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Joel is a principal and consulting actuary in the Boston office of Milliman, Inc. Joel specializes in alternative market issues. He has assisted with the formation and/or ongoing actuarial needs of many captive insurers and risk retention groups. He reviews captive and risk retention group applications for the Vermont Department of Financial Regulation. He is a frequent speaker on the topics of captives, risk retention groups, and alternative risk financing. Joel is a Board member of CICA (Captive Insurance Companies Association) and a faculty member of the International Center for Captive Insurance Education and a former Board member of the National Risk Retention Association, the Arizona Captive Insurance Association, and the Captive Insurance Council of the District of Columbia.