

JOHN NIXON, President

ASPERTA, Ltd.

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Experience

President and Principal

Medina, OH

Asperta, Ltd.

May 2008 - Present

Independent consulting practice focused on commercial property underwriting practices, including use of catastrophe models in pricing, as well as issues surrounding the quality of exposure data being used for modeling and decision-making.

Providing independent, objective, and credible:

- property insurance submission evaluation, enhancement and re-packaging for risk managers and their agents and brokers, including ITV analyses and coordination of third-party surveys;
- portfolio level assessment of property exposure data quality for carriers and reinsurers, with follow-up assistance with the development and implementation of management controls and remediation strategies;
- small-scale template and application development; and
- third-party property information needs assessment, vendor evaluation, and integration support.

Director – Commercial Solutions Group

Medina, OH

Marshall & Swift / Boeckh (MSB)

February 2005 – May 2008

- MSB is the leader in building replacement cost data and software for the North American insurance industry.
- Responsible for financial performance and strategic direction of the business unit focused on providing exposure data and analyses for commercial property insurance underwriting. Unit became the fastest growing and most profitable unit within MSB with annual revenue in excess of \$12MM.
- Internal subject matter expert supporting reinsurance and commercial property underwriting analytics.
- Corporate relationship manager with RMS and EQECAT.
- Speaker at industry conferences on the topics of ITV and exposure data quality: RAA, CAI, LMA, IMUA, and CPCU.

Senior Commercial Lines Analyst

Westfield Center, OH

Westfield Insurance

April 2004 – December 2004

- Internal consultant and corporate subject matter expert for commercial property coverages and underwriting guidelines.
- Assisted in the restructuring of the commercial property treaty program.
- Conducted monthly, standardized multi-line file reviews for assigned underwriters.

Commercial Property - Line of Business Manager

Sun Prairie, WI

General Casualty Companies

December 2001 – April 2004

- Internal consultant and corporate subject matter expert for commercial property coverages and underwriting guidelines.
- Achieved significant improvement in combined ratio for the property line.
- Achieved significantly increased capacity, improved terms, and reduced premium for commercial property treaties and automatic reinsurance programs.
- Focused continuing re-underwriting efforts on better ITV analysis, increased deductibles, improved terms, hazard recognition, reinsurance structure, and pricing.
- Conducted training sessions with all field underwriters and property loss control specialists.
- Introduced user-friendly portfolio analysis tools to readily identify accounts with suspect classification, challenging occupancies, low deductibles, high credits, high loss frequency, and other criteria.
- Coordinated corporate underwriting and rating strategy in response to Terrorism Risk Insurance Act.
- Commercial underwriting representative on the Marshall & Swift / Boeckh Advisory board.

Experience (continued)

CATRisk Property Manager

Concord, CA

St Paul Fire & Marine

November 1997 - December 2001

- Responsible for all marketing and underwriting within assigned territories for this very profitable specialty operation offering capacity (up to \$50MM) on catastrophe exposed, layered, and otherwise complex commercial property accounts.
- Underwriting focus on extensive and disciplined analysis of return on allocated capital and marginal portfolio impact of each account using latest catastrophe and financial modeling software from RMS, EQE and others.
- Responsible for expanding production base to include major reinsurance intermediaries; this generated a significant increase in submission flow and premium.
- Developed user-friendly software for individual account pricing of Earthquake and Hurricane capacity based on computer model output and application of corporate capital allocation and investment return strategies.
- Developed user-friendly templates and standardized policy language to significantly improve quality and efficiency of documenting quotes and issuing manuscript policies.
- Lead underwriter for all international CAT exposures for the business unit; primarily Caribbean, Japanese, and Mexican exposures.

Regional Director - International Property

Chicago, IL

CIGNA International

September 1996 - November 1997

- Responsible for marketing home-foreign commercial property insurance and engineering services to major retail brokers in the central U.S. territory.

Senior International Underwriter

Park Ridge, IL (for Australia)

London, England

Protection International

October 1995 - September 1996

May 1994 - October 1995

- Lead underwriter for complex international accounts (average +\$750K per account).
- Developed working solutions for international rating, value tracking, and proposal and policy issuance in advance of formal integration with U.S. parent company systems.

Account Underwriter

Cleveland, OH

Protection Mutual

August 1990 - May 1994

- Responsible for underwriting and servicing complex accounts in a wide variety of occupancies (hospitals, manufacturing, mining, retail, utilities); \$8MM book of both Canadian and U.S. accounts.
- Authored user-friendly rating application for Fire, B&M, and DIC that was released for company-wide use.

Field Engineer (HPR)

Chicago, IL

Industrial Risk Insurers

September 1986 - August 1988

Education

Cleveland State University, Masters - Business Administration

June 1990

Northwestern University, Bachelor of Science - Industrial Engineering

June 1986