

SPEAKER BIOGRAPHIES

*Finance Strategies to Weather the Storm of
Childhood Assault Claims*

November 3, 2025 | San Diego, CA



JOHN CHINO

Area Senior Vice President
Arthur J. Gallagher & Co.
Costa Mesa, CA

John Chino is a member of the Leadership Team of Gallagher's Public Entity Division and oversees the development of public agency risk management programs. His expertise includes program design, marketing, consulting, implementation, and self-insurance administration and account oversight.

Since 1986, he has been tasked with the placement of insurance and self-insurance for pools and is responsible for the formation of at least 16 self-insured pools in 10 states. In January of 2025, he commenced his 43rd year at Gallagher.

Mr. Chino is a member of the Faculty of the Risk & Insurance Education Alliance where he teaches the Certified School Risk Management Program (CSRM) and is a course instructor for The Institutes. Mr. Chino is currently the Vice President of the USC Marshall Peter Arkley Institute for Risk Management.

He also enjoys running marathons and has completed 60 including Boston, New York, Chicago, London and Berlin.



HELEN CREGGER

Vice President/Senior Credit Officer
Moody's Ratings
San Francisco, CA

Helen Cregger is a Vice President/Senior Credit Officer in Moody's San Francisco office. She covers local government credits primarily in California including enterprise systems, cities, counties, and school districts. In addition to her analytical work, Ms. Cregger leads environmental, social, and governance (ESG) scoring efforts for municipal utilities within the U.S. and heads up Moody's municipal utility task force, supporting research and internal training for these credits. Ms. Cregger serves as a rating committee member on credits nationally for sectors including local government, charter schools, community college, and healthcare districts.

Prior to rejoining Moody's, Ms. Cregger was an Investment Banker for Piper Sandler & Co. Among other issuers, she worked with a number of municipal utilities including those serving Denver, Aurora, Colorado

Springs and Pueblo, and the State of Colorado on its BEST K12 Capital Construction Program. Prior to her initial tenure at Moody's, Ms. Cregger was an analyst for the U.S. General Accountability Office in the International Trade, Finance and Competitiveness Division.

Ms. Cregger holds a Master of Public Administration from the School of International and Public Affairs at Columbia University and a Bachelor of Arts in Latin American Studies from Northwestern University.



DONALD (DON) FIELD

Partner
Orrick Herrington & Sutcliffe LLP
Irvine, CA

Donald Field is a Partner in the Public Finance Department of Orrick, Herrington & Sutcliffe LLP and the Co-Chair of Orrick's School and Community College Finance/General Obligation Bonds Practice Group. He is also a member of Orrick's Leasing Practice Group, Assessment/Mello-

Roos Practice Group and Revenue Practice Group.

As bond counsel, disclosure counsel, and underwriter's counsel, Mr. Field has extensive experience in the financing techniques used by school and community college districts, cities, and counties in California. His practice focuses on local governmental infrastructure financing, including general obligation bond, municipal lease, and land-secured financings, as well as tax and revenue anticipation note (TRAN), judgment and pension obligation, and other post-employment benefit (OPEB) obligation financings. Mr. Field serves as the lead attorney for California School Boards Association annual tax and revenue anticipation note pool.

Mr. Field was named one of the Top 25 Municipal Lawyers of 2011 in California by the Los Angeles and San Francisco Daily Journal. He is the principal author and editor of the third edition of *The XYZs of California School District Debt Financing*, published by Orrick in 2005 and *An Introduction to Judgment Obligation Bonds in California – Financing Tort and Other Involuntary Obligations*, which is expected to be published by October 1, 2025.

In recent years, Mr. Field has been in the forefront of establishing judgment obligation bond financing solutions for California school districts, cities and counties facing large tort liability obligations resulting from the enactment of California Assembly Bill Number 218 (Chapter 861, Statutes of 2019) ("AB 218"). These efforts have included working with several local governments on AB 218 judgment obligation bond programs. The programs have included single bond issuances for local governments with a few AB 218 cases that have settled contemporaneously. They have also involved multiple step programs involving interim and long-term financing mechanisms where multiple bond issuances are anticipated over several years due to the substantial number of cases and timing differences. Mr. Field also has assisted the Fiscal Crisis & Management Assistance Team (FCMAT) in developing legislative proposals to make such financing solutions more assessable to local governments.



MIKE FINE

Chief Executive Officer
Fiscal Crisis and Management Assistance Team (FCMAT)
Bakersfield, CA

Mike Fine became FCMAT's Chief Executive Officer on July 1, 2017. Before joining FCMAT in 2015, Mr. Fine served a combined 13 years as Interim Superintendent and Deputy Superintendent of Business Services and Governmental Relations at Riverside Unified School District. Mr. Fine has experience as Assistant Superintendent at Newport-Mesa Unified School District and Financial Administrator in accounting and indirect budgets at Hughes Aircraft Company and General Dynamics Corporation.

Mr. Fine is a regular presenter at many state and national convenings, workshops and professional development programs. He has degrees in accounting and public administration. Mr. Fine has a long history in governmental relations, working closely with policy makers in Sacramento on behalf of California's K-12 students.



DAVE GEORGE

Chief Executive Officer
Schools Excess Liability Fund (SELF)
Sacramento, CA

Dave George has provided leadership of SELF for six years, the largest excess liability joint powers authority (JPA) in California protecting over half of California's public-school students.

Mr. George has over 33 years of experience in risk management, risk financing, and claims administration. Mr. George holds a Bachelor of Arts from Creighton University, Omaha, Nebraska, and a Master of Public Administration from the University of Southern California, Los Angeles. Mr. George also holds Associate in Risk Management (ARM) and Certified Chief Business Official (CASBO) certifications.



KARMA PEMBA

Managing Director
RBC Capital Markets, LLC
Los Angeles, CA

Karma Pemba is a Managing Director and Co-Head of the California K-14 Group of RBC Capital Markets, LLC. Karma has been in the financial service industry for over 17 years. Mr. Pemba's expertise includes structuring general obligation bonds, certificate of participation, revenue bonds, tax and revenue anticipation note, and student/workforce housing. Over his

career, Mr. Pemba has completed over 200 financings totaling over \$25 billion.

Mr. Pemba graduated with a Bachelor of Business Administration from Baruch College and a Master of Business Administration from Fordham University. He is currently registered with FINRA with Series 50, 52, 63 and 79.



MICHAEL POTT

Chief Operating Officer/Chief Legal Counsel
Public Risk Innovation, Solutions, and Management (PRISM)
Folsom, CA

Mike Pott is a recovering litigator, having spent 17 years defending a variety of public and private entities in litigation in state and federal courts with the Sacramento law firm Porter Scott. Mr. Pott was a shareholder with the firm and specialized in employment and civil rights matters, including

use of force cases.

Mr. Pott has worked for PRISM for the past 10 years. He currently serves as the Chief Operating Officer and Chief Legal Counsel for the past two years and, before that, served as the Chief Claims Officer/Chief Legal Counsel. In his current capacity, he provides legal advice to the organization and oversees PRISM's operations.

LUNCHEON KEYNOTE



FIONA MA, CPA

California State Treasurer
Sacramento, CA

Fiona Ma is California's 34th State Treasurer. She was elected on November 6, 2018, with more votes (7,825,587) than any other candidate for treasurer in the state's history. She is the first woman of color, and the first woman Certified Public Accountant (CPA) elected to the position.

California is the world's fourth-largest economy and Treasurer Ma is the state's primary banker. Her office processes more than \$3 trillion in payments within a typical year and provides transparency and oversight for an investment portfolio of more than \$124 billion, approximately \$34.8 billion of which are local government funds. She also is responsible for \$93 billion in outstanding general obligation and lease revenue bonds of the state.

Most recently before being elected, Treasurer Ma was an elected member of the California Board of Equalization from 2015 until January 2019 and worked to protect the rights of taxpayers while ensuring California collected its fair share of tax revenues. Her district covered 23 counties in California and included approximately 9.5 million people. Upon being selected Chairperson of the Board of Equalization in 2016, she ordered three external audits of the agency and helped lead the biggest reforms for accountability and efficiency in that agency's history.

Treasurer Ma was a member of the State Assembly from 2006-2012, serving as Speaker pro Tempore from 2010 to 2012. She built a reputation as a solution-oriented public servant and was adept at building unlikely coalitions to overcome California's most complex problems. Prior to serving as Speaker pro Tempore, she was Assembly Majority Whip and built coalitions during a state budget crisis to pass groundbreaking legislation that protected public education and the environment while also expanding access to health care.

As an Assembly Member, Treasurer Ma authored 60 bills that were signed into law by two different governors; most were first-in-the-nation and required no taxpayer money. Her successful legislation to ban toxic chemicals in baby products, known as phthalates, became a model for federal legislation that was authored by U.S. Senator Dianne Feinstein in 2008. She chaired the Assembly Select Committee on Domestic Violence and spearheaded legislation that strengthened laws protecting victims of domestic violence, consumers and working families; prevented the spread of Hepatitis B; increased access to quality healthcare; and, provided equal rights for all Californians.

From 2002-2006, Ms. Ma served on the San Francisco Board of Supervisors and championed a human rights campaign to end human trafficking in massage parlors and to close prostitution rings. She led an effort to create the city's Disadvantaged Business Enterprise program to empower small businesses to more easily participate in public works projects



Treasurer Ma first became involved in public service in 1994 when she was elected president of the Asian Business Association, where she began advocating at San Francisco City Hall and the State Capitol on behalf of minority business owners. Her work resulted in her election in 1995 as a delegate to the White House Conference on Small Business, where she advocated for socially responsible contracting for minorities and women in San Francisco, ultimately producing a report to Congress detailing 60 top policy recommendations to help small businesses grow and prosper in the 21st century.

Also in 1995, she was appointed to the Assessment Appeals Board of San Francisco by the San Francisco Board of Supervisors. That year she started her public service career as a part-time district representative for then-State Senator John Burton and served as Burton's district representative until her election to the San Francisco Board of Supervisors. For Burton, she was responsible for helping constituents with Medi-Cal, Workers' Compensation, Unemployment Insurance, Franchise and Employment Development Department taxes, and professional licensing.

From 1989-93 she worked for Ernst & Whinney in the real estate tax group, before starting her own accounting practice in San Francisco. Today Ernst & Young is one of the largest professional services firms in the world and considered one of the "big four" accounting firms.

Treasurer Ma has been a licensed CPA in California since 1992 and holds a bachelor's degree in accounting from the Rochester Institute of Technology (NY), a master's degree in taxation from Golden Gate University (SF), and an MBA from Pepperdine University.

She is a Member of the Vatican's Council for Inclusive Capitalism, Member of the California Society of Certified Public Accountants, serves on the Board of California Women Lead, is an Honorary Chair and Spokesperson for the San Francisco Hepatitis B Free Campaign, and is a member of the Screen Actors Guild. Treasurer Ma is also active with the National Association of State Treasurers (NAST): 2020 Chair of ABLE Committee and Member of the Legislative Committee; and a member of the CalCPA society. She is married to Jason Hodge, a full-time firefighter and Oxnard Harbor Commissioner.
