

UNDERWRITING ADVOCACY TEAM



CHRIS BOTTARO, MBA

Senior Vice President, Insurance

Chris Bottaro is the Senior Vice President of Insurance for Valmark Financial Group. He is responsible for the vision, strategy and execution of life insurance marketing, new business, underwriting, in force policy management and life settlements. In this role, he prides himself in partnering with advisors and insurance carriers to help make the life insurance process simpler and more efficient for clients. Chris has a technical risk assessment background and spent the first 12 years of his career in various underwriting production and leadership positions at Lincoln Financial Group in Hartford before relocating to the Twin Cities to join Valmark in February of 2015. Chris received a BA in Economics from Boston College, an MBA from the University of Massachusetts and holds FINRA Series 6 and 26.



ERIC JOHNSON

Vice President, Underwriting

Eric Johnson is responsible for risk assessment appraisal, consultation, and negotiation on behalf of Valmark members and its clients. With extensive experience with impaired risk and jumbo case underwriting, reinsurance operations, sales and brokerage operations, Eric has a strong reputation throughout the home office underwriting community as well as more than 25 years of underwriting leadership experience.



MICHAEL NOSS, FALU

Director, Underwriting

Michael Noss is responsible for the design and management of underwriting for special risk cases and serves as escalation contact for any new business issues. Michael has served as an underwriter and technical advisor with Valmark Financial Group and has presented at industry conferences. Michael earned a BA, Philosophy and Communication, from St. John's University, and a President's Scholarship. He is a Fellow with the Academy of Life Underwriting (FALU) and a Member of the Twin Cities Association of Home Office Underwriters (TCAHOU).



LAUREN HEINZ BALLANTINE, FALU

Director, Underwriting

Lauren Heinz Ballantine is responsible for the design and management of underwriting for special risk cases and serves as escalation contact for any new business issues. Lauren has held previous positions with Valmark Financial Group as an underwriter and technical advisor, and has presented at industry conferences. She earned a BA in Biology and Art at the College of St. Benedict and St. John's University. She is a Fellow with the Academy of Life Underwriting (FALU); President of the Twin Cities Association of Home Office Underwriters; and holds life and health insurance licenses.



BARRY REED, MD, JD

Consulting Medical Director

Dr. Barry Reed's experience in Underwriting Management includes positions as Vice President, Medical Underwriting, for MetLife; Medical Director and General Manager in the Medical Services Department, for Prudential Life Insurance Company; and Medical Director for Empire Blue Cross/Blue Shield. His clinical medicine experience includes positions as Emergency Department Chief at Calvert, St. Mary's and Charles County Community Hospitals, Maryland; and at the New York Hospital/Cornell Medical Center, NYC. Dr. Reed worked on insurance litigation and legal and medical tort cases at Swartz & Reed, New Albany, OH. His education includes a BA in Political Science from the University of Washington; an MD from George Washington University; and a JD from the Catholic University of America.



ALLISON KUSILEK

Manager, New Business

Allison Kusilek is responsible for the management of the new business team. She also serves as an escalation contact for any new business items. Allison has over 15 years of experience in the life insurance industry with various positions at Allianz, Prudential, and The Hartford. She earned a BS in Journalism at University of Wisconsin River Falls. Allison also holds life and health insurance licenses.