



## Bios

**John Whall**, Senior Vice President, Underwriting  
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John has more than 24 years of experience in underwriting primary and excess errors and omissions coverage (E&O), including miscellaneous E&O, insurance agents, manufacturing, technology, cyber and media segments of the business. His role at Hudson Insurance Group, is to oversee underwriting operations for non-medical professional liability and identify marketplace opportunities in addition to individual account underwriting and consultation.

In 2003, John co-founded Euclid Managers, LLC, an underwriting manager and claims administrator. In 2015, Euclid Managers, LLC was acquired by Hudson Insurance Group. Prior to co-founding Euclid Managers, LLC, John was the Director of Underwriting for The Hartford's Technology Professional Liability group. Before joining The Hartford, John held underwriting and management positions at major carriers including CNA and AIG.

John has a Registered Professional Liability Underwriter (RPLU) designation and speaks frequently at professional liability focused events and conferences. He graduated from the University of Michigan with a Bachelor of Arts in Business.

**Gretchen Sayers**, Claims Manager, Media Tech Claims  
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Gretchen Sayers has over 20 years of insurance experience, with a background in claims handling and product development for cyber, tech, miscellaneous professional and management liability product lines. Her role at Hudson Insurance Group is to manage non-medical professional

liability and cyber claims and assist on product development.

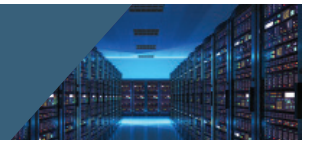
Prior to joining Hudson Insurance Group, Gretchen was Assistant Vice President and Lead Product Specialist on Zurich's management liability technical underwriting team. Prior to that, she was Vice President of Financial Lines Claims for AIG where she managed a team of claims professionals handling errors and omissions, directors and officers and employment practices liability claims. In addition, Gretchen has held claims and litigation management leadership roles at Specialty Global Insurance and Media/Professional Insurance.

Gretchen earned her Juris Doctorate from the University of Missouri-Kansas City School of Law, where she was technical editor of the Law Review and an assistant instructor. She has been published in industry publications including Business Insurance, the PLUS Journal and the Kansas City Business Journal and has participated as a speaker at various conferences including PLUS, DRI and ABA.

**Becky Swanson**, Central Region Underwriting Manager  
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Becky Swanson has over 20 years of experience with an array of professional liability products with a focus on miscellaneous professional, tech professional and cyber liability. As Central Region Underwriting Manager for Hudson Insurance Group, Becky is responsible for managing the Central region underwriting team and underwriting internet, tech, cyber, media, manufacturing, insurance agents and brokers and MPL accounts.

Prior to joining Hudson Insurance Group, Becky was the Managing Director at Markel responsible for miscellaneous



professional, technology professional and cyber liability products written with the wholesale brokerage community. In addition to underwriting, training and product development, Becky has participated on a number of panels focusing on cyber liability issues and miscellaneous professional discussions. She is also a continuing education instructor for cyber and miscellaneous professional liability courses across the U.S.

**Don Sietsma, Senior Underwriter - MPL**

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Don has over 25 years of experience as a professional liability underwriter for diversified professionals. As Senior Underwriter for Hudson Insurance Group, Don is responsible for underwriting miscellaneous professional liability (MPL) accounts across the U.S.

Prior to joining Hudson, Don was an Underwriting Specialist with Validus Specialty, an AIG company, underwriting a wide range of MPL classes of business. Prior to Validus Specialty, he was a Senior Underwriter with HCC Insurance. He began his MPL career with Western World Insurance.

Don has particular insight into underwriting the diverse errors and omissions exposures facing MPL risks and he has a reputation for professionalism, underwriting integrity and for providing exceptional service to clients.

**Jafir Young, Western Region Underwriting Manager**

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Jafir has 20 years of insurance experience in professional lines for large public and Fortune 500 companies, private companies, not-for-profit organizations and associations. His work history includes underwriting management, product line leadership and wholesale insurance brokering. As Western Region Underwriting Manager for Hudson Insurance Group, Jafir manages the Western region underwriting team and underwrites tech, media, cyber, insurance agents and

brokers and miscellaneous professional liability accounts.

Prior to joining Hudson, Jafir was a Sr. Underwriter for Markel responsible for underwriting tech, cyber, specified medical and medical malpractice accounts. Prior to Markel, Jafir was an Underwriting Manager for CNA where he supervised a large team of production underwriters and was responsible for profit and production for management liability, employment practices liability and professional liability for the Southwest region.

**Justin Kremer, Senior Underwriter**

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Justin Kremer has over 10 years of underwriting experience with a variety of professional liability products with a focus on MPL, tech E&O and cyber liability. As Senior Underwriter for Hudson Insurance Group, Justin is responsible for underwriting professional liability coverage for internet, tech, cyber, media, manufacturing, insurance agents & brokers and MPL accounts in the central region.

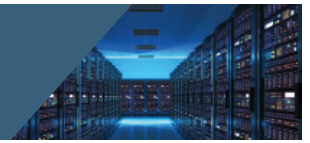
Prior to joining Hudson Insurance Group, Justin was a Senior Underwriter with AIG responsible for MPL, technology E&O, employed lawyers, public officials, school leaders and cyber liability products. Justin graduated from The University of Central Missouri with a degree in Business.

**Kim A. Ellis**

Executive Underwriter

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Kim Ellis has over 25 years of experience as a leading underwriter for internet, tech, media, miscellaneous professional liability and insurance agents E&O risks. As Executive Underwriter for Hudson Insurance Group, Kim is responsible for underwriting internet, tech, cyber, media, manufacturing, insurance agents and brokers and MPL accounts.



Prior to joining Hudson Insurance Group, Kim was a Senior Underwriter for Euclid Managers, LLC, an underwriting manager and claim administrator. In 2015, Euclid Managers, LLC was acquired by Hudson Insurance Group. Prior to joining Euclid Managers, Kim was the Northeast Regional Team Leader and Senior Underwriting Account Manager for Media/Professional Insurance.

In addition to her underwriting, marketing and management responsibilities, Kim co-chaired the company's Diversity & Inclusion Council (a committee studying the causal link between individual behavior, business processes and financial results). Her work was instrumental in establishing a local Diversity & Inclusion Council and recognized as the standard for national and international Council development.

Kim earned her Bachelor of Science degree in Business Administration and Economics from Baker University; has completed PCU coursework and is currently pursuing her RPLU designation.

**Kristine D. Stone**, Executive Underwriter  
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Kristine started her insurance career in professional liability several soft and hard markets ago. Her experience extends to many different types of professional liability products. As an Executive Underwriter for Hudson Insurance Group, Kristine is responsible for underwriting a book of business that includes internet, tech, media, cyber, manufacturing, insurance agents and brokers and miscellaneous professional liability accounts.

Prior to joining Hudson Insurance Group, Kristine was a Senior Underwriter for Euclid Managers, LLC, an underwriting manager and claim administrator. In 2015, Euclid Managers, LLC was acquired by Hudson Insurance Group. Prior to underwriting for Euclid, Kristine underwrote a book of

business for Media/Professional Insurance, that included media, technology and miscellaneous types of risks, until she was singled out to work specifically on cyber liability. She gained her initial professional liability experience underwriting insurance agents professional liability for E&O Professionals, a division of Media/Professional Insurance.

She has carried licenses in several states and most provinces in Canada. Along the way Kristine obtained her Chartered Property Casualty Underwriter (CPCU) designation and is currently pursuing a Registered Professional Liability Underwriter (RPLU) designation.

**Vince Josaphs**, Eastern Region Underwriting Manager  
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Vince has over 20 years of experience in the insurance industry, primarily in professional liability. He has held roles in underwriting, brokerage, claims, product management and program administration. As Eastern Region Underwriting Manager for Hudson Insurance Group, Vince manages the Eastern region underwriting team; underwrites non-medical professional liability and develops new policy forms and products.

Prior to joining Hudson Insurance Group, Vince was the Chief Underwriting Officer of Insuretrust, where he started and managed an MGA for technology and cyber liability. Prior to Insuretrust, Vince was the National MPL Product Manager at Hiscox USA. Vince has also held professional liability roles at AIG and RSUI and his professional lines experience includes lawyers, architects & engineers, allied health and physicians malpractice as well as cyber, tech and MPL.

Vince has taught professional and cyber liability continuing education, participated in panels and been a speaker for the Professional Liability Underwriting Society (PLUS) and various chambers of commerce. He graduated from West Chester University of Pennsylvania with a Bachelor of Arts in Communications.