



**CONCERT**  
GROUP

# Company Overview

October 2022

# The Concert Difference



- Uniquely positioned with expertise to support both captive and traditional program segments
- Underwriting and capacity focused
- Committed to long-term, meaningful partnerships through innovative fee and risk structuring





# The Concert Advantage



## Flexible Structuring and Risk Retentions

- Up to 100% fronting capabilities (not required)
- Admitted and E&S issuing companies
- Delegated underwriting authority and policy issuance/service
- Controlled selection of Claims TPA's
- Net retention capacity in select scenarios
- Access to ILS capacity and ILS solutions
- Stop loss structures where appropriate

## Open Distribution

- Wholesalers, MGU, MGA, program administrators
- All captive managers and consultants
- Reinsurance Intermediaries and brokers

## Nimble and Responsive Service Platform

- Efficient technology platforms and smart data management, with no legacy issues
- Collaboration that leverages our broad insurance management, technology and underwriting experience



## **Jonathan Reiss**

**Chief Executive Officer**  
29+ years experience

Senior industry executive. Former Group CFO and former President of Strategic Partnerships, Hamilton Insurance Group.



## **Joe Alberti**

**Chief Underwriting Officer**  
19+ years experience

Established Fortegra's Specialty Program unit. Seasoned industry underwriting, program management and finance professional.



## **Matt Wagner**

**Chief Legal Officer**  
21+ years experience

Veteran in insurance company management, corporate, regulatory and compliance, and litigation matters.



## **Michael Rybak**

**Chief Financial Officer**  
30+ years experience

Financial executive and former CFO at various insurers, most recently at Hiscox Insurance Company.



## **Sam LaDuca, FCAS**

**Chief Actuary**  
30+ years experience

25 years with Merchants Insurance Group; prior to that with PwC and Selective Insurance Company.



## **Darian Ryan**

**Chief Credit Officer**  
18+ years experience

Extensive experience in insurance industry credit analysis. 16+ years with AM Best.



## Admitted

### Concert Insurance Company

*Domiciled in Illinois and admitted in 43 states*

Statutory Capital & Surplus     \$30 million as of YE 2021

AM Best Rating     "A-" (Excellent)

Financial Size Category (FSC)     VII (\$50-100 million)

## E&S

### Concert Specialty Insurance Company

*Domiciled in Montana and E&S licenses in all other states*

Statutory Capital & Surplus     \$60 million as of YE 2021

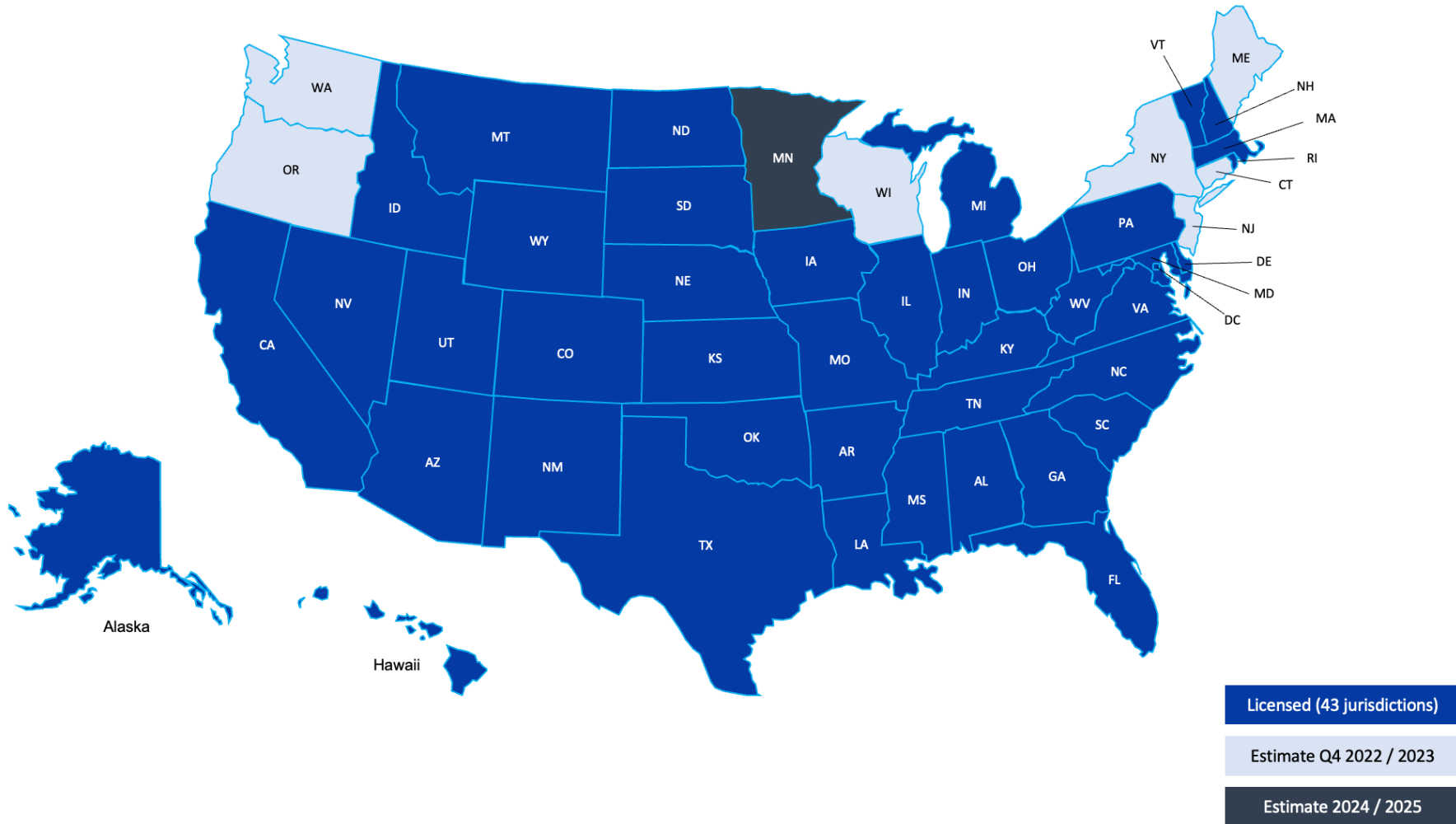
AM Best Rating     "A-" (Excellent)

Financial Size Category (FSC)     VII (\$50-100 million)

## Concert Group Holdings

Consolidated GAAP Equity     \$96 million as of YE 2021

# Concert Insurance Company (admitted)





Rolling Meadows,  
Illinois  
(Company Headquarters)

Morristown,  
New Jersey

Jacksonville,  
Florida



# CONCERT GROUP

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# Learn more about Concert

## Underwriting



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Chief Underwriting Officer  
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**Doug Kovach**  
SVP Underwriting  
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**Carol Frey**  
SVP Business Development  
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## Corporate



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