

JOSHUA S. PESTANO, ACII, CPCU, ARe, AU, AAI

EMPLOYMENT HISTORY

ARTHUR J. GALLAGHER RISK MANAGEMENT SERVICES

May 2023 to September 2025

Client Service Manager (May 2023 to September 2025):

- Manage all aspects of the account management process for new and in force business.
- Analyze client coverage needs and prepare proposals for review by underwriters, to obtain insurance quotes.
- Assist company producers in handling and understanding the risks they are seeking to write coverage for.
- Help insureds understand insurance concepts, policy language and how coverage terms and conditions affect them.
- Specialize in servicing condominium master insurance policies and other commercial lines insurance business.
- Managed a book of business exceeding three hundred insureds, one thousand policies, and USD 18M in premium.
- Resolve issues with written business e.g. reinstatement requests, policy changes, accounting.
- Develop and maintain a database of in-force business, to aid in the management of the accounts in force.
- Seventeen years of experience in the insurance industry handling commercial and specialty (re)insurance business.
- Multiple important insurance industry accreditations acquired since 2011.
- Worked initially for John Galt Insurance. The company was acquired by Gallagher on January 2024.

AVIA BROKERS, LLC

June 2022 to March 2023

Underwriting Manager (June 2022 to March 2023):

- Underwrite aviation (re)insurance business under a delegated underwriting authority for the company.
- Broker (re)insurance business that falls outside the scope of our underwriting authority.
- Follow underwriting guidelines to set coverage rates, terms, and conditions.
- Prepare policy documentation for written business.
- Analyze customer coverage submissions in preparation for underwriting.
- Present our coverage proposals to customers and work through the sales process.

RISK REINSURANCE HOLDINGS, INC.

April 2018 to June 2022

Insurance and Reinsurance Broker, President (April 2018 to June 2022):

- Establish Risk Reinsurance Holdings, Inc. as a (re)insurance brokerage company.
- Ensure compliance with all licensing requirements for myself, as a broker, and for the company.
- Develop content for an audience of insurance industry professionals on multiple platforms.
- Develop relations with clients and (re)insurers to write new (re)insurance business.
- Manage all aspects of the business written by the company.
- Transact (re)insurance business, negotiating coverage terms and conditions between (re)insurers and (re)insureds.
- As a Florida General Lines and Surplus Lines Agent - help individuals and businesses find insurance in the State (FL).
- As a reinsurance broker - source reinsurance coverage for clients internationally.

JARDINE RE INTERNATIONAL, INC.

February 2008 to April 2018

Reinsurance & Insurance Manager [(Re)Insurance Broker/Account Executive] (Feb. 2012 to Apr. 2018):

- Manage all aspects of the account development and management process for new and in force business.
- Analyze client coverage needs and prepare proposals for review by underwriters, to obtain (re)insurance quotes.
- Negotiate with clients and underwriters the most favorable coverage terms and conditions for all parties involved.
- Assist sub-producers and primary insurers in handling and understanding the risks they are seeking coverage for.
- Place diverse types of (re)insurance risks with (re)insurers such as aviation, property, and casualty.
- Transacted business under a line-slip to write aviation reinsurance business in Latin American and the Caribbean.
- Perform insurance negotiations in Spanish and English interchangeably and perform translations when necessary.

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ASSOCIATIONS

SOUTH FLORIDA CPCU SOCIETY CHAPTER, INC

President (January 2017 to December 2019):

- Lead a team of volunteers to assist members of the South Florida CPCU Society Chapter in their career development.
- Develop plans for the chapter to implement for the benefit of its members and lead communication efforts.

Director (July 2015 to December 2023):

- Work with chapter leaders to provide members with resources and networking opportunities to enhance their careers.
- Ensure that the chapter operates in accordance with its bylaws and complies with the standards set by the Society.

INTERNATIONAL INSURANCE INTEREST GROUP (3IG) OF THE CPCU SOCIETY

Committee Member (May 2015 to December 2019):

- Work with interest group leaders to provide resources to increase the international insurance knowledge of members.
- Ensure that the interest group serves members by fulfilling the objectives set out by the society.
- Write, present, and develop content to educate and inform insurance professionals on timely subjects

EDUCATION

Florida International University, Miami, FL (U.S.A.)

- B.A. in Economics - April 2012.

ACCREDITATIONS

Chartered Insurance Broker, Associate of the Chartered Insurance Institute (ACII), Chartered Property and Casualty Underwriter (CPCU), Associate in Reinsurance (ARe), Accredited Adviser in Insurance (AAI), and Associate in Commercial Underwriting (AU).

LICENSES

Florida Department of Financial Services

- General Lines Insurance Agent (2-20) - November 2007.
- Surplus Lines Insurance Agent (1-20) - August 2008.

SKILLS

- Account management, negotiation, and placement.
- Acquisition of new business and processing renewals.
- Design, analysis, and administration of reinsurance programs.
- Fluent in English and Spanish.
- Knowledge of (re)insurance contract wordings including coverage terms, conditions, subjectivities, and exclusions.
- Lines of business: property, casualty, aviation and marine.
- Mathematical and data analysis skills.
- Preparation of slips, cover notes, debit notes and endorsements.
- Regions: United States, Latin America, and the Caribbean.
- Software: Microsoft Office, Python, and agency management systems.
- Verbal and written communication.