SAFETY ACT CONSULTANTS

A HAVeESP, Inc. Company™

GET INTO THE ACT™

ROBERT E. KARL

FOUNDER & MANAGING PARTNER

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QUALIFICATION PROFILE

Results-oriented leader with over 30 years of experience in insurance, aerospace, and homeland security risk mitigation as a pilot, broker, underwriter and consultant. Proven track record of analyzing exposures and loss profiles, negotiating contracts, and developing and implementing best practice risk management and risk mitigation solutions, including traditional risk transfer as well as retention analysis, captive utilization, application of the Terrorism Risk Insurance Act, and statutory protections afforded under the Homeland Security Act. Work closely with Fortune 500 type clients at C-suite, inside and outside counsel, and the Department of Homeland Security (DHS) in applying risk management and SAFETY Act protections across multiple industry sectors, products and services.

CORE COMPETENCIES

- · Proven leadership, team-building and project management skills from initial concept to conclusion.
- Extensive experience evaluating exposure and developing conventional & non-conventional risk mitigation strategies.
- Expert on SAFETY Act; frequently consulting with/for trade associations, clients, law firms, insurers, and the DHS.
- DHS Certified BPATS Advisor for Commercial Facilities. ("BPATS" Best Practices for Anti-Terrorism Security).
- Strong background in regulatory, statutory / legal issues, contractual wordings and homeland security.
- Extensive aerospace industry background from military, education, work and flight experience.
- FAA Licensed: Commercial Pilot; Certified Flight Instructor S-ME-I; Ground Instructor Advanced & Instrument.

EXPERIENCE SUMMARY

- Work closely with C-suite officers, risk managers, and attorneys across multiple industry sectors in identifying terrorism related exposures and providing financial mitigation strategies and options. These industry sectors include energy, chemical, utilities, financial services, real estate, manufacturing, technology, aerospace, defense, hospitality, casino, aviation/airport, communications, media, public services, education and various trade associations. Solutions include SAFETY Act protection, conventional insurance, self insured retention programs, NBCR / CBRN related insurance products, governmental indemnity and immunity programs, TRIA / TRIEA, and captive use.
- Fifteen+ years experience with top global insurance brokers specializing in aerospace, homeland security and terrorism exposure mitigation and risk transfer. Clients included major manufacturers, corporations, airports and large aviation accounts. Represented many high profile clients including Textron, Cessna, Bell Helicopters, Lycoming; Raytheon, E-Systems, Beechcraft; Piper Aircraft, Phillips Petroleum, General Dynamics, Gulfstream Aerospace, Honeywell, L-3 Communications, Mooney Airplane, Scaled Composites, Offshore Logistics, Bristow Helicopters, Silverstein Properties, Airports Council International and FlightSafety International.
- Held leadership positions for major aerospace insurance companies including top management functions, reinsurance and key strategy, business and product development roles.
- Strong background in both civil and governmental contractual, legislative and legal issues as well as insurance policy coverage and wordings. Testified multiple times as an expert witness on policy language & specific coverage opinions.
- · United States Air Force veteran, former firefighter, EMT, flight instructor. and air ambulance pilot.

PROFESSIONAL EXPERIENCE

SAFETY ACT CONSULTANTS ("SAC") - Founder and Managing Partner 2008 - Present

Formed SAFETY ACT CONSULTANTS to help organizations successfully navigate through the DHS SAFETY Act application process. Provide clients with a total SAFETY Act solution from start to finish including insurance and enhanced marketing opportunities. Responsible for all SAC's technical, legal, marketing strategies and third party relationships. Lead for business development, targeted marketing strategies and client / customer interface exploring new business opportunities for clients by using the SAFETY Act's automatic liability protections for clients' customers.

SPECIALIZED AVIATION CONSULTANT – Chicago, IL, July, 2010 – March, 2014

Consulting team expert for research project: "Operational and Business Continuity Planning for Prolonged Airport Disruptions." This project was for the Airport Cooperative Research Program and establishes the current state of awareness, practice and capacity for business continuity in the US airport sector as well as planning for operational resilience and recovery. Sponsored by the FAA and managed by the National Academies through the Transportation Research Board and is also in coordination with the Airports Council International – North America, American Association of Airport Executives, National Association of State Aviation Officials, and the Air Transport Association.

Willis Group - Senior Vice President - Houston, TX, 2003-2008,

Developed and standardized marketing platforms across North American aerospace offices. Developed SAFETY Act technical, marketing strategy and third party business relationships for Willis globally. Direct report to CEO of Global Specialties. Partnered with Willis' Global Terrorism Practice and US retail office network on terrorism related products including the reconstruction of the World Trade Center / Freedom Tower, Silverstein Properties, NY & NJ Port Authority, General Dynamics, Wynn Properties, etc. Developed key relationships and partnerships with value added third parties including the Building Security Council, DHS' Office of SAFETY Act Implementation ("OSAI"), specialized law firms, insurers, consultants and many industry trade associations.

Aon Risk Services – Senior Vice President – New York, NY and Houston, TX 1993-2003

New York – 1993-2001 – Product line leader for Aerospace Manufacturers and General Aviation account teams. 2001-2003 Houston, TX – Aviation Syndication Leader and Regional Manager. Member of Aon Aviation's Global Management Committee.

ADDITIONAL EXPERIENCE

American Eagle Insurance Company – Dallas, TX – Vice President – Responsible for all aviation underwriting operations and 67 employees. Authored all Aviation policies including CGL / Products Liability policies. Direct report to CEO.

AIG Aviation Inc. – New York, NY – AVP & Regional Manager – Aviation underwriting manager for major / complex risks represented by New York City based global insurance brokerage firms. Opened new branch office in World Trade Center. Grew book tenfold in two years by developing key relationships. Authored many policy forms still in use today.

United States Aircraft Insurance Group – New York, NY – Underwriter - assigned to global brokerage firms in NYC.

University of Florida – Air Ambulance Pilot – Air ambulance pilot for Shands Teaching Hospital at the University of Florida.

USAF / USAF Reserves – Avionics Technician and Jet Engine Mechanic - McGuire AFB, NJ and Charleston AFB, SC.

Millburn Township, NJ – Paid Firefighter, Aux. Police Officer, EMT for Local Mobile Intensive Care Unit (MICU).

EDUCATION

Bachelor of Science. – Aeronautical Science, A.S. Management, Embry-Riddle Aeronautical University (ERAU), Daytona Beach, FL; Various post graduate courses at ERAU, College of Insurance, NYC; University of Houston and Rice University.

MEMBERSHIPS

Active in security, technology and entrepreneurial organizations such as ASIS International, National Center for Spectator Sports Safety and Security (NCS4), Information Systems Security Association, International Association for Counterterrorism and Security Professionals, American Institute of Aeronautics and Astronautics (AIAA), Aircraft Owners and Pilots Association (AOPA), Rice [University] Alliance for Technology & Entrepreneurship, University of Houston's Center for Entrepreneurship, The Houston Technology Center, the MIT Enterprise Forum and the American Legion.