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# Steve Britton

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## Current Responsibilities

Steve is Senior Vice President Horseshoe Services (Cayman) Limited. He is responsible for overseeing Horseshoe's Cayman office operations which provides full SPV management and advisory services including Catastrophe Bond SPVs. Steve is additionally charged with Group assignments including enhancing the Group's overall capabilities in SPV management as well as overseeing the activities of Horseshoe Re Limited, the Group's licensed separate account company which acts as a transformer for investors.

## Experience

Steve has over 18 years of experience in traditional insurance and reinsurance, industry loss warranty (ILWs) and collateralized reinsurance, and risk-linked securities and financial guaranty markets. He has a demonstrated track record and expertise in:

- Origination, structuring and execution of catastrophe bonds, sidecars, ILWs and collateralized reinsurance
- P&C underwriting
- Reinsurance start-up operations
- Capital raising and investor advisory
- Transaction due diligence
- Reinsurance product design, implementation and management
- Capital markets, asset-backed securitization, residual value and financial guaranty insurance

Prior to joining Horseshoe Group, Steve held various positions in both reinsurance broking, underwriting and banking with assignments in Los Angeles, London, New York and Bermuda.

Steve was Senior Vice President and Head of ILS and collateralized reinsurance of U.S. RE Securities, LLC where he was responsible for lead origination and structuring including lead origination and structuring of the first pooled Florida catastrophe bond.

Prior to U.S. RE, Steve was Senior Vice President with Willis Capital Markets with various responsibilities over origination, structuring and placement of catastrophe bonds, sidecars, ILWs and collateralized reinsurance as well as lead responsibility for development of the group's insurance investor client base.

Prior to Willis Capital Markets, Steve headed the ILS team at Fox-Pitt Kelton Cochran Caronia Waller where he was also responsible for lead development of the company's structured insurance products and ILS businesses.

Before Fox-Pitt Kelton, Steve held various other senior positions in the insurance industry. Steve was a member of the start-up team of Longtail Re, a Bermuda-based financial guaranty reinsurance company. Before Longtail Re, Steve was Managing Director at ACA Financial Guaranty Corp. holding responsibilities for underwriting property, aviation, and weather ILWs/derivatives, trade credit, bank capital relief, asset-backed securities and residual value re/insurance business lines. Prior to ACA, he was Senior Vice President at Aon Capital Markets/Special Risk Services (SRS) where he held various responsibilities over mortgage and special hazard insurance business and insured asset and mortgage-backed securitization (ABS/MBS) lines.

### **Professional Licenses**

- FINRA Series 7 and 63 License
- Property and Casualty Insurance Broker License

### **Education**

- M.B.A., Finance and Accounting, University of California, Davis
- B.A., Economics, Minor, Korean, Brigham Young University

### **Languages**

- English
- Korean (intermediary)