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BIOS & PHOTOS

Dr. Steven N. Weisbart, CLU

BIO

Steven N. Weisbart is senior vice president and chief economist for the Insurance Information Institute. Dr. Weisbart oversees the Institute's program of economic research and analysis, preparing studies in support of the organization's communications mission, speaking to media and conducting briefings for member companies, industry organizations and public policymakers. A specialist in annuities, pensions, and life, disability and long-term care insurance, Dr. Weisbart frequently also makes presentations on property/casualty issues to industry audiences as well as legislative forums.



Since joining the I.I.I. in 2005, Dr. Weisbart has authored several significant research papers and articles on a variety of insurance issues, including the threat of an avian flu pandemic and the effect of the aging U.S. population on the property/casualty insurance industry.

Before joining the I.I.I., Dr. Weisbart served as vice president at Teachers Insurance and Annuity Association-College Retirement Equities Fund (TIAA-CREF) in New York, where he was responsible for reports and informational publications for customers and others on insurance, pensions and related financial topics. Prior to joining TIAA-CREF he was associate professor of Insurance in the Department of Risk Management and Insurance in the Robinson College of Business at Georgia State University. Dr. Weisbart is a member of the American Risk and Insurance Association and the Society of Financial Service Professionals.

Dr. Weisbart received his Ph.D. and Master of Arts degrees in economics from the University of Pennsylvania, where he was an S.S. Huebner Foundation Fellow. He received a Bachelor of Arts degree in English from Cornell University. Dr. Weisbart also holds the Chartered Life Underwriter (CLU) credential.

Dr. Weisbart has authored and co-authored four books as well as papers that have appeared in numerous publications, including the Journal of Risk and Insurance, the Journal of Financial Service Professionals (where he was previously an Associate Editor), the CPCU Journal and Best's Review. Currently he serves on the editorial board of the Risk Management and Insurance Review. He has been quoted in leading publications such as The Wall Street Journal and Newsweek.

Dr. Weisbart is an adjunct professor at the School of Risk Management, Insurance, and Actuarial Science in the Tobin College of Business at St. John's University.

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**Connecticut
Insurance
Department**
153 Market St.



**Thomas R.
Sullivan
Commissioner**

Commissioner Thomas R. Sullivan was appointed Insurance Commissioner by Governor M. Jodi Rell in April of 2007. Customer service and consumer relations were hallmarks of his 20 year career in the insurance industry. As a Senior Vice President, of Specialty Risk Services, LLC, a wholly owned subsidiary of The Hartford Financial Services Group, Inc., Commissioner Sullivan was trained to listen to and hear the voice of the consumer.

Commissioner Sullivan brings with him to the Department a broad-based perspective from his tenure in the private sector. Prior to his role in public service,

Hartford, CT 06103
Directions
(Direcciones en Español)

Mailing Address:
P.O. Box 816
Hartford, Ct
06142-0816

Office:
(860) 297-3800
(800) 203-3447

Fax:
(860) 566-7410

Commissioner Sullivan was active in various risk and insurance management functions on issues ranging from changing demographics in the workforce to workers' compensation costs.

Commissioner Sullivan is a member of the Board of Directors at the Southington-Cheshire Community YMCA. He received a Bachelor's Degree in Justice and Law Administration from Western Connecticut State University and a master's degree in Business Administration from the University of Connecticut.

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STANDARD & POOR'S



Steven Ader
Director

Steven Ader is a director in Standard & Poor's Financial Services Ratings Group. Steve is primarily responsible for analyzing and rating property/casualty insurers with a specific focus on reinsurance and insurance brokers for which Steve is the Sector Specialist.

Before joining Standard & Poor's in 2001, Steve was the Controller at Old Republic Re. He began his insurance career as an auditor for KPMG Peat Marwick in 1988. Steve's insurance experience also includes SCOR Re and Realm National Insurance Company.

In addition to being a Certified Public Accountant, Steve holds an MBA degree in Finance and Taxation from New York University and a Bachelors Degree in Accounting from Lehigh University.

Biography

Scott C. Belden

Scott C. Belden, ACAS
Senior Vice President
The Travelers Companies, Inc.

Scott C. Belden, ACAS, is Senior Vice President of Reinsurance for Travelers. He is responsible for all reinsurance operations including placements, administration, and claim recovery.

He joined the company in 1979 in Hartford, Connecticut as an Actuarial Student. He completed the Associate level actuarial exams and joined the Casualty Actuarial Society in 1984.

Mr. Belden joined the Reinsurance Division in 1984, taking on full responsibility for ceded reinsurance operations in 1987. He has overseen the Reinsurance operations at the Travelers through the acquisition of predecessor company Travelers Corp. by Primerica in 1993; the merger with Aetna Casualty and Surety; the initial public offering (IPO) of Travelers Aetna Property Casualty in 1996; the 1998 merger of Travelers Group with Citicorp; the consolidation of Travelers into Citigroup in 2000; the IPO and spin-off of Travelers Property Casualty in 2002; and the merger with St. Paul in 2004, which resulted in The Travelers Companies, Inc. that exists today.

Mr. Belden is a 1978 graduate of Michigan State University with a Bachelor of Science in mathematics.

Mr. Belden is married with three children.