



LEADERSHIP ANNOUNCEMENT

Strengthening Our Leadership Structure

As our organization continues to grow and evolve, we are strengthening our leadership structure to support our long-term vision, our clients, and our people.

Introducing the Senior Managing Director Level

To recognize exceptional leadership and create an enhanced executive leadership team, we are pleased to announce the establishment of a new leadership level: Senior Managing Director. The Senior Managing Director designation recognizes leaders who have demonstrated sustained excellence in leadership, strategic thinking, client service, business development, operational execution, and the development of our people. These individuals play a critical role in shaping the future of our organization and helping drive our long-term success.

New Senior Managing Directors

It is our pleasure to announce the promotion of the following individuals to Senior Managing Director. These leaders have each made significant contributions to our organization through their dedication and commitment to our team and will continue to play an important role in guiding our future growth and success.



Scott Garduno, FSA, MAAA

SENIOR MANAGING DIRECTOR

Scott has worked in the actuarial field for more than 20 years, including 17 years with Taylor-Walker Consulting prior to its acquisition by ER in 2024. He has extensive experience assisting regulators with financial examinations and financial analysis of health, life, and property and casualty insurers, along with reinsurance evaluations, rate filing analyses, and Form A and Form D reviews. He leads ER's Actuarial and IT Consulting practice areas.

Rachelle Gowins, CFE, MCM

SENIOR MANAGING DIRECTOR

Rachelle has spent more than 20 years in insurance regulation, beginning her career as a financial examiner with the Texas Department of Insurance in 2001. Prior to joining ER, she held a managerial position with a top 10 national CPA and consulting firm, where she managed examinations of multi-billion-dollar insurance companies. She oversees ER's Financial Examinations, Financial Analysis, MLR and PBM Compliance, and Special Projects divisions and serves on the SOFE Board of Governors.



Christine Thomas, MCM

SENIOR MANAGING DIRECTOR

Christine leads ER's health consulting services and market conduct practice areas, bringing more than 25 years of experience in insurance innovation, strategic health transformation, regulatory compliance, and public policy design. Prior to ER, she was Director of Operations for Pie Insurance and part of the leadership team that launched Connect for Health, Colorado's healthcare exchange. She is a member of IRES and holds the Market Conduct Management designation.