



Zurich Programs Team Directory

Meet the Leadership team.



Eric Cittadino

Head of Programs

Eric is Head of Programs for Zurich North America. In this role, he is responsible for the executive management of the Programs business, including establishing key performance targets and financial budgets that optimize business performance, developing cross-functional business cases for complex projects and programs, and fostering and maintaining strategic relationships with Program Administrators. Eric has a diverse underwriting background including the writing of various Property, Casualty and Specialty products coverages in both the Construction and Middle Market industry segments. He brings more than 25 years of insurance experience to this position and has been with Zurich since 2000.



Rosemarie Rogers, CPCU

VP Programs

Ro joined ZNA in 2003 and has a total of over 44 years not just in the Insurance Industry, but specifically within the Programs Segment. Ro's experience within the Programs Industry has run the gamut, from Professional Liability, Workers' Compensation, Builders Risk, Property through monoline and multi-line programs on both admitted and non-admitted basis.



Sharon Burns

Programs Business Manager

Sharon has 30+ years of insurance industry experience and a strong background in professional liability. Sharon's responsibilities include overseeing the underwriting of programs ranging from multiline to stand-alone professional liability.

Prior to joining Zurich, Sharon's previous roles included Assistant Director of a Lawyer's Professional Liability Claims department with two other carriers and she has also practiced law.

Sharon's experience also includes speaking at seminars sponsored by the American Bar Association and the New York City Bar Association focusing on professional liability risk management issues.

Sharon has served as a member of the American Bar Associations' Standing Committee on Lawyers' Professional Liability.



Todd Klostermann

Programs Business Manager

Todd joined Zurich in 2008 as a Programs Underwriter within the Specialty Auto SBU with portfolio management responsibilities in the Transportation arena.

15+ years of Program Manager experience primarily focused on CAT E&S, Real Estate, and Transportation portfolios.

Promoted to the Programs leadership team in 2022. This entails managing a team of program managers; as well as serving as a relationship lead role for several of our larger partnerships.

**Patti Heffernan, ARM**

Programs Business Manager

Patti joined Zurich North America in Oct 2004. With over 40 years of industry experience, 37 of those have been in an underwriting capacity. The last 8 years she has had the pleasure of being with the Programs team.

Her experience in underwriting has been with Middle Market business, Construction Casualty, and Property business.

**Carey Moore**

Executive Assistant

Carey is responsible for ensuring the Programs leadership team has the freedom to focus on innovation and growth by managing their complex calendars, arranging travel, and coordinating meetings and events. With over 20 years of experience in executive support, Carey is committed to Zurich's vision and for facilitating the Programs leaders' success.

Meet the Underwriting team.

**Brian O'Neill, CPCU, ARM, CPL, AU**

Program Manager

For the last 10 years Brian has worked with many facets of programs. His career began leading due diligence and onboarding programs. Over the past few years, that has developed into the management of established programs, specializing in Property and Casualty on both an admitted and non-admitted basis.

Currently Brian serves as an Area Governor in the CPCU Society, and is active in the Professional Liability Underwriting Society (PLUS).

**Dan Hirsch**

Program Manager

Dan's role as a Professional Liability underwriter is based on his training and experience as a lawyer. He spent many years as a lawyer representing professionals against allegations of malpractice, and later handled claims. Dan possess nearly two decades of experience writing professional liability risks across several lines. His forte in program management lies in effectively mitigating risks, thus moving the dial in providing innovative solutions to drive positive outcomes.

**Mollie Echols**

Program Manager

Mollie has been with Zurich since 2010, with experience spanning across market facing underwriting, operational and technology systems development, portfolio, and program management.

Mollie's specialty lies in engineering lines (builders' risk, contractors), large property, and inland marine, with a background in catastrophe modeling/management, both in the domestic and international markets.

**Amy McConnell, CPCU**

Program Manager

Amy brings over 25 years of commercial insurance experience to her role as a Program Manager. She has spent her entire career at Zurich in a variety of Underwriting and Management positions and has handled multiple lines of business.

Amy is dedicated to working with Zurich's Program Administrators with developing and executing strategic initiatives that provide creative solutions and deliver a mutually beneficial result.



Steve Chochon, ARM

Program Manager

Steve's Programs experience spans over 17 years, with an additional 20 years of underwriting field experience working with Regional and National Brokers.

Steve has a multiline background of property, liability, auto and related lines of business. His property emphasis lies specifically in managing CAT exposures.

As a Program Manager building long term relationships and understanding that a value proposition which truly resonates with our partners is key. Steve also believes in solving challenges quickly and finding solutions that work for Zurich's customers.



Erin O'Grady

Program Manager

Since joining Zurich as an attorney in 1997, Erin has gained a considerable breadth of experience in a variety of roles including claims, regulatory affairs, technical underwriting, and product development.

Erin's specialty is strategy development. She strives to develop strong working relationships with program administrators - managing programs positively and developing innovative strategies that drive the program to profitability in an effective and compliant manner.



Lori Shrum, CPCU, AAI, AU, ARM

Program Manager

Lori entered insurance 37 years ago as an underwriting trainee. Over time, she has worked in casualty/property underwriting - large and small accounts, managed a small business unit, and finally to Programs management. Through her experiences, she has had the opportunity to work with different types of insureds, underwrite multiple coverages, and develop an understanding of the type of partnership required for a successful, long-term program. With 16 years in programs business, Lori appreciates the balance and creativity required to serve the insured and meet the goals of the carrier/program administrator.



Carol Ulrich, CPCU

Program Manager

Carol has 44 years in the insurance industry with a multi-line Underwriting background. She has been with Zurich North America since 2007. Carol has done underwriting for RV dealerships as part of Direct Markets, she also has underwriting experience with E&S CAT and New Programs. Currently Carol is managing several programs, which focus on Workers' Compensation or Property CAT.



Jamie Buol, MBA

Program Manager

Started with Zurich in 2014 and has been working in some underwriting capacity during this time. Jamie has worked in underwriting support for large casualty, TUW/Underwriting University training new underwriters and is now with Programs.



Czar Belinda

Program Manager

Czar has a diverse underwriting background including the writing of various Multiline products coverages in Construction, Jewelry and Middle Market industry segments. He brings more than 10 years of insurance experience in this position.



Tsvetan Mihaylov, ARM

Underwriting Assistant

Having worked on the broker side for 15 years, Tsvetan joined Zurich in 2022.

Currently he is assisting the Program Managers with completing dashboards, clearances, entering referrals in the TURF system, premium audits, and Mid-Term endorsements. Some of his projects include marketing research and competitors rate research.

In addition, Tsvetan assists our Program administrators in various requests for new user set ups, verifying premiums in Cesar, and other requests as needed to support the relationship.



Sherry Keating

Underwriting Assistant

In 1990 Sherry joined Empire/Zurich North America as a file clerk in the Omaha office. Since then, she has held several positions within the organization. Sherry worked as a policy typist, coder, rater, and underwriting support.

Over 30+ years' experience in the industry, the majority has been in rental and programs assisting the underwriting department. This entails assisting with DPR's, dashboards, referral entries, and much more.



Kristi Vandergriff

Underwriting Assistant

Kristi started at Zurich when she was nineteen as a temp working the Binder Desk in General Agency Group (GAG). She had fun filled days of breaking down policies. She eventually became an Underwriting Assistant. The department Kristi worked in was primarily auto exposures. She moved to Alternative Markets and was exposed to many more property and casualty lines. Eventually Alternative Markets transitioned to Programs and Kristi is loving the people and variety of coverages handled by the Program Managers.

Meet the New Programs team.



Ryan Whitney

VP, Programs Sales

Ryan began his career at Zurich North America in 1997, focusing on delegated underwriting authority relationships in the Programs sector for almost 20 years. He has held roles of increasing responsibility including Programs Sales, New Programs development and creation of strategic direction, and organic growth with Zurich's existing Programs portfolio. Ryan has implemented Programs solutions across multiple lines of business aligned with the strategic and profitable growth for Zurich North America.



Suzanne Brauer, CPCU, ARM

Casualty Underwriter

Suzanne has over 30 years of experience in the commercial insurance market space, including the areas of underwriting, sales, operations, and product development.

With experience working in all major lines of insurance and both admitted and non-admitted coverages, she supports both the Programs and the Middle Market underwriting teams by providing technical expertise in account consultations and in monitoring, measuring, and reacting to portfolio performance.



Jeff Kim

Property Underwriter

Jeff is a Property Technical Underwriter in U.S. Middle Market with over 20 years of P&C experience. He specializes in underwriting for diverse Middle Market industries, CAT-exposed property programs, and both admitted and E&S structures. Since joining Zurich in 2022, Jeff has worked closely with the Middle Market underwriting teams to enhance portfolio quality and drive profitable growth, providing technical consultations and leveraging key performance indicators to inform decision making.



Brendan Nies

Programs Operations Lead

Brendan is the Programs Operations Lead and is entering his 22nd year with Zurich. During this time, he has worked primarily in operations roles. His experience also includes roles in Underwriting, Training, and as a Process consultant.



Carolyn Bach, AINS

Operations Performance Lead

Carolyn joined Zurich in 2010 in the Regulatory Services/Compliance area, moving to Technical Underwriting/Product Development group and then into Project Management and now as an Operations Performance Lead within Middle Markets supporting our Programs teams.

Carolyn has been referred to as the Swiss Army Knife team member, because of her deep Regulatory, Compliance, Product and Process knowledge and love to dig for the answers that are difficult to find.

Meet the Actuarial team.



Andrew Giacalone, ACAS

Actuary

In 2010, Andrew joined Zurich North America, where he has worked in the Programs area almost the entire time. He is also an Associate of the Casualty Actuarial Society.

Andrew's greatest passion is working with Zurich's Program Administrators in developing new and innovative ways to grow business profitably and monitoring results. He works with all lines of business, with a focus on casualty lines for new and existing programs.



Rick Behnke (ACAS)

Actuary

Rick joined Zurich North America in 2005 where he has spent the majority of his time supporting the Programs unit, monitoring performance for both new and existing programs. He enjoys working with the program managers and building relationships with the program administrators. He is also an Associate of the Casualty Actuarial Society.



Brandon Gilbert (FCAS,MAAA)

VP Programs Pricing Manager

Brandon joined Zurich North America in 2008 and since that time has held actuarial reserving and pricing roles of increasing responsibility throughout the Zurich Group. He joined the Programs pricing team in 2024 after managing the reserving function for Programs since 2022.

Brandon is a Fellow of the Casualty Actuarial Society and a Member of the American Academy of Actuaries, where he previously served as a member of the Academy's Committee on Property and Liability Financial Reporting.

Brandon has experience in all lines of business and enjoys taking an analytical approach to reach solutions that are unique to our Program Administrator needs.

Meet the Market Development team.



Mike Maher

Vice President Marketing

Mike joined Zurich in 2013, and his background includes marketing, sales, business development, channel sales, and eCommerce.

He has worked closely with the Programs team and Program Administrators developing marketing and sales strategies to help with program growth.



Kathleen Trautmann

Assistant Vice President, Marketing

Kathleen started working at Zurich in 2000. She holds an Illinois Producer license in Property and Casualty. Her experience includes marketing and lead generation.

She has been involved with the execution of ZProgramsMatch for over 15 years. She enjoys working with the Programs team and Program Administrators in launching marketing campaigns to help the growth of their programs.

Zurich

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