

**JOHN R. CASHIN**  
General Counsel – General Insurance  
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**PROFILE**

General counsel, former insurance regulator and management executive with experience in various segments of insurance, financial services, insurance coverage, claims litigation and multinational legal and compliance matters.

**CAREER  
SUMMARY  
January 2004  
To Present**

**Zurich Insurance Group – General Counsel - General Insurance (2013 and presently)**

With over 50,000 employees operating in 170 countries and annual written premiums of over \$34 billion, general insurance is the largest business segment of the Zurich Group. Responsibilities include regulatory matters, large claims litigation, broker relationships, corporate and subsidiary governance and general legal affairs.

**Zurich Insurance Group, Middle East and Africa(2011 to 2013)  
(Based in Dubai)**

Regional General Counsel, Head of Compliance and Government Affairs. Responsible for all legal, compliance, claims litigation, coverage disputes and government relations activities for the Group's life and general insurance operations in Morocco, Turkey, Lebanon, Kuwait, Qatar, Bahrain, Oman, UAE, Botswana and South Africa. In this region the Group operates through a variety of subsidiaries, branches and majority holdings in affiliated entities.

**Group Compliance Officer (2008 to 2011) Zurich, Switzerland**

Responsible for group wide compliance for approximately 72,000 employees in over 130 jurisdictions in a highly regulated environment. Implemented a globally consistent and locally effective, risk based compliance and ethics program for the general and life insurance operations of the Group. Directed a staff of over 220 compliance and legal professionals across the globe.

**General Counsel – International Businesses(2006 to 2008 Zurich)**

Responsible for the legal, compliance, claims litigation and risk management functions for the Group's operations in Japan, Southeast Asia, Australia, Southern Africa and Latin America. These business segments write over \$7.5 billion in annual premiums in all lines of general insurance and life.

**General Counsel - Group Reinsurance (2004 to 2006 Zurich)**

Responsible for providing legal oversight for all reinsurance matters of the Group, including contracts, coverage, claims, dispute resolution, commutation, regulatory issues and run-off.

- 2001 to 2004**                      **Stroock & Stroock & Lavan LLP – Of Counsel**  
Provided legal advice to insurers, reinsurers, agents and brokers on matters relating to coverage, regulatory compliance, claims coverage and reinsurance litigation and arbitration. Provided expert witness testimony on insurance regulatory compliance in US District Court litigation and NASD arbitration proceedings.
- 2000 - 2001**                      **New York State Insurance Department**  
**Deputy Superintendent**  
Directed a staff of approximately 300 people responsible for the overall direction and operations of the Property/Casualty Bureau. The bureau regulates financial solvency, market conduct, and rate and form approval for carriers, brokers and agents writing all lines of property/casualty insurance and reinsurance in the State of New York.
- 1993 – 2000**                      **Willis Faber North America (A subsidiary of Willis Group, Plc.)**  
**Executive Vice President and Director of Marketing**  
Responsible for account team management and the formulation and execution of the company's overall marketing strategy. Developed and implemented a reorganization and marketing plan which transformed a non-descript reinsurance brokerage(G. L. Hodson) into a highly visible, growth oriented business through an integrated branding, advertising, public relations and promotion strategy. Member of the Executive Committee charged with the overall direction of the firm.
- 1989 – 1993**                      **Madison Intermediaries (A subsidiary of Frank B. Hall)**  
**Senior Vice President**  
Directed the Property and New Business Production Departments of this reinsurance intermediary. Participated in the growth of the company from \$2.0 million in revenues to \$13.0 million through the integration of parent company reinsurance placements. Drafted reinsurance contracts and negotiated agreements of ceding companies and reinsurers in domestic and foreign jurisdictions. Reviewed original insurance policies to insure concurrence of reinsurance coverage.
- 1987 - 1989**                      **Sullivan Payne Company (A subsidiary of Sedgwick Group, Plc.)**  
**Vice President**  
Directed the new business production efforts of the New York Branch of this reinsurance intermediary. Secured reinsurance contracts for insurance carriers, risk retention groups, and state insurance funds. Directly responsible for over \$4.0 million in annual revenue. Drafted contract wordings and negotiated agreement of reinsurers for all placements. Prepared testimony for arbitration proceedings.
- 1980 - 1987**                      **Guy Carpenter & Company (A subsidiary of Marsh & McLennan)**  
**Vice President**  
Designed, negotiated, and secured lead and following market agreements on a variety of reinsurance placements on behalf of client companies of this, the world's largest reinsurance intermediary. Introduced a variety of strategic marketing techniques to enhance

client/market presentations. Instructed other branch offices in the use and expansion of personal computer graphics and presentation aids.

**1977 - 1980**

**State Senator John R. Dunne - Chief Counsel**

Served as counsel to the New York State Senate Committees on Insurance, Corporations, and Moral Obligation Financing. Drafted and negotiated legislation in these respective areas; conducted public hearings on legislative issues; testified before regulatory authorities and managed an overall staff of 24 people in two operating locations.

**EDUCATION:**

BBA - St. Francis College  
MBA - City University of New York,  
JD - Fordham University School of Law,  
LLM - International Law - New York University.

**PROFESSIONAL:**

Admitted to the New York State Bar.  
U.S. District Courts for the Southern and Eastern Districts of New York  
U.S. Supreme Court.  
U.S. Court of International Trade.  
Member American Bar Association Section on Torts and Insurance Practice, Committee on Excess and Surplus Lines and Reinsurance; Section on Litigation, Committee on Insurance Coverage Litigation.  
Former Member of the Board of Directors of the United Nations Development Corporation and the Jacob K. Javits Convention Center Operating Corporation  
Certified ARIAS Arbitrator

**PUBLICATIONS:**

“Redefining The Reinsurance Market”, International Insurance; December 1996.  
“Warning: Insurers May Get Smoked!”, Best’s Review; October 1996.  
“Strategies Can Control Multiplying ADA Lawsuits”, Best’s Review; June 1996.  
“Tobacco Liability and Insurers Defenses”, Journal of Reinsurance, Summer 1997.  
“Mental Disabilities in The Workplace and Employers Liability”, Best’s Review, September 1997  
“Plaintiff Nation – Class Action Law Suits Proliferate”, Best’s Review, July 1998.  
“Trade Policy Plugs A Gap”, Best’s Review, December 1998.  
“Is Securities Litigation Reform Working?”, Best’s Review, March 1999.  
“Ads May Cause Adverse Reaction”, Best’s Review, June 1999.  
“Court Opens Door for Student Suits”, Best’s Review, September 1999  
“Staff Labels May Be Misleading”, Best’s Review, December 1999.  
“Toys R Next - Targeting Defendants In Class Actions”, Best’s Review, Feb. 2000.  
“The Controversy Over FrankenFood”, Best’s Review, May 2000.

“Insurance and The Internet – Fraud’s New Frontier”, New York State Anti-Fraud and Car Theft Prevention, October 2000

**Expert Witness Testimony:**

Browning Ferris Industries, Inc., et. al., vs. Certain Underwriters at Lloyd’s London, et al., US District Court Harris County, Texas, March 2003. Provided expert testimony for defendant ACE on the subject of policy records retention against allegations of bad faith.

In the Matter of the Arbitration before the National Association of Securities Dealers, Inc. HOWARD SPINDEL, Claimant, against - WILLIAM KORNREICH and WEALTH PRESERVATION ASSOCIATES, LLC, Respondents. NASD-DR Case Number 02-01467. May 2003. Provided expert testimony for respondent on the subject of agent licensing and entitlement to commission.

James J. Donelon, et. al. v. Herbert Clough, Inc. et. al., U. S. District Court Middle District of Louisiana, March 2007. Provided expert testimony for defendant on the subject of notice of cancellation and reinsurance intermediary obligations to provide renewal markets.