
S&P Global
Ratings

2018 Bermuda Reinsurance Conference

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Hamilton Princess Hotel & Beach Club
Hamilton, Bermuda

2018 Bermuda **Reinsurance** Conference



Cory Anger
Managing Director
GC Securities

Cory is the Global Head of ILS Origination and Structuring at GC Securities, leads the origination and structuring efforts of the capital markets team and has experience working on 91 144A cat

bond transactions totaling \$21.3B of risk capital placed (in addition to private cat bonds, collateralized reinsurance and sidecars) during her 19 years in the ILS market for insurers, reinsurers, corporates and public sector clients.

Prior to joining GC Securities in May 2008, she was a Senior Vice President at Lehman Brothers in the Insurance Products Group where she spent 8.5 years originating and structuring insurance and hybrid capital solutions for the P&C and life insurance sectors. Prior to Lehman Brothers, she worked in risk management at Merrill Lynch and in risk analysis at the Office of the Comptroller of the Currency.

Cory has an MBA with concentrations in Finance and Accounting from the Simon School of Business at the University of Rochester, an MS in Statistics from George Mason University and a BS in Statistics and Economics from Virginia Tech.

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Mario Bonaccorso
EVP and Chief Financial Officer
PartnerRe Ltd.

Mr. Bonaccorso is a member of PartnerRe's Group Executive Committee and is responsible for the Company's Finance and Support operations. Prior to joining PartnerRe, Mr. Bonaccorso served as

Managing Director of EXOR for nine years where he was responsible for Investments and for the management of EXOR's portfolio companies. Prior to joining EXOR, Mr. Bonaccorso worked as a Research and Development Telecom Engineer at Qualcomm Inc., as an engagement manager at McKinsey&Co. and as Chief Investment Officer of Jupiter Finance. Born in Italy in 1976, Mr. Bonaccorso has a Master of Science cum laude in Telecommunications Engineering at Politecnico di Torino University and an MBA with honors from INSEAD. Mr. Bonaccorso has served on behalf of EXOR on the Board of Directors of Cushman & Wakefield, Banijay Holding and Banca Leonardo and EXOR SA.

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Jay Bullock

Executive Vice President and CFO

Argo Group International Holdings Ltd.

Jay Bullock has served as Argo's Chief Financial Officer for over ten years. During that time he has been responsible for leading all financial, actuarial and risk management resources. Bullock

joined Argo Group in 2008 from Bear, Stearns & Co. Inc., where he was Senior Managing Director and Head of Bear Stearns' Insurance Investment Banking Group. Focusing on the insurance sector for more than 20 years, he advised companies on acquisitions, mergers and sales, as well as all forms of public and private financings and restructurings. While at Bear Stearns, he was an advisor to Argonaut Group, Argo Group's predecessor, on a number of transactions. He is an honors graduate of Southern Methodist University and received his MBA from the McColl School of Business at Queens College in Charlotte, North Carolina. He also holds the designation of Certified Public Accountant.

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Scott Carmilani

Chairman, President and CEO

Allied World Assurance Company Holdings, AG

Scott Carmilani, Chairman, President and Chief Executive Officer of Allied World Assurance Company Holdings, AG, joined the company in February of 2002 after holding a succession of

underwriting and management positions with subsidiaries of AIG since 1987. He has been the driving force behind Allied World's global client-centric strategy – under Mr. Carmilani's leadership, Allied World increased its geographical footprint considerably with key acquisitions, targeted organic growth and diversified distribution in order to offer tailored re/insurance solutions to meet client needs. Today, Allied World offers specialty risk solutions to a diverse customer base throughout teams in Australia, Bermuda, Canada, England, Ireland, Hong Kong, Singapore, Switzerland, the United States, and a Lloyd's Syndicate, Syndicate 2232. Most recently, we have started the Homeowners Company named Vault Insurance Company, and Vault Insurance Services for High Net Worth Clients. Scott is Chairman of the new entity.

Mr. Carmilani spearheads Allied World's corporate social responsibility program and is personally involved in philanthropic giving. In 2013, Mr. Carmilani was honored by the Citizens Committee for New York City (www.citizensnyc.org) for his efforts toward disaster relief following Superstorm Sandy, regularly supports the St. Baldrick's Foundation (www.stbaldricks.org) and is a Member of the Board of Directors for the Visiting Nurses Association Health Group of New Jersey (www.vnahg.org). Allied World also partners with the National Wildlife Federation (www.nwf.org) to identify nature-based mitigation strategies for flooding of coastal cities to limit the devastating effects of climate change, and supports several other local charities in the communities in which it operates.

Mr. Carmilani is a graduate of the University of Scranton.

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Bryon Ehrhart

Global Head of Strategic Growth & Development
Aon plc

Bryon was promoted to Global Head of Growth and Strategic Development in March of 2016. He served as CEO of Aon Benfield Americas from the fall of 2013. He joined Aon in 1994 to form the analytics and investment banking divisions supporting Aon's reinsurance broking business. Before becoming CEO of the Americas he served as Chief Strategy Officer for Aon Benfield. Aon Benfield is the world's largest reinsurance intermediary and Aon Benfield Securities is the largest investment bank focused on insurance and reinsurance as an alternative investment class.

Bryon is a member of Aon's executive committee. He is a graduate of Illinois State University with a B.S. in accounting. After passing the CPA exam in May 1986 he joined the audit practice in Coopers & Lybrand until 1994.

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David Flandro
Global Head of Analytics
JLT Reinsurance Brokers Ltd.

David Flandro is Global Head of Analytics at JLT Re. In this capacity, David heads all actuarial, strategic advisory, catastrophe modelling and sector research functions within JLT Re. He is additionally involved in providing analytics to JLT's Specialty and Retail operations around the globe.

David began his career in securities and derivatives trading. He came to London in 2003 as an equity analyst for Merrill Lynch with coverage of the European insurance sector. David effected a narrow escape from investment banking, joining Benfield in 2006 where he continued to research the insurance sector, this time with a focus on reinsurance credit risk. He then joined Guy Carpenter where he became that firm's Global Head of Business Intelligence before graduating to JLT Re.

His areas of keenest interest are helping clients to navigate regulatory, shareholder, and rating agency hurdles as they devise corporate strategies, exploiting comparative and competitive advantages in order to achieve above-market returns.

David holds a BA (hons) and an MBA in financial engineering from MIT.

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Gina Healy

Vice President Credit Risk Transfer
Federal Home Loan Mortgage Corp.

Gina Subramonian Healy is the Vice President of Credit Risk Transfer. In this role, Healy is responsible for overseeing all insurance risk transfer functions to transfer portion of single

family credit risk in residential mortgage market including reinsurance (ACIS), mortgage insurance portfolio management and developing innovative risk transfer strategies and product offerings to attract new sources of private capital.

Prior to joining Freddie Mac, Healy was appointed as Chief Financial Officer of NASDAQ Europe (serving as an officer of parent NASDAQ Stock Market) where she was responsible for capital raising, negotiating mergers & acquisitions, expanding strategic footprint of Nasdaq globally and managing corporate finance functions across United Kingdom and countries within European Union.

Before her career at NASDAQ, Healy worked in number of capacities in the Silicon Valley region in California and held management positions at Vantive Corporation (now a division of Oracle Corporation) and Ernst & Young LLP.

Healy earned a Bachelor of Science in Accounting from George Mason University. Healy holds the Chartered Financial Analyst designation (CFA) and is a Certified Public Accountant (CPA Inactive).

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Joseph Hissong

President

Essent Reinsurance Ltd.

Joe Hissong is the President of Essent Reinsurance Ltd., a Bermuda reinsurance company specializing in mortgage risk, and President of Essent Agency (Bermuda) Ltd., a

Bermuda licensed agent that provides mortgage analytical services to traditional property and casualty insurers and reinsurers. Both companies are subsidiaries of Essent Group Ltd., a publicly traded company with a market capitalization of over \$3 billion. Mr. Hissong has over 25 years of experience in transactions in the financial services industry, with a focus on insurance and investments.

Prior to joining Essent Re, he was the President of Cartesian Re, an asset manager specializing in insurance industry loss warranties. Prior to Cartesian Re, Mr. Hissong served Executive Director and Head of Private Equity and Strategic Investments for PartnerRe. Prior to that role, Mr. Hissong served as the general counsel of the PartnerRe Alternative Risk Transfer Group responsible for private markets investments and structured reinsurance.

Before joining PartnerRe, Mr. Hissong served as a Managing Director for Swiss Re Financial Services, where he was the senior legal officer of the US insurance and reinsurance units. Prior to joining Swiss Re, he was a partner in the international law firm of LeBoeuf, Lamb, Greene & MacRae, LLP.

Mr. Hissong graduated with honors from the University of Chicago Law School, where he was a member of the Law Review and received the Order of the Coif.

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Turab Hussain
Chief Risk and Actuarial Officer
PartnerRe Ltd.

Turab Hussain is a member of PartnerRe's Executive Committee and is responsible for the risk management, capital modeling and reserving functions.

Mr. Hussain has more than 20 years' experience in the insurance and reinsurance industries. Prior to joining PartnerRe, Mr. Hussain held several senior actuarial and underwriting roles with responsibility for reserving, risk assessment, capital allocation and analysis at the Hartford as well as Arch Insurance Group and American Reinsurance.

Mr. Hussain is an Associate of the Casualty Actuarial Society (ACAS), a Member of the American Academy of Actuaries (MAAA) and a Chartered Enterprise Risk Analyst (CERA). He earned his bachelor's degree in economics and statistics from Rutgers University.

*Comments intended for education or discussion purposes only.

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Frank Majors

Co-Founder, Nephila Capital Ltd.;
Managing Principal, Nephila Advisors LLC

Frank Majors is a Co-Founder of Nephila Capital Ltd. and is a Managing Principal at its affiliate, Nephila Advisors LLC. Since 1997, Mr. Majors has been involved in most aspects of the business but is currently focused on risk management and firm strategy. Mr. Majors is also a Director of Nephila Capital Ltd. and Nephila Holdings Ltd.

Mr. Majors attended Vanderbilt University, receiving his B.A. in Economics in 1990 and an M.B.A. in Finance from the Owen Graduate School of Management at Vanderbilt University in 1991. Mr. Majors also is a holder of the CFA designation.

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Michael McGuire
Chief Financial Officer
Sampo International

Mike McGuire is the Chief Financial Officer of Sampo International Holdings Ltd. and Chief Executive Officer of Blue Capital Management Ltd., both wholly-owned subsidiaries of Sampo

Holdings, Inc. Mr. McGuire has been with Sampo International and its predecessor company Endurance Specialty Holdings Ltd. since early 2003. Prior to joining Endurance, Mr. McGuire spent almost 10 years at Deloitte where he had a broad range of public accounting experience in audit and advisory roles in the United States, Bermuda and Europe, including providing transaction accounting, structuring and due diligence services for mergers and acquisitions. Mr. McGuire is a Certified Public Accountant and a member of the American Institute of Certified Public Accountants.

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Michael Millette

Managing Partner

Hudson Structured Capital Management Ltd.

Michael Millette is a Founder and Managing Partner of Hudson Structured, an alternative asset manager for reinsurance and transportation linked assets based in Connecticut and Bermuda.

Mr. Millette was at Goldman Sachs from 1994 to 2015. He was elected a Partner in 2006 and held a number of positions over the course of a 21-year career at the firm. Most recently, Mr. Millette was the Global Head of Structured Finance, Co-Head of the Structured Finance Capital Committee, and President of the Goldman Sachs Mortgage Corporation. Mr. Millette was the founding team member of both the Re/insurance structured finance and principal businesses. He was a team leader or key team member for over 150 transactions in the sector. He led distribution for the first 144A catastrophe bond in 1996. He also led teams that developed Goldman's current businesses in Transport Finance, Intellectual Property Structured Finance, Private Placements and Project Finance, and spearheaded the development of the Principal Funding business in investment banking. He led the Structured Finance Capital Committee and sector teams in the rebuilding of the GS mortgage and consumer finance businesses following the financial crisis. He was a Member of the Bank Capital Committee, as well as the Client & Business Standards Committee for Investment Banking.

Mr. Millette began his career as an Analyst at Citibank and also previously worked as a Portfolio Manager at John Hancock Financial.

He graduated from Cornell University with a BA in History, Cum Laude, and also holds a Masters in Finance from Boston College, Carroll Graduate School of Management. Mr. Millette became a CFA in 1994.

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Joseph Monaghan
Executive Managing Director
Aon Benfield Inc.

Joe is an Executive Managing Director and leads the Credit and Guaranty Practice for Aon Benfield, Inc. Joe joined Aon Benfield in 1998, working initially in Aon Benfield Analytics, Aon Benfield's actuarial and financial modeling unit, before moving into the brokerage division. He is also the Agriculture and Crop Insurance Practice Group Leader. His primary responsibilities are for the generation of new revenue in the areas of agriculture and crop insurance, mortgage, financial guaranty and credit enhancement (re)insurance, large commercial property and casualty, and regional property and casualty reinsurance, as well as specialty risk classes like terrorism. He is also actively involved in the account management and placement execution for a number of existing accounts in Aon Benfield's Chicago office. He graduated from the University of Chicago and is also a Registered Representative of Aon Securities Inc., a member of the FINRA and SIPC.

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Andrew Newman
President and Global head of Casualty,
Willis Re;
CEO, Willis Re-Alternative Strategies

Andrew is the President of Willis Re. In addition to Group performance and strategy he is specifically responsible for all long tail classes worldwide. He also leads Willis Re Alternative strategies which deals with risks outside of the traditional P&C spectrum, new sources of risk financing, alternative capital and Willis Re's Insurtech business.

Andrew joined Willis Re in 2009 as an Executive Vice President and Managing Director, became co-president in 2015 and President in 2016. Prior to joining Willis Re, he spent 19 years at R K Carvill where he lead the firms Casualty Reinsurance business.

Prior to joining Carvill, Andrew spent 10 years at C.T. Bowring, part of Marsh and forming Marsh's specialist Financial and Professional Lines business now known as FinPro.

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Kevin O'Donnell
President and CEO
RenaissanceRe Holdings Ltd.

Kevin J. O'Donnell has served as Chief Executive Officer of RenaissanceRe since July 2013 and as President since November 2012. He is responsible for the oversight and management of the

Company's reinsurance and insurance businesses.

Prior to becoming President of RenaissanceRe Holdings Ltd., Mr. O'Donnell served as Executive Vice President and Global Chief Underwriter from 2010. He acted as President of Renaissance Reinsurance Ltd. from 2005, overseeing the Company's reinsurance lines, including Property and Casualty & Specialty reinsurance, as well as its joint ventures. Mr. O'Donnell has served as Chief Underwriting Officer for the Company's key joint ventures, Top Layer Re and DaVinci Re. In 2009, he directed the launch of RenaissanceRe Syndicate 1458 at Lloyd's. Mr. O'Donnell has been with the Company since 1996, when he joined to lead the International Underwriting and Ceded Reinsurance businesses.

Prior to joining RenaissanceRe, Mr. O'Donnell was a Vice President of Centre Financial Products, Ltd., and an underwriter at SCOR.

In January 2017, Mr. O'Donnell began a two-year term as Chairman of the Association of Bermuda Insurers and Reinsurers (ABIR). At the same time, he was also appointed as Vice-Chair of the Global Reinsurance Forum, assuming the role of Chair in June 2018. He holds a Bachelor of Arts degree in Economics from Hamilton College and an M.B.A. from New York University's Stern School of Business.

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Robert Reville
Chief Executive Officer
Praedicat Inc.

Dr. Robert T. Reville is the President & CEO of Praedicat, a latency risk analytics company that is transforming liability insurance underwriting and risk management. Prior to co-founding

Praedicat, Bob was Senior Economist at the RAND Corporation, where he conceived and led an R&D project mining the text of peer-reviewed science to identify emerging "next asbestos" risks. The project provided the foundation for Praedicat and Bob traded policy research for start-up life. Bob's research career focused on liability, risk and insurance. He was the Director of the RAND Institute for Civil Justice, a liability research center which published influential research on asbestos; and co-director of the RAND Center for Terrorism Risk Management Policy, which published research on terrorism insurance that was cited in congressional debates over the Terrorism Risk Insurance Act. Bob has also written over a dozen studies on workers' compensation. He received his Ph.D. in economics from Brown University.

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Greg Richardson
Chief Risk and Strategy Officer
Transatlantic Holdings Inc.

Greg assumed his role as Chief Risk & Strategy Officer in February, 2013. He has 26 years' industry experience, including roles in strategic planning, Head of Property and

Marine for a US reinsurer, and Chief Underwriting Officer for a Bermuda reinsurance company. Greg earned a B.Sc. in Mathematics from Purdue University, an MBA in Finance from the University of Chicago, and was a Marshall Scholar at Oxford University.

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Michael Sapnar
President and CEO
Transatlantic Holdings Inc.

Michael Sapnar is currently President and CEO of Transatlantic Holdings, Inc. and its subsidiaries, Transatlantic Reinsurance Company (TransRe) and Fair American Insurance and Reinsurance Company (Fairco).

Mike joined TransRe in 1995 as an AVP in the Special Casualty Unit underwriting D&O, E&O and Medical Malpractice. He transferred to the London office in June 1996. He was the Underwriting Manager of the London Branch from July 1998 until February 2002 when he returned to the New York office serving as the CUO for North America until his current role.

Prior to TransRe, Mike spent 8 years at Continental Insurance as an underwriter and branch manager for the Guaranty and Credit division. He handled mostly D&O, E&O and Fidelity business during that period.

Mike earned a B.A. in Economics from the College of William and Mary and an M.B.A. in Finance from New York University.

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Aurora Swithenbank
Managing Director
Goldman Sachs & Co.

Aurora is a managing director in the Americas Financing Group (AFG). Within AFG, she leads the Debt Capital Markets business for the Insurance sector and is the co-head of the Insurance

Structured Finance Group. Aurora joined Goldman Sachs in 1997 in the New Products Group in the Fixed Income Division in New York. From 1999 to 2005, she worked in the London office, where she managed structured product and derivatives structuring for European banks and insurance companies. Aurora returned to New York in 2005 to join AFG. She was named managing director in 2007 and partner in 2016.

Aurora earned an AB, cum laude, in Government from Harvard University.

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Beth Ann Bovino
U.S. Chief Economist
S&P Global Ratings

Beth Ann Bovino is the U.S. Chief Economist at S & P Global Ratings Services, based in New York. In this position, she develops S&P's U.S. economic forecasts and authors the quarterly U.S.

Economic Forecast, the biweekly Financial Notes and the Business Cycle Barometer. Beth Ann has written timely research reports on long-term economic trends and has created industry drivers for analyst research. She is quoted regularly in the press and has appeared on many major television programs. Further, she has written many articles for popular and professional publications.

Before joining Standard & Poor's in February 2004, Beth Ann spent over ten years doing economic and market research with Sungard Institutional Brokerage, UBS Warburg, and the Federal Reserve.

The Wall Street Journal recognized Beth Ann as the most accurate forecaster of the U.S. economy in 2013.

Beth Ann holds a bachelor's degree in Economics from the Wharton School at the University of Pennsylvania, a master's degree in International and Development Economics from Yale University and a Ph.D. in Economics from Columbia University.

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Benjamin Bubeck

Managing Director
S&P Global Ratings

Ben Bubeck is Head of North America Financial Services, Sovereign, and International Public Finance Ratings Department. The Financial Services group includes Banks, Nonbank

Financial Institutions, Insurance Companies, and Funds.

Ben joined S&P Global Ratings in 2003 and spent his first seven years as a credit analyst in the Corporate Ratings Department following a variety of sectors, including high technology, gaming, and cruise lines. He became the Analytical Manager of the Gaming & Lodging team in 2010, and transferred to the Financial Services Ratings Department in 2013, where he served as Analytical Manager of the Nonbank Financial Institutions team and subsequently the Banks team over several years before transitioning into his current role as Lead Analytical Manager of the department in 2016. In early 2018, the U.S. and Canada Sovereign and International Public Finance Ratings team become part of the department.

Before joining S&P Global Ratings, Ben spent three years working in the commercial banking industry as an analyst in the corporate lending department at Union Bank of California in San Francisco. He holds a BBA in finance from the University of San Diego and an MBA in finance from New York University's Stern School of Business. Ben also holds the Chartered Financial Analyst designation.

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Tracy Dolin-Benguigui

Director

S&P Global Ratings

Tracy Dolin-Benguigui is a Director in the North American Practice of Standard & Poor's Insurance Ratings. She has analytic responsibilities for a portfolio of the largest property casualty insurance and reinsurance companies in North America and Bermuda. She also is the analytical lead for publication of commentaries related to the U.S. personal and commercial lines sectors, including the semi-annual P/C insurance sector & economic outlook and topical research including cyber, G-SII/US SIFI, M&A trends and TRIA. In addition, she chairs the Americas analytical oversight consistency council, North American standing research council, and co-chairs a focus teams covering the global multiline insurance market and global regulatory & accounting developments. Tracy has spoken on property casualty insurance industry and ratings trends at numerous conferences and maintains a regular dialogue with investors, media, industry groups, intermediaries, and rated insurers.

Prior to joining Standard & Poor's in 2005, Tracy was an insurance broker at AON Risk Services. Her responsibilities included client relationship management and insurance placements for middle market, healthcare and Japan based clients.

Tracy holds a B.A. from Brandeis University with a double major in Economics and Health, Law and Society interdisciplinary program. Tracy acquired a New York Property & Casualty Insurance Brokerage License during her tenure at AON.

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Taoufik Gharib
Senior Director
S&P Global Ratings

Taoufik Gharib is a Senior Director in the Financial Services Ratings group at S&P Global Ratings based in New York. He leads a team of credit analysts covering a portfolio of property and casualty insurers and reinsurers in North America, including Bermuda. While on rotation in Europe, Taoufik also covered credits in the EMEA markets.

Taoufik and his team frequently author in-depth industry analysis and commentary on the global reinsurance sector. They also provide timely coverage to the market on the potential impact on the re/insurance industry from manmade and natural catastrophes.

Prior to joining S&P Global Ratings, Taoufik spent several years in the financial services industry working as a financial analyst. Taoufik received his bachelor's degree in Finance and Accounting from the Ecole Supérieure de Gestion and his MBA in Finance and Investments from Baruch College, Zicklin School of Business.

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Stephen Guijarro

Director

S&P Global Ratings

Steve Guijarro is a Director and lead analyst in the North American Insurance Rating Group at S&P Global Ratings. He is responsible for managing a portfolio of multi-line insurers by maintaining

high quality and timely analyses. He also authors industry commentaries on critical industry related issues and is responsible for providing assessments on the Enterprise Risk Management Programs across all business lines within Insurance. In addition, he holds primary credit analyst roles in the P&C Insurance sector and Insurance brokerage space.

Steve joined S&P Global Ratings in 2014. Prior to working at S&P Global Ratings he worked as a Vice President for Marsh & McLennan Companies in the Marsh Global Analytics Group where he designed and implemented new integrated analytics for the quantification of risk as well as provide consulting work for ERM, Supply Chain, and other actuarial engagements. He worked on a wide range of industries with focus on Financial Institutions and Energy.

Steve received his bachelor's degree in Economics from Cornell University and his masters in Applied Mathematics from Long Island University.

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Maren Josefs
Associate Director
S&P Global Ratings

Maren Josefs joined S&P Global Ratings in 2004, and is an Associate Director in the firm's Insurance Ratings Group based in London. Since joining, Maren has been a primary analyst on a

wide range of insurance securitizations working closely with analysts in other teams including Structured Finance, to develop rating methodologies and assign ratings.

Previous to joining S&P Global Ratings, Maren worked for Aon Capital Markets in London structuring alternative risk transfer transactions for the firm's clients.

Maren holds a BA (Hons) in Business Administration from the European Business School in London and a MSc in Finance from London Business School.

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Hardeep Manku

Director

S&P Global Ratings

Hardeep Manku is a Director in the Financial Services Ratings group at S&P Global based in Toronto. He covers a diverse portfolio of North American property-casualty insurers and reinsurers. He is also involved in the criteria development process and publishing commentary articles on relevant topics.

Hardeep joined S&P Global in 2006 in the Structured Finance Ratings group where he was primarily responsible for credit analysis of securitization transactions across a range of asset classes. He joined the Financial Services group in 2009 and has held a range of responsibilities within both groups. Prior to joining S&P Global, he worked in the technology sector with Nortel Networks and Hughes.

Hardeep holds an MBA from Ivey Business School, University of Western Ontario as well as an MS in Mathematics and Master of Computer Applications, both from University of Delhi.

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Larry Wilkinson
Senior Director
S&P Global Ratings

Lawrence Wilkinson is a Senior Director in the Financial Services group at S&P Global Ratings. He is currently responsible for managing a team of 13 analysts that cover a portfolio of approximately 80 companies in the health insurance and insurance services sectors. Larry previously served as a senior analyst within the Corporate and Governments practice covering companies in the natural resources space.

Before joining Standard & Poor's in 2009, Larry was an Executive Director within the investment banking division of JPMorgan where he spent eight years advising clients on capital raising solutions.

Larry received his undergraduate degree from the United States Military Academy at West Point and a master of business administration degree from Columbia Business School..