

### **Cathy Pardi**

Cathy is an Underwriting Team Manager for State Farm where she has been employed for 22 years. She currently leads an Investigative Underwriting Team for State Farm and works out of the Ballston Spa, NY State Farm office. She holds her CPCU, CLU, and FLMI insurance designations and has been employed for 22 years with State Farm. Cathy received her Bachelor of Science degrees in Political Science and Speech Communication from Syracuse University.

### **Michael B. Downie**

Mike is Vice President of Claims for Sterling Insurance Company, where he has been for the last 13 years of his 28 year insurance claims career. He started his career with Aetna Life and Casualty Company as a field adjuster, and then held various claims positions with Preferred Mutual Insurance Company. He also serves on the Board of Directors for Sterling Insurance Cooperative Inc., which he has been elected as Vice President of Claims. Mike also serves as a Claims Consultant for New York Mutual Underwriters. Mike is a graduate of SUNY Morrisville.

### **Sean M. Ralph**

Sean is an Assistant Chief Investigator with the Criminal Investigations Unit for the New York State Department of Financial Services. He supervises 2 Deputy Chief Investigators in Upstate New York and has interim supervisory responsibilities for 7 Deputy Chief Investigators in NYC and Long Island. He has been with the Department for 20 years and prior to that he worked for the Otsego County Sheriff's Office for 9 years where he was a Deputy Sheriff and Investigator. Mike is an Adjunct Instructor at the NYS Fire Academy and a Level 2 Fire Investigator. He earned an Associate's Degree from Empire State College and was honorably discharged from the United State Marine Corps Reserves.