John R. Cashin

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Insurance / Reinsurance

Highly accomplished and result oriented professional with expertise in various segments of the insurance, reinsurance, financial services, insurance coverage, litigation, multinational legal, general contractual, and compliance matters. Proven track record of quality delivery of all legal activities supporting the protection of assets; astute in maintaining and strengthening the relationships with regulatory agencies and enforcement personnel. Possess a unique blend of operational compliance assessments, internal/external investigations, and security requirements; effective in asset protection, payroll expense management and auditing.

Core Competencies

- Corporate Governance / Policymaking
- Strategic Planning and Implementation
- Operational Compliance/Loss Investigation
- Dispute Resolution/ Litigation Management
- Mergers & Acquisitions
- Regulatory Affairs / Compliance
- Safety & Quality Assurance Policies
- High Value Contract Drafting / Negotiation

Career Experience

Law Office of John R. Cashin

Principal, 4/2014 – Present

Oversaw cases of alleged infractions of the financial services laws of Ireland and the European Union lodged by the Central Bank of Ireland against individuals and institutions operating in Ireland.

- Efficiently performed insurance regulatory consulting and expert witness testimony on regulatory issues for clients including the National Rifle Association and multinational insurers. Continued focus on serving as an arbitrator / umpire to resolve insurance and reinsurance disputes.
- Certified ARIAS Arbitrator/Umpire since 1995, successfully overseeing over 40 arbitrations, including high-profile insurance cases, with 12 cases concluded with a final award after a hearing.
- Served in the capacity of an administrative law judge as an Inquiry Panel Member for Central Bank of Ireland issuing rulings on complex regulatory and legal cases, contributing to the enforcement of financial laws and safeguarding public trust. (2015-2025)

Zurich Insurance Group, Zurich, Switzerland

General Counsel - General Insurance, 2013 – 4/2014

- Led regulatory, litigation, and governance efforts, managing high-value corporate and subsidiary legal affairs, including large claims and mergers and acquisitions. Oversaw legal operations for a global organization with over 50,000 employees and $34 billion in annual premiums, optimizing legal processes across 170 countries to ensure regulatory compliance and mitigate risks in high-value insurance claims.

Zurich Insurance Group, Middle East & Africa, Dubai

Regional General Counsel / Head of Compliance & Government Affairs, 2011 – 2013

- Led legal claims, litigation, and government relations for insurance operations across nine countries, effectively mitigating risks, resolving major disputes, and ensuring compliance with local and international regulations.
- Developed and implemented legal and compliance frameworks in emerging markets, establishing a uniform code of conduct and ethics post-acquisition. Successfully secured licenses for operation across the Middle East, improving compliance and reducing risk exposure in nine countries, driving consistent legal practices in culturally diverse environments.

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- Led negotiations that eliminated excessive payments to national agents, reducing company expenses from $22 million to $100,000 annually. Implemented reform of all existing agency relationships through direct negotiation strategies, leading to a significant reduction in operational costs and improved government relations.

Zurich Insurance Group, Zurich, Switzerland

Group Compliance Officer, 2008 – 2011

- Instigated an internationally consistent and locally effective, risk-based compliance and the ethics program for general and life insurance operations of the group.
- Managed global compliance for 72,000 employees across 130 jurisdictions, reducing regulatory risks through the establishment of robust risk assessments and monitoring systems. Established consistent regulatory and streamlined compliance reporting.

International Businesses

General Counsel, 2006 – 2008

- Managed legal compliance, claims litigation, and risk management for operations spanning Japan, Southeast Asia, Australia, Southern Africa, and Latin America,
- Led negotiations with insurance regulators in the resolution of significant, license-threatening violations.
- Implemented new risk management protocols and reporting to mitigate future regulatory risk.

Group Reinsurance, Zurich

General Counsel, 2004 – 2006

- Provided legal oversight on all reinsurance matters, including contract negotiations, coverage disputes, and regulatory compliance. Successfully resolved several high-profile reinsurance disputes, and streamlined run-off procedures.
- Led the development of standardized contract wording templates for reinsurance agreements, reducing contract negotiation times and ensuring consistent legal language across all agreements, improving compliance and minimizing legal risks.
- Created and implemented a comprehensive checklist to structure and audit internal reinsurance agreements, ensuring full compliance with tax, regulatory, and transfer pricing requirements.

Counsel

Stroock & Stroock & Lavan LLP, 2001 – 2004

Advised the insurers, reinsurers, agents, and brokers regarding the matters related to coverage, regulatory compliance, claims coverage and reinsurance litigation and arbitration.

- Skilfully provided expert witness testimony on insurance regulatory compliance in US District Court litigation and the NASD arbitration proceedings.

New York State Insurance Department

Deputy Superintendent, 2000 – 2001

Led a staff of 300 people for overall direction and operations of the Property/Casualty Bureau.

- Engaged with regulatory staff with regulated entities to facilitate the constructive dialogue and a “no surprises” relationship. Permitted staff to conduct an outreach initiative to develop a more insightful understanding of the industry.
- Presided over disciplinary hearings, rehabilitation and insolvency proceedings.

Career Note

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Willis Faber North America, **Executive Vice President / Director of Marketing**
Madison Intermediaries, **Senior Vice President**
Sedgwick Group, Plc, **Vice President**
Guy Carpenter & Company, **Vice President**
NY State Senate Insurance Committee, **Chief Counsel**

Education and Credentials

MBA - Master of Business Administration, City University of New York
BBA - Bachelor of Business Administration, St. Francis College
JD - Juris Doctor, Fordham University School of Law
LLM - Latin Legum Magister, International Law - New York University

Professional Development

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 & Insurance | Practice, Committee on Excess & Surplus Lines & Reinsurance; Section on Litigation, Committee on Insurance Coverage Litigation | Former Member - Board of Directors of United Nations Development Corporation and Jacob K. Javits Convention Centre Operating Corporation | Inquiry Panel Member – Central Bank of Ireland (2015-2025), Certified ARIAS Arbitrator

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 Pindel, 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 on the subject of Notice of Cancellation and Reinsurance Intermediary Obligations to Procure Renewal Markets.

National Rifle Association v. Lockton Affinity Companies, et. al., U. S. District Court, Eastern District of Virginia. Provided expert opinion for plaintiff, NRA on an insurance broker's standard of care, the duty of loyalty, good faith and fair dealing.

National Rifle Association v. Vullo; U. S. District Court Northern District of New York. Provided expert opinion for plaintiff, NRA, on the non-discriminatory imposition of fines and penalties for technical infractions of the insurance laws of New York. On appeal to the Second Circuit and to the US Supreme Court the NRA received a unanimous verdict on First Amendment grounds and a remand to the Northern District.

The Doctors Company v. Guy Carpenter. Supreme Court of the State of New York, County of New York – Index No.: 653776/2024. Provided expert testimony for plaintiff, Doctors Company on the protocols and significance of broker of record letters in change of brokers and their respective duties and compensation. This matter was settled following deposition of witnesses.