

SIIA ENDEAVORS



JUNE CONNECT FROM ANYWHERE (CFA) EVENTS

ADVOCACY IN ACTION – JUNE 8, 2021

With a new Administration and new Congress in Washington, DC, 2021 promises to be a very active year with regard to legislative/regulatory developments affecting the companies involved in the self-insurance/captive insurance marketplace. To keep members informed about what they need to know, SIIA's government relations team will be holding a monthly webinar series from January through June.

Scalable Solutions for Self-Funded Employers

We're a leading third party administrator for self-funded employers of all sizes, in all industries. Driven by the unique needs of our employers and brokers, our proprietary technology systems enable us to administer cost-effective plan designs that match the needs of your organization.

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WHAT SELF-FUNDED EMPLOYERS REALLY WANT – JUNE 15, 2021, 2:00 – 3:00 PM EDT

A series of listening sessions conducted over a two-year period with members of employer coalitions in four U.S. cities provided some amazing insights into what self-funded employers expect from their healthcare partners. The participating employers also shared their frustrations over the lack of collaboration in finding solutions to today's health care crisis. This webinar featuring representatives from those listening sessions will recap some of the findings, including just how employers feel about:

- Healthcare system consolidation
- Provider network design
- Alternative payment models
- Pricing transparency
- Lack of quality data
- Gaps in the patient experience and access
- Integrating primary and behavioral healthcare

The sessions were conducted as part of a joint project of the National Alliance of Healthcare Purchaser Coalitions and the Council of Accountable Physician Practices, a coalition of the nation's leading medical groups and health systems. Coalitions based in Dallas, TX; Northeastern PA; Chicago, IL; Seattle, WA; and Charlotte, NC participated in the sessions.

Moderator:

Joanne Wojcik

Content Developer

Self-Insurance Institute of America, Inc. (SIIA)

Speakers:

Michael Thompson

President & CEO

National Alliance of Healthcare Purchaser Coalitions

Norman Chenven, M.D.

Founding CEO

Austin Regional Clinic and Vice-Chair, CAPP

Cheryl Larson

President & CEO

Midwest Business Group on Health

Cost: No charge for SIIA Members

MENTOR CONNECTION FORUM – JUNE 16-17, 2021

This interactive event has been designed to connect younger SIIA members (under age 40) with several of the most successful senior self-insurance/captive insurance industry executives in a "speed-mentoring" format. Attendees will have unique access to those who can provide practical career advancement advice, including tips on how they can be more valuable to their employers.

The Zoom format will also encourage interaction among attendees, which is important in helping them develop the professional networks necessary to further accelerate their success in the self-insurance/captive insurance industry – networks the mentors have spent many years developing for themselves.

Due to logistical restrictions of the format, attendance will be limited to 100 participants, so please register early if you would like to participate.

MEET THE MENTORS

SIIA is pleased to announce the following list of mentors who have confirmed their participation in this year's Mentor Connection Forum. As you will see, they represent all segments of the self-insurance marketplace (group health, captives & workers' compensation) and each one of them have been very successful in their respective careers as well as being highly involved with

SIIA in various capacities. Additional mentors may be announced closer to the date, so please check back periodically to see the latest line-up.



Jennifer Borislow

Jennifer Borislow
Principal
Borislow Insurance

Jennifer A. Borislow is the founder and Chief Executive Officer of Borislow Insurance, a leading provider of innovative health and wellbeing benefits solutions. Borislow Insurance serves more than 300 businesses throughout New England with an expertise in transforming workplace culture by creating a community of consumerism and empowering employees to make informed health care choices.

Jennifer is past president of The Million Dollar Round Table, a global, independent association of more than 62,000 of the world's leading life insurance and financial services professionals from more than 500 companies in 69 nations.

She is the co-author of four books, Bend the Healthcare Trend 1 and 2, Inspire to Act and Inspire to Act for Kids with her business partner, Mark S. Gaunya.

The Bend the Health Care Trend book(s) explore how healthcare consumers can counteract the damaging effect of the US health care system with misaligned incentives, opaque pricing schemes, and unnecessary complexity. It highlights consumer-driven health care and wellness plans and how employers can empower employees to control insurance costs.

Inspire to Act and Inspire to Act for Kids are collections of stories that help others to embrace the power of kindness and live an attitude of gratitude.

She also authored If I Had Only Known with Melissa Marrama and Michaela Scott. If I Had Only Known are checklists and guidance before and after a loved one dies. This guidebook offers step-by-step instructions on how your family can prepare for – and avoid – the most common missteps and challenges related to the death of a loved one.

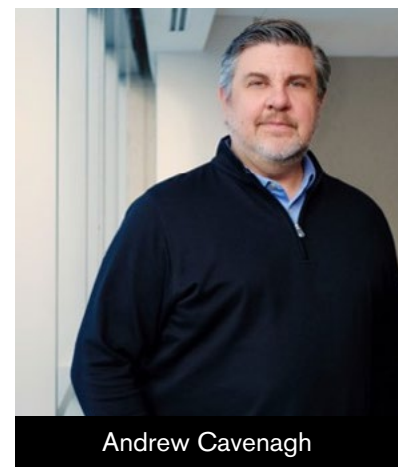
She is an industry leader and active participant on several insurance company advisory boards. Jennifer currently serves on the Board of Trustees at Northern Essex Community College as Chairwoman, Merrimack Valley YMCA as well as Kimball Union Academy in Meriden, NH. She is a frequent keynote speaker at many national and international events. Her commitment to community involvement is highlighted by her passion to make a difference in the lives of others.

Jennifer is a graduate of Dickinson College. She is married to Michael and they have two daughters, Jessica and Lauren and son-in-law Joshua Dollinger.

Andrew Cavenagh
CEO
Pareto Health, Inc.

As CEO and founder of ParetoHealth, Andrew is leading the charge to dismantle outdated health insurance approaches and challenging organizations to build new ways to bring affordable healthcare to their employees.

Andrew didn't invent the healthcare benefit captive, but he and Andrew Clayton were among the first to understand the incredible potential of self-insurance and captives to transform the employee benefits market.



Andrew Cavenagh

Prior to forming ParetoHealth, Andrew help found Garnet Captive Services, LLC and Elevate Insurance Services, LLC. He retains a seat on the boards of both companies.

Andrew started his career in commercial banking and worked at several publicly traded insurance companies. He has served on committees and boards of industry groups such as the Self-Insurance Institute of America.

Andrew is a graduate from Swathmore College.



Jen Collier

Jennifer Collier
Senior Vice President, Stop-Loss
Sun Life

Jen Collier is stop-loss and self-funding executive with a passion for health and wellness. Her leadership experience across all core business areas fuels her successful record of accomplishment as a growth and profitability accelerator who leverages deep industry knowledge coupled with a drive for innovation.

Jen joined Sun Life U.S. in June 2019 as a member of the Senior Leadership Team and Senior Vice President of Stop-

Loss & Health – the fastest growing and most profitable division of Sun Life's U.S. business and the largest independent stop-loss insurance provider in the country.

As head of Stop-Loss & Health, Jen oversees all aspects of the Sun Life's Stop-Loss business, including product development and strategy, data analytics, product pricing, underwriting, distribution and claims. She brings both clinical and business management expertise to risk and cost-management strategies for Sun Life's self-funded employer clients.

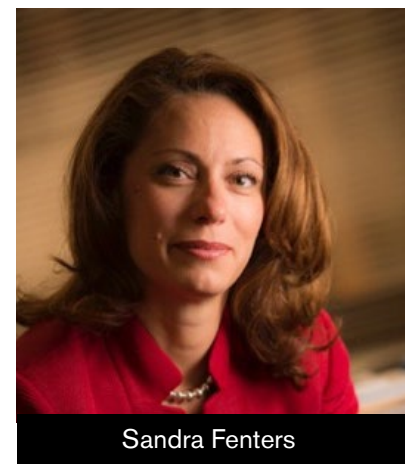
Under her leadership, Sun Life continues to differentiate itself, growing its market-leading Stop-Loss products and reaching an incredible milestone of doubling the size of the business over the last five years. She is supported by a tremendously talented team of subject matter experts to whom she attributes Stop-Loss & Health's success.

Sandra Fenters
CEO
Capterra Risk Solutions

Sandra Fenters works with entrepreneurs of closely held businesses, private equity firms, public entities, and not-for-profit organizations who seek to capture profits within their organizations by implementing solid risk management and loss prevention techniques.

The firm specializes in creating alternative risk transfer (ART) mechanisms and captive insurance companies. Fenters and her team provide captive management and consulting services for captive formations of all types including pure single parent, group arrangements, and association captives. The firm manages captives both within the United States and internationally, and is typically engaged to provide feasibility studies, business plan development, corporate governance, and underwriting services.

Fenters began her insurance career with a large international insurance company as a surety underwriter. Her experience spans multiple disciplines including surety, professional liability, commercial liability and high net worth personal lines insurance.



Sandra Fenters



A first-of-its-kind partnership for accountable care management

Collaboration to deliver positive outcomes for injured workers

Paradigm has joined forces with a top-ranked national rehabilitation hospital, Shirley Ryan AbilityLab, to form the first value-based partnership in workers' compensation.

Ensuring catastrophically injured workers achieve the best possible functional and behavioral outcomes requires collaboration with providers from the very beginning. Through this innovative new approach, Paradigm will leverage provider expertise and data at the outset of care—to establish mutual goals in the pursuit of maximum recovery. The result is true accountability and transparency that benefits injured workers and their families, while delivering value to payers.



To learn more, visit
paradigmcorp.com/vbpmay



Fenters was also a broker for a large insurance brokerage outfit and possesses her Property & Casualty insurance license. Fenters has authored numerous articles on captive insurance and was faculty for The University of Delaware's Captive Program. Fenters is active in educating and lobbying U.S. Congress Members on the benefits of captive insurance. She is also an active member of the Self-Insurance Institute of America, Inc. (SIIA) and the Captive Insurance Companies Association (CICA), serving on committees and participating in programs and conferences.

Fenters is a graduate of Allegheny College and holds a Bachelor of Arts in Political Science and a Bachelor of Arts in English. She is also a graduate of The University of Pittsburgh Graduate School of Business Institute for Entrepreneurial Excellence, Fellows Class of 2010.

Lindsay Harris
President
HMA

Lindsay Harris is the President of HMA. For over 20 years, she has built her career on understanding the intricacies of the American healthcare system and creating cost-effective products and solutions so that people have the knowledge and tools

to prevent disease and ensure access to quality medical care when they are sick.

With a breadth of experience and deep expertise, Lindsay understands that for employers to offer decent benefits to their employees they must have access to affordable yet comprehensive plans.

Joining HMA in 2008 as Manager, Disease Management and Wellness Programs and then Manager, Health Promotion and Clinical Support Services she deepened her knowledge of preventive care, nutrition, and fitness. As Senior Population Health Strategist, she developed and oversaw the execution of HMA's population health product and consulting strategy.

Promoted to Director, Strategy, Product and Customer Experience Lindsay formed the first formal Product Management organization in HMA's 30-year history. She led efforts in developing HMA's product strategy and creating the organization's product roadmap. She built internal and external stakeholder consensus on priorities and launched 15 new products/ features in the first 18 months, 3 times more than in the prior 5 years.

Over the years Lindsay has embraced technology to drive the products and tools that meet the real needs of our customers. As Chief Growth Officer she grew total revenue 25% between 2017 and 2019; achieved 30% membership growth in her first 3 years, more than double the 12% achieved in the prior 4 years; Lindsay and her team drove client persistency of 97% over a 3-year period.

She inspires and is inspired by the talented people who are the HMA team. Leveraging the strengths of their experience, dedication, and energy she builds consultative teams. As President of HMA, Lindsay Harris brings optimism and resilience in an uncertain future along with a strong sense of purpose to lead the way forward.

Prior to joining HMA, Lindsay held a variety of program management, program evaluation, and consulting positions. These include roles at Premera Blue Cross, Mathematica Policy Research, and the Agency for Healthcare Research & Quality at the Department of Health and Human Services.

Lindsay is active in the healthcare & self-funded community. Lindsay currently serves as Vice Chair of the Community Board of Pacific Medical Centers in Seattle, WA. Lindsay is a member of the Self Insured Institute of America's (SIIA's) Industry Certification Task Force, and serves on the TPA advisory councils for several stop loss carriers.

She holds a Bachelor of Arts in Chemistry and a minor in Psychology from Knox College, graduating Phi Beta Kappa/Magna Cum Laude and a Masters' Degree in Public Policy with a focus on Health Policy and Program Evaluation from Georgetown University.

Cheryl Kellond
Chief Executive Officer
Apostrophe Health

Cheryl wakes up every day to build the health plan that can fix America. She's an

inspirational client-centric leader who has delivered more than \$750M in revenue from version-one technology products at both startups and marquee brands.

As CEO and co-founder, she has guided Apostrophe from an idea to a multi-million dollar mission-driven business delivering better benefits for less money to mid-sized self-insured employers across the country.

Apostrophe is a venture-backed Certified B-Corp, funded by both seasoned healthcare investors and top technology investment funds. Cheryl earned an MBA from MIT Sloan and an undergraduate degree from the University of Chicago. She's an ultrarunner, a 3x Ironman, and a mom of four.

Karin Landry
Managing Partner
Spring Consulting Group

Karin Landry, Managing Partner of Spring Consulting Group, an Alera Group Company, LLC, has more than 25 years of experience in the insurance, health care, risk financing, retirement and benefits industries and is proud to have eight insurance patents in her name.

Karin's involvement with Fallon Health as a board member has allowed her even greater insight into modern health insurance and what the carriers are facing.

Fallon Health is a \$1.5 Billion plan company that underwrites Commercial coverage, Medicare and Medicaid and owns a life insurance and health stop-loss company.

As part of her work with the organization, Karin advises on working with Accountable Care Organizations (ACOs) to risk contract. Her time with Fallon has included chairing the Governance committee and sitting on the Audit and Compliance and Finance Committees.

Karin holds eight patents in insurance, centered around forward-looking strategies for the funding of risk management. She is passionate about the need for healthcare and wellness organizations to adapt to the rapidly changing industry and landscape, rather than settling for the status quo.

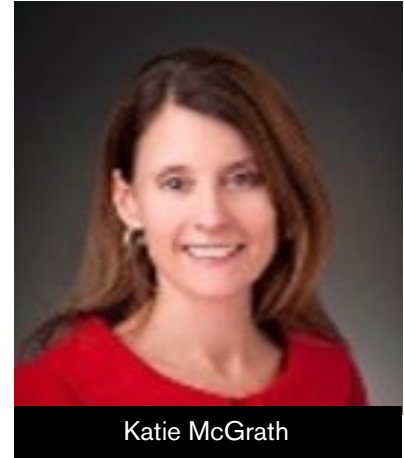
Throughout her career, Karin has received several awards for her contributions to the healthcare and captive insurance Industries, including the 2015, 2016 and 2017 Power Broker Award from Risk & Insurance, the 2017 CICA Distinguished Service Award and the 2017 Profiles in Diversity Women Worth Watching Award.

Recently, Karin led Spring through its acquisition by Alera Group, the 7th largest employee benefits firm in the country. With an expanded network and resources, Spring has been able to grow its business even more rapidly.



Karin Landry

Karin is a member of several Alera Group working group, such as the benchmarking group, the captive group and the Association Health Plan group. Karin sits on the board of advisors for and is President of Bloom Insurance, a Delaware cell captive. She also teaches a course for the International Center for Captive Insurance Education (ICCIE) and is an Advisory Board Member for the World Captive Forum. Karin received a B.S.B.A from Babson College and has a graduate degree in finance from Northeastern University.



Katie McGrath

Katie McGrath
Head of Accident & Health
Swiss Re Corporate Solutions

Katie McGrath is Head Accident & Health (A&H) North America for Swiss Re Corporate Solutions. She oversees the overall growth and development of the A&H portfolio, with a direct responsibility over sales and underwriting teams.

Throughout her 25-year career, Katie has held numerous leadership positions within the Employer Stop Loss industry. Prior to joining Swiss Re Corporate Solutions, she served as Head of Specialty and Sponsor Solutions at AIG, and was responsible for sales, underwriting, claims and operations. Katie has an impressive track record of profitably growing businesses, combining technical expertise with a client-focused mindset, building high performing teams and developing new talent.

Katie holds a Bachelor of Science from Virginia Tech and an MBA from Rutgers University in New Jersey. She is a diamond member of the Self-Insurance



Swiss Re Corporate Solutions

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A large concrete dam with the words "STOP LOSS" written on it in large, white, sans-serif capital letters. The dam is curved and has a walkway on top. The background is a blue body of water.

STOP LOSS

Employer Stop Loss:
Limit Health Care Exposure.
Advancing Self-funding Together.

Institute of America (SIIA) as well as leading non-profit efforts in New Jersey supporting adolescent depression and anxiety.



Jerry Messick

Jerry Messick
CEO
Elevate Risk Solutions

Jerry has over 36 years' experience in the insurance and alternative risk transfer industry and is a principal and CEO for Elevate Risk Solutions.

With operations in Arizona, Delaware, Oklahoma, Hawaii and New York, Elevate is a captive and alternative risk consulting and risk solution services firm that focuses on multiple industries and trade groups, as well as providing comprehensive enterprise risk management services to companies ranging from \$20million to \$2billion in assets.

Prior to becoming CEO of Elevate, Jerry was with a national provider of alternative risk services since 1985, where he held senior management positions with responsibility for loss control, marketing, finance, and insurance company operations. He is a specialist in board

governance and the effective and conservative structuring of various insurance companies and self-funding vehicles.

Jerry was heavily involved with rewriting the legislation in Oklahoma creating captives. In his position with Elevate, he is an approved captive and traditional insurance company manager in multiple jurisdictions, both onshore and off.

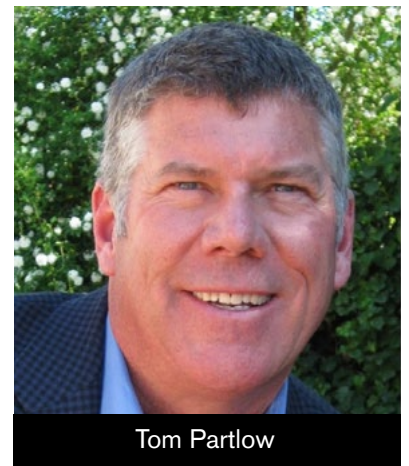
Jerry surrounds his personal life with his wife Kristin and 4 boys. He is a licensed pilot, scuba diver, and nationwide competitor in action pistol shooting.

Jerry currently serves as Past-Chairman of the Board for the Oklahoma Youth Orchestras, Founding Member and Past President of the Oklahoma Captive Insurance Association, owner of Unity Investigations, a private investigation agency focusing on nonprofit organizations, member of the Captive Insurance Committee of the Self Insurance Institute of America (SIIA), faculty member of Lawline.com, and is actively involved as a speaker and participant on various committees for both captive trade associations and nonprofit entities.

Tom Partlow
President & CEO
Compass Health Administrators

For the past 30 years, Tom has had a successful career in the self-insurance industry, building a proven track record of achieving organizational goals for growth, profitability, and customer satisfaction.

Prior to the founding of Compass Health Administrators in 2017, Tom has led two of the largest TPAs in the Western US, founded an innovative on-site clinic company and has consulted with two healthcare technology startups in the mobile monitoring and telehealth space. His passion for delivering exceptional service and healthy outcomes to the membership is evident in every element of the organizations he has led. Over the years Tom has served on several industry and charity Boards and is currently serving on the Board of Goodwill Industries of the Greater East Bay. Tom resides in the San Francisco Bay Area.



Tom Partlow



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Kurt Ridder

Kurt Ridder
President
Spectrum Underwriting Managers

Kurt Ridder is President of Spectrum – a division of Companion Life Insurance Company. Spectrum is an Indianapolis-

based full-service Managing General Underwriter of specific, aggregate and integrated medical stop loss insurance for small, medium and large self-funded employers.

Kurt graduated from Indiana University's Kelley School of Business in 1986 with a B.S. Degree in Insurance and began his insurance career performing field risk assessment for Baldwin & Lyons, an excess property & casualty insurance specialist.

From there, he went to work as Regional Marketing Director for the former Brougner Insurance Group, the pioneer of small-group medical stop loss insurance. In the spring of 1990, he co-founded Spectrum Underwriting Managers, Inc. In late 2016, Spectrum was acquired by Companion Life Insurance Company and continues to operate independently as a Managing General Underwriter.

Kurt has served in many positions with the Self-Insurance Institute of America (SIIA), including Chief Financial Officer, President, and Chairman. Kurt is an active speaker

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at conferences and forums for the Self-Insurance Institute of America, the Society of Professional Benefit Administrators (SPBA), the Health Care Administrators Association (HCAA) and others. Kurt has also lobbied on Capitol Hill and in Indiana on legislation and regulation that impacts the self-insurance industry.



Michael Schroeder

Have Lead and Managed Sales, Sales Operations, Customers Service, Account Management/Implementation, and Marketing functions.

**Mike Schroeder
President
Roundstone**

Since 2005, Michael A. Schroeder has served as President of the Roundstone organization. Roundstone develops, underwrites and manages captive/self-insurance solutions.

Mike offers more than twenty-five years of insurance industry management experience. Mike delivers a track record of leading and building fast growing, innovative insurance businesses.

Prior to joining Roundstone, Mike served as Vice President and General Counsel for a NASDAQ listed AM Best A rated insurance company. Mike was also the founder of a medical malpractice underwriter and shepherded its rapid growth prior to its acquisition by a large publicly traded specialty insurer. Mike held senior level executive positions with a publicly held worker's compensation insurer, a non-standard auto insurer and served as an associate of a Cleveland law firm.

Mike is a frequent speaker at trade associations, conferences and is published as an insurance thought leader in magazines, journals and newspapers throughout the country.

Mike Schroeder received his Juris Doctorate from The Ohio State University College of Law and received his Bachelor of Science degree in Business Management from Tulane University.



Stephanie Whalen

**Stephanie Whalen, ALMI
President
The Union Labor Life Insurance
Company**

Stephanie Whalen is President of The Union Labor Life Insurance Company (Union Labor Life). Ms. Whalen leads the company's life and health group, including underwriting, sales, claims, marketing and operations functions. Union Labor Life serves labor unions, Health and Welfare funds and union members by providing signature medical stop loss insurance and services as well as group life and supplemental insurance.

Prior to her role as president, Ms. Whalen

served as Vice President of Operations for seven years, responsible for the day-to-day life and health operations of Union Labor Life.

She began her career with Ullico in 1998 as a production assistant in the Direct Marketing division, and has held various other positions during her tenure with Union Labor Life. She has more than 20 years of experience in the insurance industry, and is a member of a union family.

Ms. Whalen's commitment to learning and personal growth is marked by her earning her bachelor's degree and following with the completion of executive training at the Wharton Business School. She also holds several insurance industry designations including AMLI (Associate, Life Management Institute), AIRC (Associate, Insurance Regulatory Compliance), and ACS (Associate, Customer Service).

Active in her community, she has also received various awards over the years for her work with charities and nonprofits. Those awards include the Bikes for Tikes Volunteer Award in 2000, WJLA Toyota Working Woman of the Year Award in 2001 and the AOL/Unilever Chief Everything Officer Award in 2006.

A Washington, D.C. native, Ms. Whalen resides in Alexandria, Virginia and enjoys cheering for the Washington Nationals baseball team. She is a mother of three, military spouse, avid long-distance runner, and ongoing student of the insurance profession. She is actively engaged in preparing for her FLMI, and encourages others to grow, develop and perform in every aspect of their lives.

For more information including webinar details and registration on all CFA events please visit www.siaa.org. ■



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