the law firm Savrick, Schumann, Johnson, McGarr, Kaminski & Shirley, where she represented national commercial primary and excess insurance companies as coverage counsel on construction defect, bodily injury, products liability, and business-related claims. Ms. Kilany has experience advising on a variety of contract and insurance related matters, including contractual risk transfer issues, additional insured issues, commercial general liability claims, commercial property claims, and auto and garagekeepers claims. She holds a Bachelor's degree in Economics from Central College and Juris Doctor from the University of Iowa.

