
Fred LeMoine

Current Responsibilities

Fred is responsible for the Group's insurance management division, Horseshoe Management Ltd.

Experience

Fred has 20 years of experience in the Bermuda insurance and reinsurance industry and the Insurance Linked Securities ("ILS") market. He has a demonstrated track record and expertise in:

- General insurance management and business development
- Strategic planning and executive management
- Start-up (re)insurance and ILS operations
- Property and casualty markets
- ILS product offerings and structures
- Bermuda (Re)insurance regulation
- Capital and collateral planning and management
- Sidecars, transformers and captive formation and management
- Technical accounting for (re)insurance and ILS vehicles

Prior to joining the Horseshoe Group, Fred held positions in both captive management and (re)insurance/ILS entities.

Fred was most recently Chief Financial Officer and Chief Operating Officer for Aspen Group's Bermuda platform, which includes the Class 4 (re)insurance operating entity and the ILS entities. The roles included responsibility for the following:

- All aspects of financial governance of the Bermuda platform including reporting to the executive committees and boards of directors
- External financial reporting
- Strategic business planning and reforecasting
- Capital planning/management and dividend policy
- Regulatory reporting and compliance for both Aspen Bermuda and the Group
- Control environment in compliance with SOX
- Member of the Group's finance leadership team
- Various operation functions, including the business continuity plan

Fred served on the executive committees and boards of the various Aspen entities in Bermuda, as well as group committees such as the SOX and Reinsurance Credit committees.

Prior to joining Aspen, Fred was Vice President and Account Executive with Marsh Management Services in Bermuda. The role included responsibility for the following:

- Oversight of a team of qualified accounting and insurance professionals managing a portfolio of captive insurance companies
- Central facilitator for all services provided by Marsh to clients
- Quality control, effectiveness and efficiency
- Financial and Bermuda regulatory reporting
- Investment management
- Served as director on various insurance company boards

Professional Designations

- CPA, CA – Chartered Professional Accountants of Canada (Canada)
- CFA – Chartered Financial Analyst (USA)
- CFP – Financial Planning Standards Council (Canada)

Education

- Bachelor of Business Administration, Honors – Cape Breton University, Nova Scotia, Canada

Languages

- English