

Captives Insure Names Rachel Kortman Chief Underwriting Officer

Veteran underwriting executive to lead all-lines underwriting governance as the firm continues to expand access to captive insurance solutions

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[Captives.Insure](#), the award-winning captive insurance focused MGA and consulting firm, today announced the appointment of Rachel Kortman, CPCU, CAWC, as Chief Underwriting Officer.

Kortman brings more than two decades of commercial property and casualty underwriting leadership, having managed nine-figure portfolios of publicly and privately held companies, including Fortune 500 accounts, at some of the industry's most established national and global carriers. Her experience spans guaranteed cost, deductible, loss-sensitive, and captive program structures, as well as the design of risk transfer and reinsurance programs built on loss forecasting and financial modeling.

As Chief Underwriting Officer, Kortman will lead underwriting governance across all lines of business, direct the continued buildout of the firm's underwriting team, and hold accountability for portfolio quality on behalf of the firm's insureds, captive clients, fronting carriers, and reinsurers. She will be based in Grand Rapids, Michigan.

"Rachel's underwriting discipline and depth across complex, large-account risks strengthen every promise we make to our clients and capacity partners," said Nate Reznicek, CEO of Captives.Insure. "As Chief Underwriting Officer, she will continue to ensure our growth never comes at the expense of portfolio quality for our insureds, brokers, captive managers, or carrier



Rachel Kortman, CPCU, CAWC, Chief Underwriting Officer

partners. That alignment is the foundation of everything we do.”

“The fundamentals of underwriting don't change. Whether you're evaluating a family-owned business or a publicly traded company, disciplined risk assessment and long-term profitability are the foundation,” said Kortman. “What drew me to Captives.Insure is the opportunity to apply those fundamentals in an entrepreneurial environment that is genuinely leading the industry in access to captive solutions. One of the biggest misconceptions in our industry is that captives are only for the largest organizations. Through education, technology, and products like EmpoweredRe, we are changing that, and I am excited to help lead it.”



The appointment comes as demand for alternative risk financing continues to accelerate, with Captives.Insure combining specialist underwriting expertise and modern technology to make captive structures accessible to high-performing businesses that have historically been underserved by traditional market approaches.

ABOUT CAPTIVES INSURE

Captives.Insure, one of the world's largest independent captive insurance program managers, is an award-winning MGA and consulting firm headquartered in Knoxville, Tennessee. Backed by delegated underwriting authority, its open programs give brokers and captive managers the tools and expertise to deliver AM Best rated global captive insurance solutions, confidently win new business, and retain key accounts without sacrificing commissions or revenue. The result: maximum control and premium retention for high-performing businesses worldwide. For more information visit: www.captives.insure

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