

TOP DRAWER

Vol. 50
2025

EMPOWERED

BY THE PAST

INSPIRED

BY THE FUTURE



caring
COMMUNITIES
MORE THAN INSURANCE

STRATEGIC OPPORTUNITY



MEMBERSHIP with Caring Communities represents a **strategic opportunity in contrast to an annual insurance buying decision.**

MEMBERS are **the owners and policyholders of the company** that provides their professional, general and excess liability insurance protection.



MEMBERS invest in and **own their risks exclusively with other senior housing community care and service providers**, all known to one another.

MEMBERS have common interests, commitments and incentives, and are **directly rewarded by sharing the profits of the company**, based on performance– the greater share to the best performers.



MEMBERS **work together to provide the safest environments** and practices for their residents.



To learn more about membership in Caring Communities, please **contact our sales team at 847.549.2411 or sales@caringcomm.org.**

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EMPOWERED BY THE PAST, INSPIRED BY THE FUTURE

As we reflect on the Caring Communities journey, I'm reminded that our greatest strength lies in the balance between where we've been and where we're going. The theme of this edition—"Empowered by the Past, Inspired by the Future"—captures that spirit.

Over the past two decades, Caring Communities has grown from a bold idea into a thriving industry-leading organization, built on trust, collaboration, and a shared commitment to residents' safety. Our journey has been shaped by the wisdom of our Members, the strength of our business model and team, and the lessons learned through both challenges and triumphs.

Today, we stand on that strong foundation—empowered by the insights, innovations, and relationships that have brought us here. And yet, it is the future that calls us forward. A future where data-driven risk management, enhanced Member education, and a superior Member experience are not just aspirations, but expectations. A future where we continue to broaden our lane, deepen our impact, and raise the bar for what's possible in senior living.

In this issue, you'll find articles that reflect both our legacy and our vision. From advancements in our Learning Center to Member-led innovations in safety and care, each article is a testament to the power of shared purpose.

Thank you for being part of this journey. Together, we honor the past—not as a resting place, but as a launching pad for what's next.

Warm regards,

Randy Renn
President & CEO,
Caring Communities





Caring Communities 2025 Spring Education Review

By Angela Parker-Jensen

As I attended my first Caring Communities' Spring Education in San Diego, California, I had a few questions that I wanted to ask attendees. The top questions were, what value did attendees gain from this annual workshop, and how was Spring Education different from other industry conferences and educational workshops like those hosted by LeadingAge, and others? To get a better understanding, I spoke to both first-time and regular attendees to understand what they found impactful about Caring Communities' Spring Education.

Let's start with some background on Spring Education. As opposed to Caring Communities' National Aging Services Risk Management (NASRM) conference in fall, Spring Education is a two-day, annual workshop held in two locations (east & west). This year's locations included Washington, D.C. (April) and San Diego (May), each dedicated to enhancing resident safety and quality by strengthening proactive risk management skills through workshops and presentations. Two regional destinations versus a single national convention allow for more dynamic breakout groups to discuss materials and collaborate with others.

This year's theme for Spring Education was "Tools in the Toolbox." Members were provided practical strategies, tools, and insights to reduce risk and minimize exposure across several critical areas. Topics covered included best practices for residency agreements, waivers, consents, negotiated risk agreements, and arbitration agreements; effective post-incident response techniques such as witness interviews, investigation tools, documentation, and root cause analyses; implementation of communication and resolution programs; human resources protocols following complaints or incidents; responsible use of artificial intelligence in aging services; and key considerations for evaluating and adopting new technologies. It was a valuable opportunity for participants to sharpen their skills and drive meaningful success.

One of the shifts this year was to break the first day into three core groups that rotated between speakers in separate rooms, instead of the traditional setup of the speaker addressing participants in a single room all day. The smaller groups were very impactful and encouraged more participation from people who otherwise shy away from speaking up in larger settings. Participants had the opportunity to switch seating when they went to each session or further their discussions with people who rotated with them. Speakers were better able to address more questions from participants and target in on their specific concerns. Participants readily spoke about how much they enjoyed this structure and how they felt more engaged throughout the day. The material was inspiring, with one participant saying he "...couldn't wait to go back and share with the rest of the team!" And that is exactly the goal of Spring Education.

Members' are asked to fill out a survey for feedback after each conference. Not only do responses shape future events, they also influence the content provided on the Caring Communities, Member exclusive Learning Center, recently launched in July.

I return to my initial two questions, what value do attendees gain from attending the annual Spring Education workshop, and how it is different from other risk conferences? These two questions can be answered together based on the statements from participants. Several sources told me that associations seemed more focused on updates to

Spring Education creates a foundation of trust and collaboration that encourages genuine openness and transparency.

rules and regulations, while Caring Communities conferences focus more specifically on topics of risk and resident safety.

Spring Education also serves as a place where can openly discuss the challenges they face in their communities and receive support from Caring Communities and other Member organizations with similar experiences. Attendees noted that, at many other conferences, individuals are often less willing to share difficulties and instead highlight accomplishments to maintain their organization's reputation within the industry. Acknowledging that many are hesitant to discuss their organizational challenges, Spring Education creates a foundation of trust and collaboration that encourages genuine openness and transparency. This is a different relationship from traditional insurance companies. Openness is the beginning of effective change. Caring Communities understands that, which is why our analysts help to act as a conduit between organizations for best practice sharing while also providing great educational resources on a variety of topics.

At Caring Communities, we hope more Members will take advantage of the unique relationships and resources available to them at Spring Education and NASRM. It is just one of the ways that Caring Communities is More Than Insurance. We are your partner alongside the many Members of Caring Communities. ■



Angela Parker-Jensen
Sales & Marketing Specialist,
Caring Communities

welcome to the



At Caring Communities, we're all about helping our Members build stronger, more proactive risk management systems. That's why we're excited to introduce the new Caring Communities Learning Center—your go-to hub for risk management training and professional development.

Whether you're a Risk Manager or part of the care team, the Learning Center is designed to support your growth. You'll find self-paced courses, on-demand webinars, practical tools, and templates—all in one easy-to-use place.

Here's what you can expect:

- High-quality, accessible education tailored to aging services
- Timely resources to strengthen your risk management systems
- Tools to help you stay ahead of challenges and protect residents

This platform was shaped by Member feedback and built with real-world needs in mind. And we're not stopping here—we'll keep improving it based on how you use it.

Available now on the Learning Center:

- Educational and training videos
- Archived Caring Communities webinars and risk management publications
- Caring Communities toolkits
- Consultation guides (by general topic)

Ready to dive in? Explore a course, watch a webinar, or grab a resource—it's all just a click away. <https://riskeducation.caringcomm.org/>

WELCOME TO THE CARING COMMUNITIES LEARNING CENTER

Providing Comprehensive Resources for Risk Management Education & Support

Caring Communities is committed to helping Member organizations develop and continuously improve a comprehensive risk management system by providing you and your team essential resources, training, and support to succeed.

Whether you are looking to deepen your expertise, tackle new challenges, or learn something new, we've got you covered. Our experienced risk management team is your dedicated partner in helping address challenges concerning the safety and well-being of your residents.

Take a course at your own pace, view a webinar, or retrieve a resource — all just a click away!

EXPLORE ALL CONTENT

Intro To Risk Management

Webinars

Training Courses

Consultation Corner

Consultation Corner is your go-to resource for clear, concise, and actionable guidance on managing risk around complex topics. Tailored specifically for Aging Services, this offering provides strategic insights to help you make informed business decisions that align with your unique risk tolerance and organizational goals.

VISIT CONSULTATION CORNER

NASRM 2025: Save the Date!

Mark your calendars for the National Aging Services Risk Management Conference (NASRM) taking place October 22-24, 2025, at Austin Marriott Downtown in Austin, Texas. This comprehensive conference is designed to advance risk management and safety in aging services through innovative strategies, expert insights, and collaborative solutions.

Registration will be sent via email at the end of August.

25th NASRM

NATIONAL AGING SERVICES RISK MANAGEMENT CONFERENCE

SAVE THE DATE ***

October 22-24, 2025 | Austin, Texas



NASRM

NATIONAL AGING SERVICES RISK MANAGEMENT CONFERENCE

October 22-24, 2025 | Austin, Texas

Registration will be available through the Member portal:
<https://portal.caringcomm.org>

Not a Member? Attend as a guest.
contact.sales@caringcomm.org

Caring Communities is excited to present our comprehensive conference covering various risk management topics. Participants will have the opportunity to explore important subjects related to risk management in senior living and care settings.

Our annual NASRM conference promotes professional and personal growth in risk management, quality improvement, and culture of safety and belonging across the aging services continuum of care and services. Caring Communities explores and disseminates best practices for aging services providers for identifying and managing risks, becoming high-reliability organizations, and fostering cultures of safety and belonging.

NEW MEMBER WELCOME

WESLEYLIFE



Rob Kretzinger,
President & CEO,
WesleyLife

Since 1947, WesleyLife has nurtured and enriched the lives of individuals and families, beginning in Central Iowa and expanding throughout the state.

"On behalf of all of us at Caring Communities, we are thrilled that WesleyLife has become a Member," shared Ashur Odishoo, Chief Growth Officer at Caring Communities. "We are honored to have the opportunity to support WesleyLife in its desire to create safer environments for residents, clients, and team members. Since its founding in 1947, WesleyLife has been a leading health and well-being organization, serving thousands of seniors throughout Iowa."

Rob Kretzinger, President and CEO of WesleyLife commented, "With a staunch and fundamental commitment to supporting the independence, health, and well-being of older adults, WesleyLife is pleased to join other mission-based providers in maintaining the safest environments and best risk management practices for those who place their trust in us."

We warmly welcome Rob Kretzinger, President & Chief Executive Officer, Craig Flanagan, Chief Financial Officer, and the entire WesleyLife organization to the Caring Communities family. We look forward to the beginning of a lasting relationship that furthers our shared desire to keep residents safe.

ABOUT WESLEYLIFE

The Midwest's largest and most comprehensive 501c3 non-profit provider of health and well-being services for older adults, WesleyLife believes everyone should have the opportunity to live a life of continued growth, engagement, and meaning — and to pursue joy, regardless of physical, social, or economic circumstances. Committed to being the most dynamic champion to revolutionize the experience of aging, they offer a comprehensive network of communities for healthy living and array of home services designed to fulfill individuals' wishes to remain independent and active wherever they choose to live. ■



For more information, visit
www.wesleylife.org

NEW MEMBER WELCOME MEADOWLARK HILLS



Lonnie Baker
Chief Executive Officer,
Meadowlark

Meadowlark Hills Retirement Community is a not-for-profit continuing care retirement community in Manhattan, Kansas focused on supporting people in living their best lives.

"The addition of Meadowlark Hills supports our strategic growth plan to partner with the nation's leading senior living organizations," stated Ashur Odishoo, Chief Growth Officer of Caring Communities. Meadowlark is a premier continuing care retirement community with strong roots dating back 50 years. "We are thrilled to be partnering with Lonnie Baker, Chief Executive Officer, Chris Nelson, Finance Services Director, and the entire Meadowlark Team. Please join me in welcoming Meadowlark Hills to Caring Communities."

Lonnie Baker, CEO at Meadowlark commented on the decision to join Caring Communities, "Partnering with Caring Communities gives Meadowlark access to specialized expertise, resources, and a national network of senior living leaders—all designed to support high-quality care and a strong, sustainable workplace. This move

not only brings financial benefits through more consistent rates and performance-based rewards, but also helps us continue creating an environment where residents and staff can truly thrive."

ABOUT MEADOWLARK HILLS

In 1974, a group of citizens noticed that the city's retired population was growing smaller and smaller, due to a lack of living options. In an effort to help keep Manhattan's community thriving and to give older adults more choice in the matter of where they live during retirement, these citizens partnered with six local churches to create Meadowlark Hills. Since its opening, the organization has undergone great transformations to encompass and honor the household model. Team members, residents and board members are committed to enhancing quality of life by nurturing individuality and independence. Meadowlark is growing a value-driven community while leading the way in honoring inherent senior rights and building strong and meaningful relationships with all whose lives are touched. ■



For more information, visit
www.meadowlark.org



NEW MEMBER WELCOME

CARLETON- WILLARD VILLAGE



Christopher Golen
President & CEO
Carleton-Willard Village

"We are thrilled to welcome Carleton-Willard Village of Bedford, Massachusetts, as a Member of Caring Communities," said Ashur Odishoo, Chief Growth Officer at Caring Communities.

Chris Golen, President and CEO, Carleton-Willard Village commented, "Partnering with Caring Communities represents a strategic forward in our overall plan for operational excellence. Caring Communities is filled with the best of the best in not-for-profit senior living providers from all regions of the country. This gives Carleton-Willard Village access to a network of support, expertise and partnerships with communities that share in the goal of creating the best possible environment for our residents to live and thrive. Additionally, Caring Communities provides Carleton-Willard Village with industry leading risk management tools, education, and a long-term commitment to excellence."

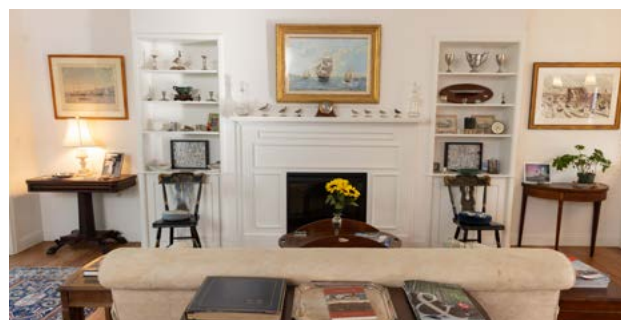
ABOUT CARLETON-WILLARD VILLAGE

Carleton-Willard Village is committed to being a premier provider of quality, ethical, dynamic, and financially sustainable services, and support for older adults. They provide outstanding facilities and services, along with a caring and dedicated staff and an active and vibrant community built in collaboration with those they serve.

Carleton-Willard Village, a charitable, not-for-profit community, offers the very best in retirement living, having an incredible variety of activities and resources for their residents to keep learning, growing, and living their lives to the fullest. Their natural environment offers tranquility with 72 acres of pristine fields, gardens, forests and walking trails. ■



For more information, visit
www.cwvillage.org



NEW MEMBER WELCOME

TRINITY SENIOR SERVICES



David Fulcher
Chief Executive Officer,
Trinity Senior Services

Trinity Senior Services is located near beautiful Lake Michigan in Milwaukee, Wisconsin.

"We are delighted to welcome Trinity Senior Services to Caring Communities," said Ashur Odishoo, Chief Growth Officer. "As a trusted provider of insurance and risk management services for the senior living sector, we are proud to partner with an organization that exemplifies excellence in senior care. Trinity's dedication to creating vibrant, purpose-driven communities with a commitment to whole-person wellness aligns with our mission to protect and empower those who serve older adults. We look forward to a successful, long-term relationship with David Fulcher, Chief Executive Officer, Jessica Horning, Chief Financial Officer, and the entire Trinity Senior Services Leadership Team and Board of Directors."

David Fulcher, Chief Executive Officer, Trinity Senior Services stated, "Attending the annual spring conference in 2025 had me sold on becoming a member of Caring Communities! The women and men that lead the Caring Communities organizations are some of the best in our space. I am proud to be part of this unique and mission driven organization not only to be better stewards of our fiscal resources, but to collaborate and ultimately benefit our cherished older adults."

ABOUT TRINITY SENIOR SERVICES

Trinity Senior Services builds on the century-long legacy of Milwaukee Catholic Home. While they're best known for being the place people go for an outstanding senior living experience, they're much more than apartments for older adults. Trinity's mission to connect people to their purpose spans across generations and programs. Their 500 team members fulfill this mission every day in the most amazing ways – from taking exceptional care of residents to managing the 18 acres of sustainable farmland that provides produce for their communities. ■



For more information, visit
www.trinityseniorservices.org



CARING COMMUNITIES FINANCIAL SUMMARY SECOND QUARTER 2025

This report, covering the six months ended June 30, 2025, highlights the results of the Caring Communities Group: Caring Communities, a Reciprocal Risk Retention Group; Caring Communities Insurance Company; and Caring Communities Shared Services.

Caring Communities' balance sheet continues to strengthen and supports our strong reputation with regulators and our ability to maintain our A rating from AM Best. This increase is primarily attributable to our overall growth and our investment performance. Our investment portfolio totaling \$165.2 million is doing well, returning 5.79% and outperformed the benchmark by 0.67%. Net investment income, before any unrealized gains/losses, totaled approximately \$2.9 million for the six months ended June 30, 2025, compared to investment income of \$2.8 million in 2024, due to higher interest rates on our fixed income securities.

Revenues for the organization remained relatively flat for the six months ended June 30, 2025 as compared to 2024. However, we realized an increase in Gross Premiums Written of approximately \$67.4 million at June 30, 2025 up from \$63.5 million in 2024, due to high-quality Members joining the organization and brokerage income for non-risk taking products.

We continue to realize a low expense ratio due to our diligent expense management, increased premiums, and other brokerage income. Over the past year, we have also experienced favorable prior year claim development, which has lowered our loss ratio. Although our loss ratio continues to be low in relation to our peers, we continue to enhance our risk-management strategies and other ways to reduce those events that lead to losses. Expense and loss ratios still outperform our peers and are favorable for the 2025 year.

We continue to show a very strong financial position with profitable results and expect this to continue throughout the remainder of 2025! ■



Chad C. Swigert

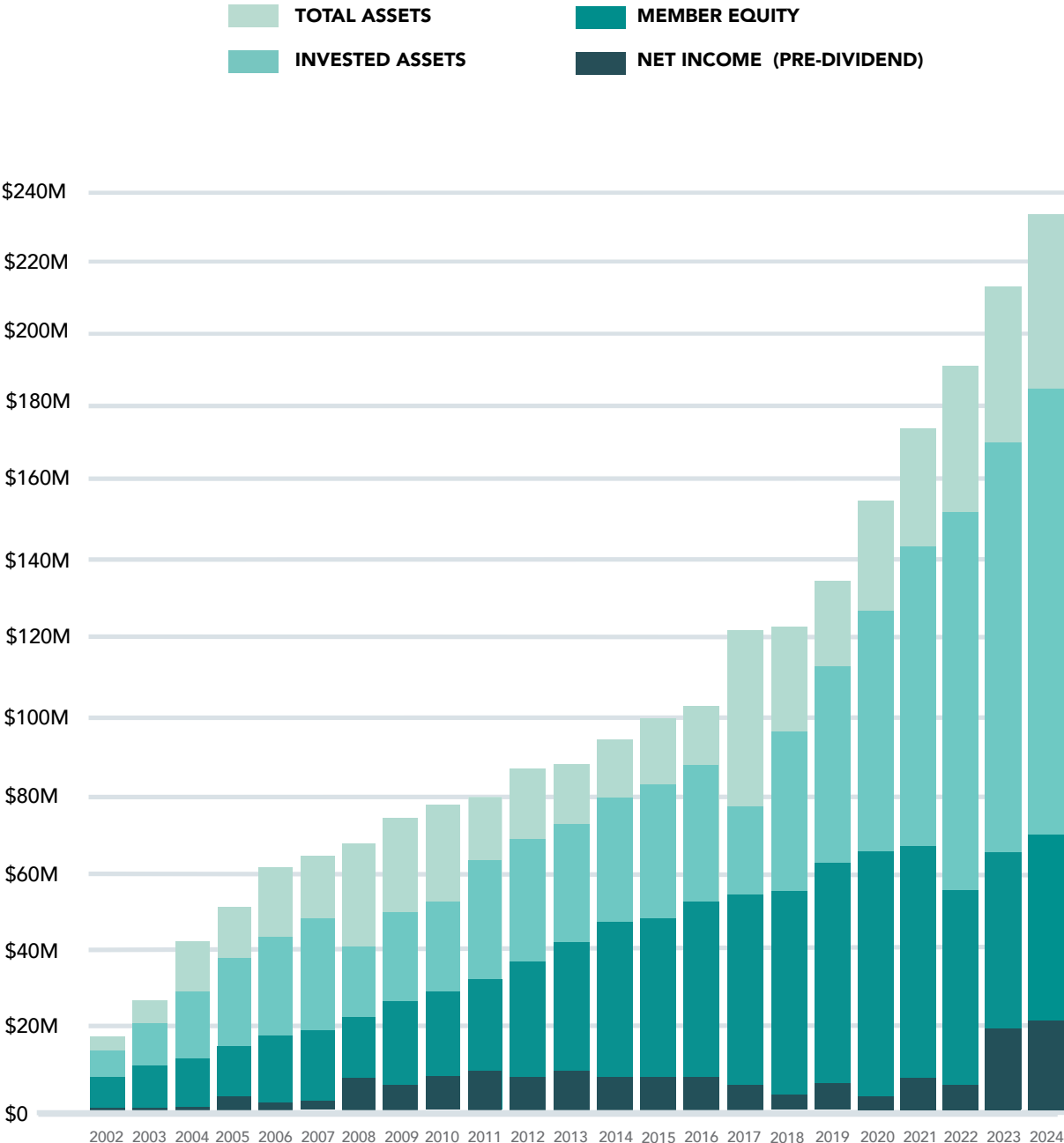
Senior Vice President, Chief Financial
Officer, Caring Communities





GROWTH OF CARING COMMUNITIES

2002–2024



CONSOLIDATED BALANCE SHEETS

June 30, 2025 & 2024



ASSETS	2025	2024
Cash & cash equivalents	\$16,082,878	\$11,923,973
Restricted cash	\$875,180	\$1,797,595
Investments, at fair value	\$165,206,774	\$155,928,770
Reinsurance recoverable	\$29,670,212	\$29,771,976
Reinsurance recoverable on losses payable	\$3,160,609	\$2,437,075
Unearned ceded premium	\$8,746,728	\$9,203,458
Premium & other accounts receivable	\$26,645,398	\$25,538,411
Interest receivable	\$895,066	\$798,912
Property & equipment	\$1,155,061	\$1,154,350
Deferred income tax asset	\$1,598,217	\$3,226,080
Income tax receivable	–	\$382,240
Deferred ceding commissions	–	\$36,779
Other investments	\$7,300,779	\$5,033,171
Other assets	\$1,470,105	\$1,592,187
Total assets	<u>\$262,807,007</u>	<u>\$248,824,977</u>
LIABILITIES & SUBSCRIBERS' EQUITY		
Liabilities		
Unpaid losses & loss adjustment expenses	\$133,109,934	\$131,801,184
Reinsurance premium payable	\$2,920,474	\$2,941,183
Losses payable	\$3,456,840	\$1,751,698
Accounts payable & accrued expenses	\$1,905,181	\$1,737,957
Deferred compensation	\$4,990,571	\$5,033,171
Unearned premium	\$34,134,099	\$32,743,876
Unearned ceding commission	\$2,249,998	\$2,332,684
Income tax payable	\$180,368	–
Total liabilities	<u>\$182,947,465</u>	<u>\$178,341,753</u>
Subscribers' equity		
Contributed surplus	\$28,981,465	\$27,545,527
Unassigned surplus	\$18,674,128	\$13,141,911
Subscriber savings accounts	\$37,653,055	\$37,872,741
Accumulated other comprehensive income (loss)	<u>(\$5,449,106)</u>	<u>(\$8,076,955)</u>
Total subscribers' equity	<u>\$79,859,542</u>	<u>\$70,483,224</u>
Total liabilities & subscribers' equity	<u>\$262,807,007</u>	<u>\$248,824,977</u>

CONSOLIDATED STATEMENTS OF OPERATIONS



For the Six Months Ended June 30, 2025 & 2024

REVENUE

	2025	2024
Premiums earned, net	\$25,456,498	\$25,766,219
Ceding commission earned	\$2,254,276	\$2,332,684
Other income	\$380,960	\$208,032
Total revenue	<u>\$28,091,734</u>	<u>\$28,306,935</u>

EXPENSES

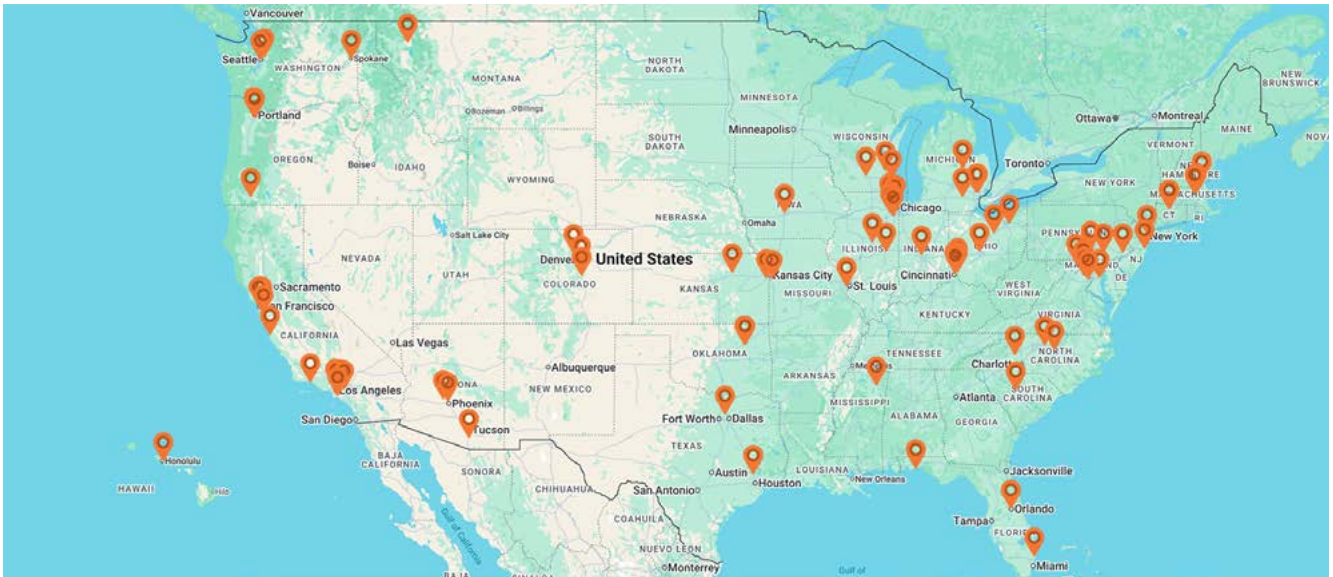
Losses & loss adjustment expenses incurred	\$16,993,300	\$17,664,588
General & administrative expenses	\$9,373,905	\$8,665,914
Fronting/Commission fees	\$320	\$409,074
Premium taxes	\$756,818	\$754,773
Total expenses	<u>\$27,124,343</u>	<u>\$27,494,349</u>
Underwriting income before other income/ (expenses)	<u>\$967,391</u>	<u>\$812,586</u>

OTHER INCOME/(EXPENSES):

Investment income, net	\$7,312,901	\$5,453,249
Investment income from other investments	\$613,637	\$474,211
Change in fair value of deferred compensation liability	\$1,311,806	<u>\$(474,211)</u>
Total other income/(expenses)	<u>\$9,238,344</u>	<u>\$5,453,249</u>
Income before income taxes	<u>\$10,205,735</u>	<u>\$6,265,835</u>

INCOME TAX EXPENSE

	<u>\$1,491,959</u>	<u>\$596,989</u>
Net income	<u>\$8,713,776</u>	<u>\$5,668,846</u>



Caring Communities Members, operating over 800+ communities from Hawaii to New England, represent over 30% of the annual LeadingAge Ziegler top 100 list of the nation's largest non-for-profit, senior living, multi-site systems. We are proud to have these fine organizations in the Caring Communities family.







BOARD MEMBERS 2025

OFFICERS



Jill Wilson, Chair
President & CEO
Otterbein SeniorLife,
Lebanon, OH



Justine Vogel, Vice Chair
President & CEO
RiverWoods Exeter,
Exeter, NH



Doug Leidig, Secretary
President & CEO
Asbury Communities,
Frederick, MD



Kevin McLeod, Treasurer
President & CEO
Carolina Meadows,
Chapel Hill, NC

DIRECTORS



Nadim Abi-Antoun
President & CEO
Presbyterian Living,
Skokie, IL



Jason Cronk
CEO
Immanuel Living,
Kalispell, MT



Laura Lamb
President & CEO
Episcopal Retirement
Services,
Cincinnati, OH



Sloan Bentley
President & CEO
Lutheran Life
Communities,
Arlington Heights, IL



Steve Fetyko
President & CEO
Brio Living Services,
Chelsea, MI



Christopher Sintros
President & CEO
Deaconess Abundant
Life Communities,
Concord, MA



Bryon Childs
CFO
Christian Living
Communities,
Englewood, CO



Jesse Jantzen
President & CEO
LifeSpace
Communities,
West Des Moines, IA



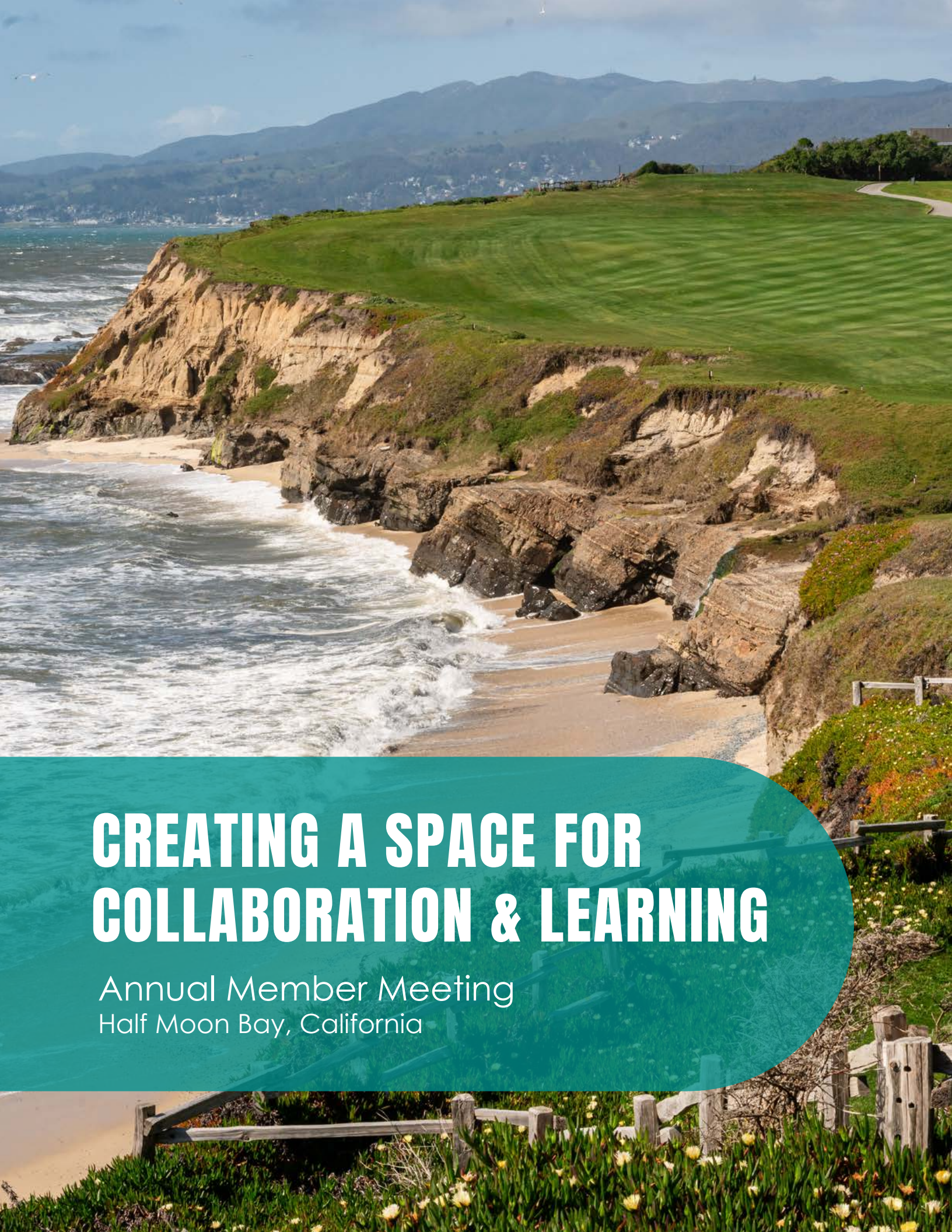
Jeremy Vickers
CEO, Medford Leas
Peace Church
Representative,
Medford, NJ



Joni Condit
President & CEO
La Posada
Communities,
Green Valley, AZ



Michelle Just
President & CEO
Beatitudes Campus,
Phoenix, AZ



CREATING A SPACE FOR COLLABORATION & LEARNING

Annual Member Meeting
Half Moon Bay, California

ANNUAL MEMBER MEETING REVIEW



Caring Communities Members, partners, and staff came together this April at the scenic Ritz-Carlton in Half Moon Bay, California, for our Spring Annual Member Meeting.

The Member meeting was a valuable opportunity to reconnect, strengthen relationships, exchange best practices, and reflect on the strategic direction of Caring Communities. The gathering also marked a major milestone: the celebration of a record-setting \$18 million cash dividend—recognizing our Members' success in managing risk.

Looking ahead to the rest of 2025, we remain committed to honoring our foundations while building on our momentum. At Caring Communities, our goals include strengthening Member value and expanding our capabilities—all while staying focused on our core mission: paying claims. We will continue to protect Members from insurance risk, enhance educational offerings, and elevate the overall Member experience and engagement. ■





RETIREMENT NEWS

At the Annual Meeting in April, Caring Communities celebrated the retirement of two esteemed leaders: Steve McAlilly, CEO of Mississippi Methodist Senior Services, and Dan Rexroth, CEO of John Knox Village.

Both Steve and Dan have been instrumental to the success of Caring Communities as founding Members and long-serving Board Directors—Steve for 15 years and Dan for 16 years.

Randy Renn, CEO of Caring Communities, shared his reflections on their lasting contributions:

“As a founding Member and Board Chair, Dan has been the guiding force behind our mission—always leading with wisdom, integrity, and compassion. His legacy is woven into the very fabric of Caring Communities, and we are forever grateful for the impact he has made—not only on this organization but also on the countless lives he has touched along the way.”

“Steve’s wisdom, humor, and heartfelt contributions have not only shaped our success but have also made every meeting memorable. From insightful discussions to shared laughter and camaraderie, Steve’s presence has been a cherished part of our journey. We are thankful for his service, friendship, and the many moments that made this experience so special for all of us. We celebrate him today and always.” ■



Founding Members Steve McAlilly (left) and Dan Rexroth (right) celebrating their retirement at the Annual Member Meeting.



Steve McAlilly
President and CEO
Methodist Senior Services



**Methodist
Senior Services**
Celebration. Innovation. Hope.



Dan Rexroth
President and CEO
John Knox Village

CARING COMMUNITIES STAFF

ADMINISTRATION

Mary Spencer
Director of Corporate Services

Gia Simi
Administrative Assistant
Corporate Services

CEO & COO

Randy Renn
Chief Executive Officer

Salvatore Pellegrino
Sr. Vice President and COO

CLAIMS

Laura Lally
Vice President,
Chief Claims Officer, West

Lauren Crow
Vice President,
Chief Claims Officer, East

Christina Ballester
Assistant Vice President, Claims

Krysten S. Krauskopf
Senior Claims Counsel

Josh Lauby
Claims Counsel

Jennifer Burt
Claims Assistant

Vicki Fairfield
Billing Specialist & Claims
Assistant

DATA ANALYTICS

Justin Wyatt
Head of Data Analytics

Adam King
Business Intelligence Developer

FINANCE

Chad Swigert
Sr. Vice President, CFO

Diana Zirkelbach
Assistant Vice President,
Controller

Kate Burtsev
Accounting and Finance Manager

GENERAL COUNSEL

Julie Garrison
General Counsel

HUMAN RESOURCES

Monica Moran
Director of Human Resources &
Talent Management

IT

Tim Jansen
Director of Information Technology

Adam Villalobos
IT Manager

RISK MANAGEMENT

Stacey Leadley
Vice President Risk Management

Al Buchta
Risk Management Analyst

Crissy Hartwig
Senior Risk Management Analyst

Kaitlin Kalnitz
Risk Management Analyst

Jenny Bender
Risk Management Analyst

Sherri O'Brien
Risk Management Analyst

Stephanie Ryan
Risk Management Coordinator

SALES & MARKETING

Ashur Odishoo
Chief Growth Officer

Angela Parker-Jensen
Sales and Marketing
Support Specialist

UNDERWRITING & POLICYHOLDER SERVICES

Michael Timm
Chief Underwriting Officer

Rita Nagle
Senior Underwriter

Judell Aguilos
Senior Underwriter

Amanda Virgilio
Senior Underwriter

Christina MacKenzie
Underwriter



Al Buchta received "The Ethel Mitty Heart Award" for outstanding unwavering support and contributions to the furtherance of assisted living nursing, at the AALNA conference in July. Both Al and Crissy Hartwig were speakers at the event.

STAFF ANNIVERSARY



Celebrating 10 Years

MICHAEL TIMM

Chief Underwriting Officer

Since joining the organization in 2015 as an Underwriting Manager, Michael has been a driving force behind the evolution and success of our underwriting operations.

In just two years, Michael's leadership and expertise earned him the role of Vice President of Underwriting, where he took on primary responsibility for all underwriting functions. His strategic vision and commitment to excellence led to his appointment as Chief Underwriting Officer in June 2021—a role in which he continues to guide the department with distinction.

Under Michael's stewardship, the Underwriting Department has played a pivotal role in advancing our Mission. Through thoughtful expansion of Membership and product offerings, Michael has ensured that our growth remains grounded in our core principle of "disciplined operation"—most notably by setting premiums on an actuarially sound basis.

Salvatore A. Pellegrino, Senior Vice President and Chief Operating Officer at Caring Communities had this to say, ***"Michael has dedicated the last 10 years of his career ensuring Caring Communities adheres to the letter and spirit of its mission and core principles through his leadership of the Underwriting Team. Michael's extensive knowledge of complex underwriting and actuarial concepts has earned him the trust and respect of our Members and his peers. Caring Communities has been a better experience for Member and employees alike due to Michael's considerable contributions. Congratulations and thank you Michael!"***

NEW EMPLOYEE WELCOME



GIA SIMI

Administrative Assistant

Gia Simi joined the Caring Communities in June in the role of Administrative Assistant. She brings with her a solid background in office management, strong organizational skills, and a great technical foundation—all of which make her a wonderful addition to our team.

With her experience and energy, Gia has already hit the ground running and will play a key role in building on our operational strengths while supporting Corporate Services.

UPCOMING MEMBER EVENTS*

caring
COMMUNITIES
MORE THAN INSURANCE

ANNUAL MEMBER MEETING

April 15– 16, 2026

The Westin,
Grand Cayman, Cayman
Islands



SEPTEMBER MEMBER MEETING

September 16– 17, 2026

Eldorado Hotel and Spa,
Santa Fe, NM



NATIONAL AGING SERVICES RISK MANAGEMENT CONFERENCE

October 22-24, 2025

Austin Marriott Downtown,
Austin, Texas



SPRING EDUCATION

Locations and dates
coming soon! Check
the Member portal or
our website for the latest
information on events.

*These events are by invite only for Caring Communities' Members. If you are interested in joining Caring Communities and would like to attend as a guest please contact sales@caringcomm.org.

Let's
Connect!



Add yourself to our
digital mailing list

www.caringcomm.org

1850 West Winchester Road, Suite 109, Libertyville, IL 60048

