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STATE OF OHIO  
**Executive Department**

OFFICE OF THE GOVERNOR

*Columbus*

I, Mike DeWine, Governor of the State of Ohio, do hereby appoint Elizabeth M. Riczko, from Fairfield Township, Butler County, Ohio, as a Member of the Bureau of Workers' Compensation Board of Directors for a term beginning November 21, 2024, and ending at the close of business June 11, 2025, replacing Terry S. Jacobs, who resigned.



IN WITNESS WHEREOF, I have hereunto subscribed my name and caused the Great Seal of the State of Ohio to be affixed, at Columbus, this 21<sup>st</sup> day of November in the year of our Lord, Two Thousand and Twenty Four.

A handwritten signature in cursive script that reads "Mike DeWine".

Mike DeWine  
Governor

ELIZABETH M. RICZKO, FCAS, MAAA, CPCU

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## EXECUTIVE LEADERSHIP

**Corporate Strategy ∞ Operational Excellence ∞ Leadership Development**

Senior insurance executive with broad strategic leadership experience and a passion for customers, employees and the bottom line. Highly influential leader with experience across multiple disciplines. Track record of delivering results in complex and ambiguous situations leveraging strengths in strategic agility, collaboration, communication, and business acumen. Innovative and resourceful leader with successful track record of building new business functionality and improving operational performance. Recognized for the ability to establish positive, productive working relationships with distributors, investors, and employees at all levels. Reputation as a forthright and motivating leader who consistently delivers on commitments.

## QUALIFICATIONS AND EXPERTISE

- Strategic Planning & Execution
- Corporate Transformation
- Change Management
- Innovation Management
- Large-scale Technology Implementation
- Public & Private Companies
- Advanced Analytics
- Acquisition and Integration
- Financial Management
- P/L & Performance Improvement
- Enterprise Risk Management

## PROFESSIONAL EXPERIENCE

## NATIONWIDE

2019 – Present

**World Class Underwriting Project Executive (2024)**

*Leads efforts to transform Nationwide's Property & Casualty business capabilities and culture.*

- Coordinating a portfolio of transformational projects across all property and casualty businesses with a focus on achieving sustainable, profitable growth. Projects span the insurance value chain, including sales, product, underwriting, claims, actuarial, and finance.
- Renovating the culture of Nationwide Property & Casualty, emphasizing increased collaboration, performance excellence and insight-driven decision-making.
- Guiding efforts to redesign the strategic, financial and operational planning processes to improve outcomes, enhance efficiency and increase transparency.

**President, Personal Lines (2020 – 2023)**

*Led Nationwide's \$9B Personal Lines business.*

- Provided strategic direction and operational leadership to Nationwide Personal Lines, the 8<sup>th</sup> largest provider of personal lines insurance products in the United States, with over 7,000 employees and an operating budget of approximately \$1B.
- Transformed the organization through digital and analytic capabilities to improve efficiency and service.
- Transitioned the distribution profile of the Personal Lines business to emphasize growth in advantaged distribution channels.

**Senior Vice President, CFO – Property & Casualty (2019 – 2020)**

*Led financial, actuarial, data and analytics functions for Nationwide's \$18B property-casualty business.*

**Vice President, Corporate Chief Risk Officer (2019)**

*Served as corporate chief risk officer, providing leadership to the enterprise risk and capital modeling, operational risk management, and model risk management teams.*

**WESTFIELD INSURANCE****2007 – 2018**

*Group Underwriting & Product Leader* (2015 - 2018) Served as co-chief operating officer.  
*Group Underwriting Leader* (2014 - 2015) Served as company's chief underwriting officer.  
*Group Analytics Leader* (2010 - 2014)  
*Actuary* (2007 - 2010)

**TRUECOMPASS INSURANCE AGENCY, INC.****2005 - 2007****Founder & President**

Established an independent insurance agency. Offered customers a broad array of property/casualty, life and health products. Agency represented seven insurance groups. Sold agency in 2007.

**THE OHIO CASUALTY GROUP****1992 - 2005**

*President, Insurance Operations* (2004 - 2005)  
*Executive Vice President and Chief Operating Officer – Personal Lines Division* (2001 - 2004)  
*Senior Vice President, Actuarial, Financial and Treasurer* (2000 - 2001)  
*Senior Vice President, Actuarial* (1994 - 2000)  
*Manager, Corporate Actuarial* (1993 - 1994)  
*Senior Actuarial Assistant, Personal Lines Pricing* (1992 - 1993)

**CHUBB GROUP OF INSURANCE COMPANIES  
CRUM AND FORSTER CORPORATION****1990 - 1992  
1987 - 1990****EDUCATION**

M.B.A with Insurance and Risk Management Specialization, Walden University (2006)  
 Executive Program, University of Michigan (1997)  
 B.S. in Mathematics and Physics, Muhlenberg College (1987)

**PROFESSIONAL CERTIFICATIONS**

Fellow, Casualty Actuarial Society (1994)	Associate in Management
Member, American Academy of Actuaries	Associate in Marine Insurance Management
Chartered Property Casualty Underwriter	Associate in National Flood Insurance
Certified Financial Manager	Associate in Personal Insurance
Certified Management Accountant	Associate in Premium Audit
Associate in Information Technology	Associate in Regulation and Compliance
Accredited Advisor in Insurance	Associate in Reinsurance
Associate in Claims	Associate in Research and Planning
Associate in Fidelity Surety Bonding	Associate in Risk Management
Associate in Insurance Accounting and Finance	Associate in Underwriting
Associate in Insurance Service	

**BOARD ACTIVITIES**

Board Member, American Red Cross Greater Cincinnati Tri-State Chapter (2022 – Present)  
 Board Member, College Now (2016 - 2018)  
 Board Member, Westfield Insurance Foundation (2016-2017)  
 Board Member, National Council on Compensation Insurance (2004 - 2005)  
 Board Member, Indiana Insurance Institute (2002 – 2004)

**GOVERNOR'S APPOINTMENTS  
TO BOARDS AND COMMISSIONS**

**Appointment Date:** 11/21/2024

**Name of Appointee:** Elizabeth M. Riczko

**Address:**

[REDACTED]  
Butler County  
[REDACTED]  
[REDACTED]  
[REDACTED]

**Name of Commission:** Bureau of Workers' Compensation Board of Directors  
Joe Bizjack  
(614) 728-0756  
Maria Rossi  
(614) 466-5223  
30 W. Spring St  
Columbus, OH 43215  
(P): (614) 728-0756  
(E): joseph.b.1@bwc.state.oh.us; maria.r.1@bwc.state.oh.us

**Term Begins:** 6/12/2022  
**Term Ends:** 6/11/2025  
**Party Affiliation:** Republican  
**Senate Confirmation:** Appointed by the Governor, confirmed by the Senate  
**Financial Disclosure:** Public disclosure required  
**Vice:** Terry S. Jacobs