



Professional Experience: Chris joined Encompass in August 2012 as Vice President, leading the Independent Contractor Division. Chris is recognized as an expert in the areas of Owner Operator/ Independent Contractor insurance coverages and devising other strategies to address the risk management challenges faced by companies with Owner Operator/Independent Contractor exposures. Chris' programs assist the motor carrier to recruit and retain new drivers while also protecting the assets of the owner operator and carrier. His day to day focus on this unique segment allow him to take a proactive

approach to managing accounts.

Chris' insurance career began at New York Life in 1993. In 1996 he began his 13 year sales career with AIG. He custom designed Owner Operator programs for hundreds of motor carriers nationwide and was consistently ranked as one of AIG's top three new business sales personnel in the United States and Canada. During his time at AIG he generated \$30M of new business sales. He was often called upon to educate brokers on how to expand their product offerings and to help them understand how to use various products to provide a buffer to more "traditional" lines of coverage. In 2009, Chris left AIG and began working at KCI Insurance Agency, Inc. as Vice President -Independent Contractor Division. He specialized in providing Risk Management and Insurance Brokerage Services primarily to Trucking Industry Owner Operators. He managed over 4,000 owner operators and grew his book of business by 259%.

Personal: Off the clock, Chris enjoys many outdoor activities with his family. Depending on the season you can find him and his family fishing on the beach, hunting with their Labrador Retriever and Brittany Spaniel, surfing, skiing, and mountain biking. The recent purchase of his childhood home has rekindled his passion for motor sports with his two boys and taking care of horses with his wife and daughter.