

# M. Michael Zuckerman, JD, MBA, ACI

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## PROFESSIONAL EXPERIENCE

### Independent Risk Management and Insurance Consultant, August 2012 to Present

- Available for the Following Consulting and Independent Director Positions
  - Outsourced Risk Management
  - Independent Director for Insurance Companies and Captive Insurance Companies
  - Alternative Risk Financing, including Property and Liability Insurance Coverage
  - Expert witness – Insurance Brokerage and Risk Management issues
  - Practical Application Enterprise Risk Management
  - Development and implementation of best practices for the operation of captive insurance companies and RRG's
  - Mergers and Acquisitions Risk Management and Insurance Due Diligence
  - Internal Risk Management Best Practices

### Temple University Fox School of Business, August 2012 to Present

- *Associate Professor of Instruction for Risk, Insurance and Healthcare Management; Academic Director for the MBA Concentration in Enterprise Risk Management and Enterprise Risk Management Programs*
  - Courses: Introduction to Risk Management (RMI 2101), Casualty Contingencies (AS W3596) (writing intensive), Managing Risk Across the Enterprise (RMI W4597) (writing intensive undergraduate RMI Property and Liability Track capstone course), and Property and Liability Insurance (RMI 5104) (MS in Actuarial Science), and Enterprise Risk Management (RMI 5401 PMBA and RMI 5801 EMBA)
  - Enterprise Risk Management taught at Pontificia Universidad Javeriana. Cali Colombia in 2015 and 2016
  - Enterprise Risk Management to be taught at Ecoles des Ponts Business School. Paris, France in Fall 2017
  - ERM Courses: Enterprise Risk Management (RMI 5801) in the Executive MBA program and RMI 5401 in the Part-time MBA program
  - Research: Global Corporate Risk Management, Alternative Risk Financing/Transfer including Captive Insurance Company Best Practices, and the role of captive insurance companies in developing and driving Enterprise Risk Management

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- Service:
  - Academic Director for the ERM MBA Concentration and Executive Education
  - Develop Strategic and Enterprise Risk Management Programs
  - Manage/Coordinate—Bi-annual RMI W4597 Case Competition
  - Continuing Insurance and Legal Education courses taught: Captive Management, Enterprise Risk Management, and Dynamic Risk Analysis

### **Aon Risk Services, May 2000 to September 2012**

- **Managing Director**
  - ***Northeast Regional Health Care Practice Leader*** and Aon National Healthcare Industry Group Alternative Risk Financing (ART) Practice (property and liability focus)
  - ***Northeast Regional Health Care Practice Leader***
    - Responsible for developing best practices and leading the health care industry practice in the Northeast United States
  - ***Lead the Healthcare Industry Group's ART Practice***
    - Prepared ART feasibility studies; consulted on the formation and operation of self-insured trusts, captive insurance companies, and Risk Retention Groups; and audited/evaluated existing ART programs
  - ***Account Executive***
    - Responsible for providing risk management/financing consulting for healthcare and pharmaceutical clients using both commercial insurance and alternative risk financing vehicles
  - ***Education leader*** for the Aon Healthcare Industry Practice and ART consulting practice
    - Coordinated education and professional development programs for members of Aon's Healthcare Industry Group
    - Developed and taught Medical Malpractice and Alternative Risk Financing courses for Aon staff
    - Organized and lead monthly risk management education program for the Aon Healthcare Industry Practice for the professional development and continuing education of Aon staff within the Aon Healthcare Industry Practice
    - Organized and lead bi-weekly calls for the Health Care ART practice group including brokers, analytics, captive management and consulting
    - Developed and continue to teach Captive Management course for the Insurance Society of Philadelphia
    - Developed and continue to teach Introduction to Enterprise Risk Management course for the Insurance Society of Philadelphia
  - Brief tenure at Temple University Health System June 2004 – April 2005

### **Temple University Fox School of Business, 1987–2012 (prior positions)**

- ***Assistant Professor (Dean's Appointment) and Director of Risk Management and Insurance Certificate Program, and Industrial Relations (1997–2000)***
  - Taught Risk Management and Insurance Courses full-time; designed the “Managing Risks”

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course for the International MBA program; designed the capstone course “Global Corporate Risk Management” for undergraduate majors; and designed the Health Care Risk Management course for the Health Care Administration’s MBA curriculum

- Developed the Risk Manager in Residence Program with RIMS
  - Developed a Certificate Program for Marsh’s Client Executive training program in Philadelphia; and, taught several of the subjects regarding the legal aspects of risk management and consulting on alternative risk financing
- *Adjunct Professor (1987–1997 and 2000–2012)*

### **Marsh, Inc., 1995–1997 (Johnson and Higgins Legacy)**

- *Vice President and Co-Manager of the Health Care Industry Group and Client Manager*
  - Captive insurance company consulting and development of global products and clinical trial liability insurance programs for medical device and biotechnology firms
  - Prior experience with Johnson and Higgins as a Casualty Insurance Broker and Alternative Risk Financing specialist (three years)

### **Willis, 1993–1995**

- *Senior Vice President and Manager of the Health Care Industry Group and the Integrated Management Services Group (Risk Control Consulting)*
  - Managed and organized Integrated Management Services (Claims Management and Loss Prevention Services) converting it from a supplementary service to a separate profit center
  - Client Management including Global Property and Liability Program development for Pharmaceuticals, General Casualty Brokering, and Risk Control
  - Philadelphia Health Care Industry Practice Leader (P&C Coverage)

### **Thomas Jefferson University, 1987–1993**

- *Associate Vice President for Risk Management and Insurance*
  - **Chief Operating Officer** for the Walnut Assurance Company, the University’s wholly owned insurance subsidiary
  - Developed the University’s wholly owned insurance subsidiary – Walnut Assurance Co. Ltd from feasibility study through implementation and operation
  - Coordinated Liability Claims Management Committees that oversaw the claims management, litigation process including reserving and excess reporting
  - Managed the self-insured self-administered Workers’ Compensation Program including development of cost containment programs
  - Developed and managed inter-departmental risk management committees with University Security, Environmental Health and Safety, Hospital Clinical Risk Management, and the Workers’ Compensation Clinic to review incident reports, claims causal factors, and other issues and projects related to risk management

## **EDUCATION**

### **Master in Business Administration**

#### **Temple University – Philadelphia**

- MBA earned
- Concentration in Risk Management and Insurance
- Independent Study: *Analysis of the Financial Structure of the American Paper Institute's (API) Association Captive Insurance Company*, Paper presented to the API at the 1984 RIMS Conference in New York, NY, Spring 1984
- Graduate Assistant for the Department of Risk and Insurance Management (1983-84)

### **Juris Doctor**

#### **The John Marshall Law School – Chicago**

- JD earned
- Class rank: Top 25 percent and Moot Court Competition Semifinalist
- Intern for Risk Management Services of Marsh, Inc while in law school (two years)
- Student Clerkship, The Honorable Thomas McMillen, Federal District Court for the ND of Ill

### **Bachelor in Business Administration**

#### **Temple University – Philadelphia**

- BBA earned
- Major – Accounting  
⇒ Internship with Girard Bank (now Melon Bank)
- Beta Alpha Psi - Honorary Accounting Fraternity
- Resident Assistant Johnson Hall for two years.

## **ACTIVE PROFESSIONAL LICENSES/DESIGNATIONS**

- Associate in Captive Insurance (ACI) issued by the International Center for Captive Insurance Education (ICCIE)
- Licensed Commonwealth of Pennsylvania and State of New Jersey Property and Liability Insurance Broker
- Admitted to practice law in the Commonwealth of Pennsylvania

## **Current Board Memberships/Editorial Boards:**

- International Center for Captive Insurance Education, 2014 to present
  - Chair, Curriculum Committee
  - Strategic Planning Committee
- Families Forward Philadelphia (Travelers Aid Philadelphia/Families in Transition), 1996 to 2012, and 2012 to present
  - Audit Committee
  - Strategic Planning Committee
  - Chair, June 11<sup>th</sup>, 2017 to present
- Editorial Advisory Board for the AHC Media's Healthcare Risk Management newsletter, 2014 to present
- Advisory Panel for the Journal of Reinsurance published by the Intermediaries & Reinsurance Underwriters Association, 2016 to present
- Steering Committee for the Greater Philadelphia Risk Network (aka RICK), 2016 to present

### AWARDS

- 1990 *Business Insurance* Risk Management Honor Roll
- 1994 Willis Outstanding Producer Award
- 1997 Risk and Insurance Management Society’s Annual Conference—one of the ten sessions selected by the **Risk Management** Editorial Advisory Board for inclusion in the 1997 RIMS Annual Conference Proceedings, “Defining Moments in Risk Management”
- 2007 Aon Excellence Roundtable
- 2009 *RISK&INSURANCE* Power Broker Finalist-Life Sciences
- 2010 *RISK&INSURANCE* Power Broker Finalist-Healthcare
- 2010 Outstanding Educator Award from the Insurance Society of Philadelphia
- 2010 H. Wayne Snider Distinguished Alumni Award from Temple University’s Fox School of Business and Management
- 2017 “Faculty of the Year” honors for teaching in the Temple University Fox School of Business Master of Science Actuarial Science program.
- 2016-17 Gamma Iota Sigma, Sigma Chapter Outstanding Teacher Award

### SPEAKING\WRITING\PROFESSIONAL ASSOCIATIONS

- Professional Associations include the:
  - International Center for Captive Insurance Education
  - Captive Insurance Company Association
  - National Association of Corporate Directors
  - American Society for Health Care Risk Management;
  - Risk and Insurance Management Society;
  - Vermont Captive Insurance Association;
  - American Bar Association;
  - International Insurance Society; and,
  - Greater Philadelphia Risk Network aka RICK
- Frequent speaker on various risk management and insurance issues
- Published various risk management articles, and chapters for several Risk Management text books:
  - *Understanding Claims-made Coverage: How It Differs from Occurrence Coverage*, a chapter in **The Essentials of Hospital Risk Management** textbook edited by Barbara Youngberg of the University Hospital Consortium, Inc. and published by Aspen Publishing Company in 1990
  - Coauthored *The Feasible Team – A Key Ingredient for a Successful Formation of a Captive Insurer* with M. Moshe Porat, PhD. Dean, Temple University Fox School of Business, **Risk Management**, September 1990
  - *Physicians Professional Liability*, a chapter in **The Critical Issues Shaping Medical Practice: A Physician Resource** edited by Barbara Youngberg of the University Hospital Consortium, Inc. and published by Aspen Publishing Company, January 1994
  - *Managing Directors’ and Officers’ Liability Claims: Do You Know How Your Coverage Works*, **URMIA Journal**, September 1994

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- *Insurance Products to Minimize the Financial Risks of Managed Care* chapter for **Managing Risks of Managed Care** edited by Barbara Youngberg of the University Health Consortium, Inc. and published by Aspen Publishers Inc., 1996
- *Managing Technology Risk: Freedom from Fear*, **URMIA Journal**, September 1996
- Coauthored *Managing Directors and Officers Liability Claims: Do You Know How Your Coverage Works* with Kim Hogrefe, J.D. Executive Vice President, Chubb's Worldwide Management Liability Claims, **RIMS Annual Conference Proceedings: Defining Moments in Risk Management (1997)**. (Revision and update of Zuckerman 1994 URMIA Article)
- Invited Paper: *Moving towards a holistic approach to risk management education—teaching business security management*, **Elsevier Security Journal**, December 1998
- *Risk Mapping* chapter for **ASHRM's Risk Management Handbook**, 5th edition (2006), published by Jossey Bass
- Coauthored *Enterprise Risk Management in Health Care ~ The Basics* chapter with Roberta Carroll, Series Editor, and Gisele A. Norris, PhD, for **ASHRM's Risk Management Handbook**, 6<sup>th</sup> edition (2010), published by Jossey Bass
- *Understanding Large Deductible Policies and Captives*, Part One, **Healthcare Risk Management**, published by AHC Media, January 2015
- *Understanding Large Deductible Policies and Captives*, Part Two, **Healthcare Risk Management**, published by AHC Media, February 2015
- Blau, G., Halbert, T., Atwater, C., Kershner, R., Zuckerman, M. *Correlates of Student Bachelor of Business Administration Satisfaction and School Reputation Influencing Perceived Market Value*. **Journal of Education for Business**. 2016, Vol. 91, No. 4, 179 – 184.
- Blau, G., Hill, T., Halbert, T., Snell, C., Atwater, C., Kershner, R., Zuckerman, M. *Correlates of graduating with a full-time Job versus a full-time job consistent with major*. **The College Student Journal**. Fall 2016, Vol. 50, No. 3, 355 - 360.
- Blau, G., Hill, T., Snell, C., Atwater, C. Halbert, T., & Zuckerman, M. *Testing the relationship of gender and business behaviors and expected employment*. **Journal of Education for Business**. 2016, Vol. 91, No. 5, 274 – 279.
- *Can a captive Save us from ourselves?* **Captive Insurance Times**, pp. 28 -29, Volume 117, March 2017.
- *The Value of a Risk Management Centric Captive Insurance Company*, **Healthcare Risk Management**, Vol. 39, No. 5, May 2017, published by AHCMedia.
- Zuckerman, J.D., M.B.A., A.C.I., M. Michael, and Wolfgang, Amanda, Temple Univeristy Actuarial Student, *Enterprise Risk Management, Mergers and Acquisitions, and the Future of Loss Portfolio Transfers*, **Journal of Reinsurance**, Vol 24, No. 2, 2017, published by Intermediaries and Reinsurance Underwriters Association.
- *The Case for a Captive Insurance Company Independent Board Director*, **Captive Insurance Times**, Volume 128, August 2017.