

Ken Gumbiner
SVP Sales, Accident & Health
Berkshire Hathaway Specialty Insurance

Ken Gumbiner began his insurance career over 40 years ago. Starting in the life insurance industry as an independent agent and then in Sales and Sales Management with Monumental Life which is now Transamerica. In 1987 he transitioned into the Employee Benefits market with a regional insurance company in Lafayette, Indiana. He has practiced exclusively in the self-funded employer health plan space since 1990.

Ken has developed extensive industry experience holding various positions including Vice President of Operations, Chief Operating Officer, Sr. Vice President, Head of National Sales, and President all in the Third-Party Administrator and Managing General Underwriter (MGU) markets.

As President and Chief Operating Officer of Independence Insurance Group, LLC, he oversaw the acquisition by Independence Holding Company (IHC) in 2010. He was instrumental in the merger of five (5) MGUs owned by IHC to form IHC Risk Solutions, LLC, the direct writing entity for Standard Security Life Insurance Company of New York. While Head of Sales for IHC Risk Solutions, their stop loss block grew from \$84M of premium to over \$250M. In 2016 he managed the acquisition of IHC Risk Solutions, LLC by Swiss Re Corporate Solutions, where he served as SVP, Head of A&H Sales, North America. Swiss Re's stop loss business to over \$440M by his retirement in 2021. Ken has since joined Berkshire Hathaway Specialty Insurance (A.M. Best Rating of A++) as SVP, Head of A&H Sales, US.

Throughout his career he has been actively involved in industry organizations including, Society of Professional Benefit Administrators, Health Care Administrators Association, and the Self Insurance Institute of America where he served on the SIIA High-Cost Drug Price Task force and is currently serving on the SIIA Gene and Cell Therapy Task Force.

Ken and his wife Michelle live in Indianapolis, Indiana. They have three (3) daughters and two (2) granddaughters that also live in Indiana. He is active in the Christian Church and enjoys coin collecting, gardening and woodworking when time permits.