



**Karin Landry, CEBS, GBA, ACI, CLTC** is Managing Partner for Spring Consulting Group, LLC, which is a leading consulting and actuarial firm whose core focus is developing integrated and innovative solutions in the areas of employee benefits, risk management and wealth strategies.

Spring's clients range from insurers such as State Farm, Hartford, SunLife and MetLife; employers like Intel, United Technologies, the Massachusetts Dental Society, AES Corporation, Pacific Gas and Electric Company and Xcel Energy.

Spring is the proud recipient of the prestigious Business Insurance Magazine Innovation Award as well as awards from Captive Review for Actuarial Firm of the Year (twice), Captive Professional of the Year and Employee Benefits Consultant of the Year and Risk & Insurance Magazine for Top Employee Benefits Consultant, Risk Innovator and Power Broker (twice).

Karin has more than 25 years of experience in the insurance, health care, risk financing, retirement and benefits industries. She is an internationally recognized leader in captive insurance strategy, benefits and financing. In addition, Karin helps a variety of governmental, corporate, insurance, financial services and health care provider clients develop and implement new strategies and programs, both domestically and internationally. Karin's expertise in life, health and retirement benefits, risk financing, property and casualty and insurance has helped clients to develop customized, innovative solutions.

Karin's work with Spring clients includes advanced consultative projects such as:

- Designing and implement new financial services, life and health products and strategies
- Developing insurance and captive entities
- Facilitating new market entrance, both domestically and internationally
- Evaluating international benefits design issues, strategies and funding vehicles
- Creating market entry strategies for financial services firms, including banks, insurers and investment companies in the retirement area
- Developing life and health insurance products and strategies for major market players
- Developing and evaluate integrated delivery systems, HMOs and insurance arrangements in the retiree, disability and workers' compensation areas
- Evaluating international health care issues and funding vehicles
- Assisting in the assessment of international health care joint ventures

Karin has eight patents in insurance. Several of the patents focus on a "Program for Alternative Funding of Employee and Retiree Benefits," specifically in the areas of life and health insurance. Another patent focuses on funding Retirement and Pension benefits through a captive vehicle.

She is a member of a number of Boards and Advisory Committees including:

- Past-President and Chairman of the Board of The Captive Insurance Company Association (CICA) and was a member of the following committees:
  - CICA Executive and Legislative Committee
  - CICA Educational Committee
  - CICA Conference Committee
- Board of Directors for Fallon Health Plan/ Fallon Health & Life Assurance Company, Inc.
- Member of the Board for Mathew Greenwald & Associates, a premier public opinion and market research company focused on insurance and financial services
- Member of the Employee Retirement Income Security Act (ERISA) Industry Committee (ERIC)
- A U.S. liaison for the European Captive Insurance and Reinsurance Owners' Association (ECIROA)
- Member of the strategic planning committee and conference committee for the Vermont Captive Insurance Association (VCIA)
- Past member of the National Risk Retention Association (NRRRA) conference committee

Karin is also a Professor of Employee Benefits and member of the finance committee for International Center for Captive Insurance Education (ICCIE) at the University of Vermont.

Prior to founding Spring, Karin was President of Watson Wyatt Insurance & Financial Services, Inc., a global consulting firm, for the United States and a regional and local leader of Watson Wyatt's Employee Benefits Practice. Karin was also a consultant with Betterley Risk Services for a number of years. She has worked in a variety of countries on life, health and retirement areas including but not limited to the United States, Indonesia, India, China, Hong Kong, Cayman Islands and more.

In 2010, Karin was named a Risk Innovator by Risk & Insurance. She was then named one of Business Insurance's Top 25 Women to Watch in 2012, a Captive Professional of the Year by Captive Review in 2014 and a Most Influential Woman by Employee Benefit Adviser Magazine in 2015. She has also won the Power Broker Award from Risk & Insurance in the years 2015, 2016 and 2017, the CICA Distinguished Service Award in 2017 and Captive Review's Power 50 award for 2015 and 2016.

Karin holds a B.S.B.A. from Babson College and has pursued graduate studies in Finance from Northeastern University. Karin currently holds a Certified Employee Benefit Specialist (CEBS), Group Benefits Administrator (GBA), Certified Long Term Care Consultant (CLTC) and an Associate in Captive Insurance (ACI) designation. She is a Licensed Insurance Advisor for Life, Health and Property and Casualty and also a licensed broker in several states. In the past, she has held NASD series 7 and 63 licenses.