
Faces of Insurance

RONALD (RON) BERLER

with Kirsty Plank

*Five million miles
and counting:
a global journey
in insurance*

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Preface:

José Manuel Fonseca

MDS Group CEO

Brokerslink President & CEO



It gives me great joy to write a foreword for Ron Berler, and to include his story in our *Faces of Insurance* collection.

Ron is a friend, but he is much more than that. He is a fantastic example of a pure insurance professional, passionate and dedicated, a proud representative of our sector, which is so important for our economies, families, companies, and citizens.

But he is also a wonderful human being, one of those people with whom we can spend hours talking, always learning and always having fun.

I met him at the end of 2001 in an elevator at the KIO Towers in Madrid, where Marsh has its offices. We both realized we were going up to the same floor (the 24th), and we quickly started talking. Twenty-four floors were enough time to build a friendship that now goes back almost 25 years.

I told him I was going to meet José Carlos Rodríguez, and apparently he was as well, as we were trying to close the renewal of a major MDS client, the Sonae Group, and it was proving very difficult to finalize the program. We were living in the post-9/11 period, a dark time for the world, and one which caused enormous disruption in the market at the end of that year.

Still in the elevator, he said that perhaps he could help, together with José Carlos Rodríguez, in a market where he still held considerable sway, and excellent relationships.

And so it was—his help was invaluable and allowed me to sleep better that night. You can imagine José Carlos's surprise when we arrived together at his office as if we were long-time friends. As we are today.

From then on, regardless of the different paths our careers took, we always remained very close, and I was able to benefit from Ron's stories, experience, wisdom, know-how, and his crazy journeys around the world—through easy and inhospitable places alike—visiting risk locations, oil facilities, ports, all kinds of complex risks. To the ends of the world.

Ron's experience and knowledge are very tangible, built from case after case, always different and highly complex, across a professional trajectory that led him through companies and teams—many of which he himself built—that are truly reference points in the industry.

Ron and I, with him already having “collected” more than 50 RIMS conferences (I'm still at 18), keep an old tradition: rain or shine, we always have breakfast together during the annual RIMS event. Regardless of meeting at other times throughout the year, we know that during RIMS there is always time reserved just for us, and we never give it up. And it is always a joy.

Thank you very much, Ron Berler, for who you are, for how much you have helped me, and for the extraordinary example you are to my profession and yours.

Until next time, my friend.

Introduction: A meeting in Chicago

By Kirsty Plank

It's impossible not to warm to Ron Berler. But that's not surprising for a man who has built a six-decade career on the strength of personal relationships. He's charming, open, affable... and importantly, whip smart. You get the sense that very little passes Ron by; he's interested in people and has the memory of an elephant, which certainly comes in handy when navigating the complex yet paradoxically small world of insurance over such a long period.

When I first met Ron, in the lobby of the Four Seasons Hotel in Chicago during RIMS, he'd just finished having breakfast with MDS Group CEO and Brokerslink President & CEO, José Manuel Fonseca and Brokerslink Marketing and Operations Director, Carla Alves. This breakfast tradition, he tells me, began at RIMS back in 2007 and has continued every year since. Throughout our meetings, I learn that Ron has established genuine relationships with colleagues and associates from all around the world. If I were to name a country, I'd bet that Ron would know someone there. It also becomes clear, as I speak to his peers, that as well as garnering a huge amount of respect, he's very well-liked by all who meet him, a vital quality for building a successful career in insurance.

I had been nervous before our meeting. I'd heard so many stories about Ron, his achievements and his adventures that I was certain I'd be intimidated by this industry legend. However, as I approached his table for our first meeting, he quickly wrapped up his call with the words, "*Gotta go, my date's here*", with a friendly twinkle in his eye that immediately put me at ease. This is a man who understands the importance of building connections.

It feels like serendipity that we meet in Chicago during RIMS. Ron tells me that it's his 53rd RIMS conference, and that he's attended all but one of the events since his first in 1968... in Chicago. In the years since his RIMS debut, Ron has joined RIMS in twenty or thirty cities across the US, from New York to New Orleans, Los Angeles to Las Vegas.

It quickly becomes apparent that travel has played an enormous role in Ron's career, and life. He's "probably visited more countries than most other people", and estimates that he's racked up over 4,000 nights in Marriott Hotels around the world, and over 5 million American Airlines miles, and despite being in his eighties, he shows no signs of stopping yet.

CHAPTER 1

Multi-cultural beginnings

From the beginning, it seems Ron Berler was destined for his somewhat nomadic lifestyle and interest in exploring other cultures.

His parents were Jewish refugees who had fled an occupied Austria in 1938, first travelling to Malta, and later to Palestine when the country came under attack from Mussolini's army. Upon arriving in Palestine, the couple were viewed with suspicion by the British authorities. Ron recounts: *"My parents were actually civil prisoners of war. They spoke German as their native language and were suspected of being German spies. Until they were able to prove that they were Jewish and not spies, they were held in an internment camp."*

After being released from the camp, his parents settled in Jerusalem and shortly after, Ron entered the world. *"I was born in Palestine, which in 1940 was under British Mandate. The certificate itself is massive, each section has columns written in Hebrew, English and Arabic. I don't know of anyone else who has a genuine Palestinian birth certificate."*

Ron's dad first found employment in Palestine as a miner, working in a potash mine, operated by Israeli Chemicals. In a quirk of fate, this company would one day become one of Ron's clients. His mother worked in hospitality, serving at a variety of restaurants.

He reflects on some of his parents' most memorable characteristics, and how he carries them with him today:

"My mom had a great sense of humour. She was a real character, and I think most of my humour and ability to see the lighter side of things comes from her. That quality has been valuable throughout my life. It's helped me to form and strengthen relationships with people, and also to de-escalate adversarial or confrontational situations. My dad hated borrowing or owing anyone money! He always paid his

bills on time, something I've been doing for eighty years! He also had an incredible work ethic; he never took a sick day off in all his years and instilled the value of hard work in me."

The first ten years of Ron's life were overshadowed by the turmoil and upheaval of a world in chaos.

When he was eight years old, the State of Israel was established, and his father served in a unit of the Haganah, within the Israeli forces, later joining the Israeli Police Department. The unit was established to defend the Jewish community, fighting to secure Jerusalem's Jewish areas and break the siege that had cut off West Jerusalem from the rest of the new state. During this time, the family lived close enough to the action that they could see the wall over which the Jordanians were firing at their house, and he recounts: *"One time, my father stepped out for butter and eggs and was pinned down by gunfire on the doorstep for an hour. A shot was fired through the window, and a shard of glass hit my mother in the eye."*

He also shares that he lost a year of school when his family were forced to live underfed in an overcrowded, overheated shelter.

From our comfy seats in the Four Seasons lobby, it's hard to imagine the terror a young Ron must have felt growing up in a war zone, but he's philosophical as he explains:

"At the time, I didn't feel scared for my life, but I was young, and it was normal to me. It's only looking back, when you think about those moments where your life could change, or come to an abrupt end in an instant, that you realize how serious that situation was. But at the time, I just thought that everything would work out alright one way or another."

Ron lived in the newly created State of Israel for a further two years before his parents made the decision to move to the US, seeking a safer, more stable life for their family. The story of their escape to the States is another remarkable one, as Ron explains:

“My mother had four sisters and two brothers scattered by the war; one sister and brother were killed in concentration camps, and another sister was forced to hide with her husband in a closet in Holland for four years. But one sister had married a professional soccer player who happened to be on tour in the United States in 1933 when their daughter Nora was born, automatically making her an American citizen. At eighteen, after the war, Nora could sponsor family members to immigrate.”

And so it was that in January 1952, aged ten and a half, Ron arrived in New York speaking no English. Within six months, he was fluent, and he never lost a grade in school. Ron credits this quick linguistic turnaround to his excellent memory and perhaps an innate talent for language, two attributes that have served him incredibly well across his career.

The family found a home in Queens, an ethnically diverse, cultural melting pot in New York City. At the time, there was a large Jewish community living in the borough, and the family settled in quickly. Ron’s dad found work as a diamond cutter, a skill he’d honed in the months before leaving Palestine, and his mum worked for FW Woolworth, a five-and-dime store where she remained until her eventual retirement.

After completing school, Ron attended the City College of New York, where he earned a degree in mathematics. He tells me that he loved, and still loves learning new things, and is adept at problem-solving. He excelled in the sciences, particularly mathematics, another area where his exceptional memory came in useful:

“I got through college on my memory. I rarely took notes or wrote anything down. If I read something once, I remember it forever... including stuff I don’t want to remember.”

It’s clear that by the time Ron left university, he was already equipped with the skills, and characteristics that would lay the foundations for his eventual career.

CHAPTER 2

The car that launched an international career

Very few people I speak to initially set out for an insurance career, and Ron is no exception.

Upon leaving university, degree in hand, he confesses that his main objective was to get a car. Factory Insurance Association (FIA), a consortium of insurers specializing in industrial property risk, was looking for a Loss Prevention Engineer in 1964, and crucially, they were offering the lucky candidate a company car. This perk appealed greatly to a young Ron, and he secured the role, initially planning to stay for a year while he saved up enough money to buy a car of his own.

“That car was a fire engine red, 1964 Ford Fairlane. I loved that car, all my friends were jealous, even more so when I told them I got it for free!”

During his first two years at FIA, Ron’s role as a loss prevention engineer saw him travel around the country, visiting industrial plants and assessing them on behalf of underwriters. He explains: *“I would get a request from an underwriter to go out and do a survey. I’d draw diagrams of the plant, test the fire protection systems, check water flow pressures, and assess things like housekeeping and maintenance. Then they decided whether the plant was good enough, needed improvements, and what price was appropriate for the risk.”*

It was also during this time that he fell sick with the flu for two weeks; incredibly, he tells me these were the only days off sick he’s had to take in his entire 64-year career. This is either a man who’s been continually supping from the fountain of youth since 1964, or one who has inherited his father’s impressive work ethic. I suspect it’s a mixture of the two.

After just two years in the role, Ron had made his way up to a Senior Engineer position, supervising ten engineers, but he knew that engineering could only take him so far. He spoke to his boss about moving into underwriting, *“after all, I was doing all the work that the underwriters used to make their decisions... and being paid less for it!”* Ron made the move into underwriting, starting as an underwriting assistant in the New York office, which he says was a fairly smooth transition, after all, he’d been out in the field, surveying plants for two years, and had developed an excellent understanding of the risks he was writing.

“I loved underwriting, problem-solving and negotiating” Ron confirms. *“I also enjoyed the fact that when I got the engineer’s report, if there was anything in there that was detrimental, I could have a conversation with the engineer and speak his language to get a better feel for the risk.”*

It’s here that Ron makes an admission... *“I don’t think I’ve ever opened an underwriting manual. I remembered everything I was told and never went back to look it up again.”* In this respect, Ron is a pure underwriter through and through, working on well-honed intuition and experience of the market built up over several decades. However, he explains that back when he started, many policies and processes were a lot simpler. He recalls:

“We used to have flexor policies, with five or six specific perils that were clearly defined and covered. You knew exactly what you were covering because it was specifically mentioned. Later on, we get into all-risk policies with multiple exclusions. Anything that wasn’t specifically excluded, which could have been a myriad of things, was included, which gave underwriters much more to try and remember”.

As policies and underwriting processes became more refined, Ron’s outstanding memory and underwriters’ intuition were fundamental in his later success.

After six years underwriting for FIA, the company decided to create a separate entity in New Jersey and at the tender age of 32, Ron was appointed the

youngest district manager in the company. From that point on, any and all risks in New Jersey, underwritten by the New York office, were sent through Ron's team.

During this time, Factory Insurance Association underwent a merger with Oil Insurance Association to become Industrial Risk Insurers (IRI), and not long after, Ron was asked to head up Canadian IRI as a subsidiary, a move he embraced with enthusiasm.

"In 1976, they [IRI] had taken over a small pilot office in Toronto. After achieving successful growth in our New Jersey office, they asked me if I could move to Toronto to grow that operation. At the age of 36, I was the youngest regional manager at IRI, with an underwriting authority of \$800 million per risk."

It's here we pause as I calculate what that limit might equate to today, roughly \$4.2-4.5 billion, not bad for a young man who had never picked up an underwriting manual.

When asked how he was able to progress through the underwriting ranks so successfully (and quickly), Ron explains:

"I think it comes down to the relationships I'd built. I had a great affinity with the majority of brokers who brought us business, and I always tried to look for a way to write the risk, rather than turn it down. I also believe I have a good intuition for a deal, and the courage to seize on it rather than turn it down out of caution."

Though this doesn't sound very risk-averse for an underwriter, it's yet another of those characteristics that has fuelled Ron's successes over the years, though he does confess that circumstance, the right people behind him, and a small amount of luck often came into play:

"I believe I've been lucky in having the fortune to be associated with people who have been keen to help me along, and support my business decisions. But often, underwriting is really more of a gut feeling and personal intuition on how you

think something's going to end up. And then being lucky enough to be right more often than not."

It was just before the move to Canada that Ron was eventually able to buy his own car, a 1976 Chrysler Cordoba, which, much like its former owner, is still running around to this day, albeit with 500,000 miles on the clock!

CHAPTER 3

Birth of the PetroTsar

It was during his time in Canada that Ron first earned the nickname, “the PetroTsar”- a testament to the expertise in oil and gas risks that would go on to define much of his subsequent career.

“I remember it was a guy called John Oldaker at Reed Stenhouse, one of the largest brokerage firms in Canada. He called me the ‘PetroTsar’ because I wrote every oil and gas account in Canada, and I was the lead on all of them. We were covering refineries, terminals, pipelines, and power generators. We also did a lot of utilities, mostly in Canada, pure hydrocarbon processing like the refineries, and we did high-hazard chemicals. A whole mix of what I call process industries and oil and gas.”

Relatively early on in his career, Ron had found his niche. The oil and gas industry was something he enjoyed, he explains: *“The oil and gas sector has such a marked influence on everything else that we do globally, from a market, product and political perspective. I loved the opportunity to get into the nuances of how it’s discovered, how people partner up to get it out of the ground, how they transport it around the world, and how basically it runs our entire planet.”* In this market, Ron had found something that fed his innate curiosity and passion for learning.

The Canadian IRI subsidiary, affectionately nicknamed CIRI by the team, consisted of one centralized office in Toronto, with five underwriters and thirty-five risk engineers located throughout Canada. The set-up meant that Ron travelled a lot during his time in Canada, *“We probably travelled to every city in Canada at least once per month. I believe it’s important to spend time with brokers, face to face, and invested a lot of time visiting brokers’ provincial offices. I saw every province and every territory in Canada, probably 50 times more than any Canadian ever will!”*

The oil and gas market of the 1970s is not dissimilar to the state of the market today. It went through regular cycles, but during Ron’s time at Canadian IRI,

it was relatively moderate. However, he explains that there were much more stringent terms and conditions back then, and a disciplined approach to pricing that reflected the actual hazard of oil and gas risks, unlike today, where Ron describes the pricing in this market as “*almost indistinguishable*” from other industrial risks.

Canada was also Ron’s first introduction to the European way of writing business after writing in the US for many years. He explains: “*There were differences in some of the forms, for example, in Canada, we used gross profits on a business interruption form, whereas in the States, we used gross earnings. The term IRO (in respect of) was something I never encountered in the US, as we wrote 100% of everything, in Canada, there were a lot of subscription policies.*”

In the six years Ron ran the Canadian operation, he never experienced a losing year, and often achieved combined loss ratios below 20%, a feat rarely achieved by underwriters, even today. But even the best underwriters occasionally have to face major losses, and Ron clearly remembers his first significant loss during this time.

“The first really big one was Ocelot Industries, a Canadian methanol plant. They dry-fired their heating system without any product in the tubes and melted them all. Initially, we thought we were facing a \$20 million loss, but it ended up being less than \$10 million. It taught me valuable lessons about how loss estimates get inflated in those first critical hours after an incident.”

In just six and a half years, Ron took Canadian IRI from a standing start to turning over \$75 million in annual premium. This feat didn’t escape the notice of the management team at IRI, who asked him to return to Hartford, Connecticut, to oversee the growth of the company’s international operation. The role gave Ron a real opportunity to spread his wings and travel the world.

In the following years, Ron opened IRI’s first office in the Asia-Pacific region, in Sydney, Australia, as well as managed offices in Brussels and Frankfurt. During this time, Ron and his wife Lynn travelled the world, covering the whole globe

each quarter, but only for relatively short stints at a time, sometimes travelling to a country for a few days, or a week, but rarely longer.

By the end of his time at IRI, Ron could be proud of some remarkable financial achievements for the company, but from a personal perspective, these years were an opportunity to hone his underwriting skills and strengthen his experience in building and operating a business unit.

Another legacy of his time in Canada is, of course, his unique nickname. When asked how he felt about being named the 'PetroTsar', a moniker that has followed him throughout his career, he sees it as a positive thing, saying, *"Being obscure may not give you notoriety, but it also won't win business. It [the name] has been memorable and marked me out as an expert in that field, something people remember. I think it's contributed to a lot of my business achievements over the years."*

And so, what began as a one-year stint at Factory Insurance Association somehow turned into a thirty-year tenure with the business that became IRI: *"From the first day, I knew I was in the right place. I've always loved my career, and I'm fortunate to have been successful in it."* On his final day, along with his pass, Ron tells me that he also returned his thirty-year-old underwriting manual, unopened and gathering dust. It was time to move on to a new challenge.

CHAPTER 4

Crossing the table: from underwriter to broker

After leaving IRI in 1993, Ron was presented with a new opportunity, this time in broking, a move that came about over dinner with the then Chairman of Marine and Energy at Marsh, the late Leo Whalen.

“Leo called me up and asked when we could get together. After struggling to find a date in our busy calendars, he suggested a Saturday night. He told me he would drive up to Connecticut, he, Lynn and I would go out to dinner, and he’d order a bottle of wine. I remember him saying, ‘By the time the wine arrives, we’ll either be celebrating you joining Marsh, or it’s just three friends having dinner.’”

After some brief negotiations, the waiter, who, incredibly, Ron can still picture vividly, arrived with the wine, and Leo asked whether or not the trio would be celebrating that night. Corks popped, and the deal was done. Ron joined Marsh, working for Leo as *“the global placement guy”*, focused on Marine and Energy.

Ron credits Leo with being *“the best boss I ever had”*, saying: *“He was the ultimate people person, caring, supportive, and always looking for the best in everyone. He was a mentor and a friend who recognised the value of every person in his team, something I have always applied to my own career. After you’ve had a manager like Leo, you realise there is no other way to lead.”*

We talked about Ron’s move from underwriting to broking, and I wondered whether it was as easy a transition as his move from engineering to underwriting.

“It was more of an acclimation than a complete change in skillset”, he explains. “I’d already had thirty-plus years’ experience in the industry, and worked with enough of the big brokers to have learned a few tricks of the trade. I did quickly learn the

difference between communicating with brokers versus clients. The broker has to face the client and often deliver the news that they aren't getting the cover they want. Clients don't like to hear 'no', so it becomes an art form, building a strong enough relationship that the client trusts you, listens and understands when you have to give them bad news."

This is yet another example of Ron's approach to communication and his natural affinity with people, characteristics that also allowed him to hit the ground running at Marsh, securing his first account within the first three months. He recounts: *"I joined Marsh in September 1993 and by that December, I'd picked up the Ampol account, Australia's leading transport energy provider. As a previous client of mine at IRI, I had built a great relationship with their risk manager, who was looking for help in working through some issues managing their captive. I solved the problem for him, and he transferred his account to Marsh."*

Having been the underwriter of choice for so many major clients during his time at IRI, and having already made a name for himself amongst the broking community, these connections were essential to elevating Ron's status and successes once he'd 'crossed the table' at Marsh.

During this period, the market was going through a soft cycle, and he concedes it was often a "race to the basement" in terms of pricing. *"Brokers were promising clients 50-70% rate reductions, and getting them. But what I think many forget is that everyone is experiencing the same market; you win business if you can offer the most reduced rates, great for the client, but I'm not so sure that philosophy is helpful for the industry as a whole. I found many brokers were so anxious to make price their only differentiating factor that many lost focus on the ways they could add real value to their clients. Things like service, training, and risk management support are all so important, and give brokers the chance to develop a much deeper relationship with their clients. We're currently [as of 2025] in a softening cycle, and I think this bears remembering as risk manager clients face a more complex risk landscape."*

But the market would soon harden drastically as a result of the events of 2001. A year in which the global markets, and the world, were turned upside down.

Ron was working for Marsh on September 11 2001, a day indelibly imprinted on the minds of everyone who lived through it, and which sent shockwaves around the world.

Marsh occupied floors 93 to 103 of the World Trade Center North Tower, the floors directly hit by the first plane at 8:45 am on that Tuesday morning, resulting in the tragic loss of nearly 300 employees. At the time, Ron was working in Israel, only finding out about the terror attack when he returned to his hotel in Tel Aviv, where he watched the moment the second plane crashed into the World Trade Center as it happened.

It must have been chilling to see your workplace collapsing right in front of your eyes, knowing that you had friends and colleagues trapped in the building; it's almost unimaginable. New York was in chaos that day, and Ron tells me that there were several hours when he was unable to contact his daughter, who was in Manhattan. Thankfully, she was safe, but the toll on Marsh and its employees was dreadful.

“Two weeks ago, I walked past the memorial park that Jeff Greenberg built after 9/11 to commemorate the losses. We lost so many people that day. I lost several friends and people I worked with regularly. I can't help but think that if that plane had hit just 45 minutes or so later, we'd have been looking at thousands of people killed from Marsh alone. The scale is inconceivable.”

He recounts one particular interaction that he still remembers to this day: *“On the Sunday I sent my expense accounts over to the 28-year-old lady who worked in our audit function, I never heard back, but when I switched on the news, I saw the devastation. Those expenses, all my receipts, would have been scattered over Manhattan. Sometimes it's those small interactions and moments of normalcy that are most poignant when something like this happens.”*

Travel back to the US was complicated over the following days, but Ron was able to get on the first flight back from London to JFK on Saturday, 15 September. He remembers seeing the tall plume of black smoke as his plane approached

Manhattan, the airport eerily quiet by the time he landed, his was the only plane to arrive at JFK that day.

The global insurance markets were rocked by 9/11, with insured losses totalling around \$32.5 billion. The attacks impacted virtually every line of business: property, casualty, aviation, life, and liability insurance, forcing insurers to reduce exposure, tighten underwriting standards, and raise premiums. The event also accelerated a broader market hardening already underway, with reinsurers raising prices, reducing capacity, and temporarily exiting certain risk classes.

It was against this backdrop that Ron first met José Manuel Fonseca, thus beginning a friendship that has endured to this day. This first meeting was a chance encounter; both men were in a lift heading up to Marsh's office in Madrid. José Manuel was there for support with a "very difficult" Sonae insurance programme renewal shortly after 9/11; little did he know that the person he was due to meet was a friend of Ron's. José Carlos Rodriguez was handling the Sonae account at Marsh, and Ron explained that they were struggling with some capacity issues at this difficult time in the market. Ron promised to place part of the risk with a Canadian company he had worked with back in Toronto. A prime example of how Ron's global network of friends and colleagues will go the extra mile to support him when he needs it.

Ron's time at Marsh further cemented his formidable reputation as the go-to guy for marine and energy risk. He became well known throughout Marsh's global networks and drove considerable revenue, all whilst taking the time to make those all-important relationships wherever he went.

"I spent a lot of time helping Marsh offices around the globe to place and produce business, and as a result, I got to know a lot of Marsh people everywhere as well as clients in different countries. On one occasion, John Sinnott called me and said 'Ron, I was in New Zealand the other day and somebody asked me how you're doing. How the hell do you know my people in New Zealand when I don't even know them?!"

Chapter 5

Life on the road

Ron explains that he's never seen work as a means for survival, but a vehicle to do more of what he loves doing, travelling. And listening to him speak, it's fair to say that he has achieved, and continues to achieve, this goal each and every year. With no signs of slowing down as he enters his 86th year, I wonder if it's the travel that keeps him so youthful. It was in his next role however, that he pursued his international jetsetter status in earnest.

Though based in Connecticut, Ron worked for the London and New York offices, but he never went into any office regularly, preferring to work on the road and across different locations. He visited a huge range of places during this time, from Australia to the Middle East, Sweden to Ukraine, Kazakhstan to the Philippines, all the while soaking up the unique cultures of each destination.

Ron reveals that much of his passion for travel is driven by a love of trying different foods. Over the years, he's tried many a unique local delicacy. He recounts drinking horse milk in Kazakhstan, a sticky, gooey, sweet concoction, far removed from the cow's milk we drink, and a dinner experience in Sumatra that almost proved too much for the seasoned traveler:

“One night, we went to a restaurant way up in Sumatra, and the guy I was with told me not to ask what the food was, just taste it. I ate it, and it was good, but the mysterious dish bothered me, so I asked... when he told me, I was freaked out! It was snake!”

As to his favorite countries, that's a tricky question for Ron to answer; he's seen so much of the world and has fallen in love with many different and varied countries (and their food).

“I love Hungary and many other parts of Eastern Europe, the Czech Republic is nice, but I am addicted to Asian and Indonesian food and have spent a lot of time there over the years. I like Singapore and Hong Kong very much.

I’ve recently had the chance to spend more time in Latin America. That was a region I hadn’t visited much in my earlier career, but now I’ve been to almost every major city there.”

Despite visiting such an extensive range of countries on nearly every continent (Ron is yet to conquer Arctic, though he’s gotten pretty close with a visit to Melville Island in Canada), there are still many more places left to visit, he thinks for a moment before sharing: *“I’ve been to a lot of countries around the coastlines of Africa, but there are several places in Africa’s interior that I’ve not visited, like the Congo. And, although I’ve been to Moscow a few times, I’d have like to have visited Saint Petersburg.”*

What is clear however, is that despite some gaps in Ron’s personal map of the world, he’s seen more of the world than your average person, something that has always been a goal of his, as he explains: *“I always felt that I’d like to see as much of this world as I could, and I’ve managed to see about as much as anybody could possibly want to see.”*

The number of pages in his passport, accumulated from years of world travel for work and leisure, has almost got Ron into trouble on a few occasions. Whilst travelling to Perth, Australia, from Bali, he was pulled to the side by one customs officer who flipped through his weighty passport and stated, *“You travel a lot”*. Ron brushed it off, after all, many of his peers travelled just as much, if not more frequently, but the officer wouldn’t be assuaged; he repeated *“well, what do you call this?”*, indicating the pages in the passport. After several hours of having his suitcase torn apart by customs, they finally accepted he was not a drug mule and let him move on.

Having experienced so much of the world with an open mind, Ron has come to realize that the main cause of most problems in the world is entities, not people

individually. In his opinion: *“Having met people of varying religions, languages, backgrounds and education, I’ve found that on a one-to-one basis, they all want the same thing. They want their kids to do better than they did. They want them to have a good, healthy and long life and grow up and become good people. I believe that 90% of all the problems we have in the world are down to entities and organisations, nothing to do with people.”*

The impact of travel has helped shape Ron as a person too, he tells me:

“I think I’m a much better person for it. I’ve been able to develop a much greater tolerance for how other people think and feel about things. I’ve seen the world through many viewpoints, and it’s helped me to be able to see things from others’ perspectives, even if I don’t necessarily agree with them.”

However, Ron’s penchant for travel has occasionally brought him close to death. He recounts several notable near misses and terrifying experiences that might put a lesser person off ever stepping on a plane again.

During one leg of a trip to the Badak LNG liquefaction terminal located in Bontang Bay, in the Indonesian part of Kalimantan, someone handed Ron a can of Coca-Cola from an ice bucket; the can had a tiny drop of water on it, which dripped back into the can when it was opened.

Later that night, Ron realised something wasn’t right: *“So I head to dinner and I’m not feeling good. I was really exhausted and feeling weak and woozy, so I head up to bed. I wake up a few hours later, sweating like crazy. I touch my forehead and I’m burning up and can barely breathe. I finally got a doctor on the phone but struggled to get him to understand just how ill I was. He told me to take some aspirin and call him in the morning. The next morning, a driver came to pick me up, and I’m literally hanging onto a doorway for support. He bundled me into the Jeep and took me straight to the clinic. They did what felt like a thousand blood tests and put me in an oxygen tent to help my breathing. All my blood tests were normal, and the doctor surmised that I had caught a virus that my body had never been exposed to before. He told me then, your body will either fight this off or you will die. And he got up and*

he walked out of the room.” He laughs as he remembers the name of the doctor: “Richard M. Nixon... I will never forget that.”

During his travels around Indonesia, Ron experienced major earthquakes and tsunami warnings. One night, whilst staying on the 41st floor of the Imperial Hotel in Japan, he awoke to a peculiar sensation: *“My bedstand was dancing across the room and I can see the curtains at the window going back and forth. The windows were closed so I knew it wasn’t a breeze, but the building swaying back and forth. It lasted for around 40-50 seconds, but it was scary, I thought I was going to die.”*

Another incident clearly imprinted on Ron’s mind is the 2011 Tsunami in Japan. *“I was flying over the Pacific the day the Tsunami hit Japan. I left Tokyo airport and was flying over the ocean as it hit. It was a scary experience. By the time I was over LA, the boats were still rocking in the marinas on the West Coast from the force of the waves coming across.”*

On another occasion, Ron was due to board a plane in Indonesia that subsequently crashed into the jungle. Another lucky escape for the PetroTsar.





Ron and Wife Lynn in Destin, Florida.



Ron, Mike Robertson from Liberty International Underwriters and Energia Plant Manager in Edinburgh, Scotland.



Lone Mountain, Montana.



Copacabana Beach, Rio de Janeiro, Brazil.



Ron in Lisbon.



Ron with his son Mark, and his grandson Matt.



Ron with his wife Lynn, his son Mark and his daughter in law Heather.



Leadenhall Market, London.



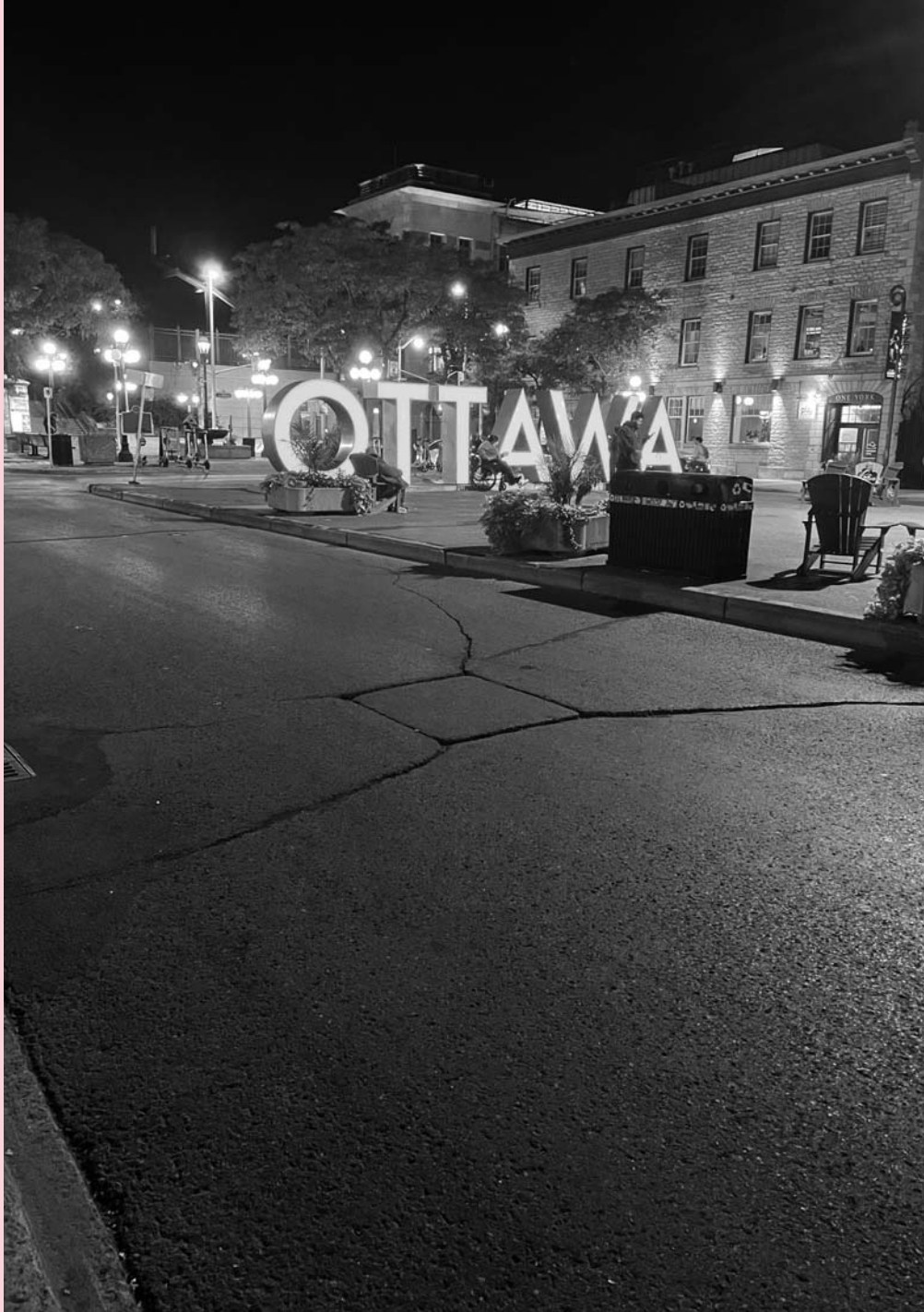
Ron at Jumbo Crab Restaurant in Singapore with Sean Chen, Jocelyn Liu and David Stewart of Starr along with other colleagues.



Ron, Cristina Domingues, Starr Country Manager, Karen Siewert, Sr. Underwriter, at Brokerslink Conference, in Sao Paulo.

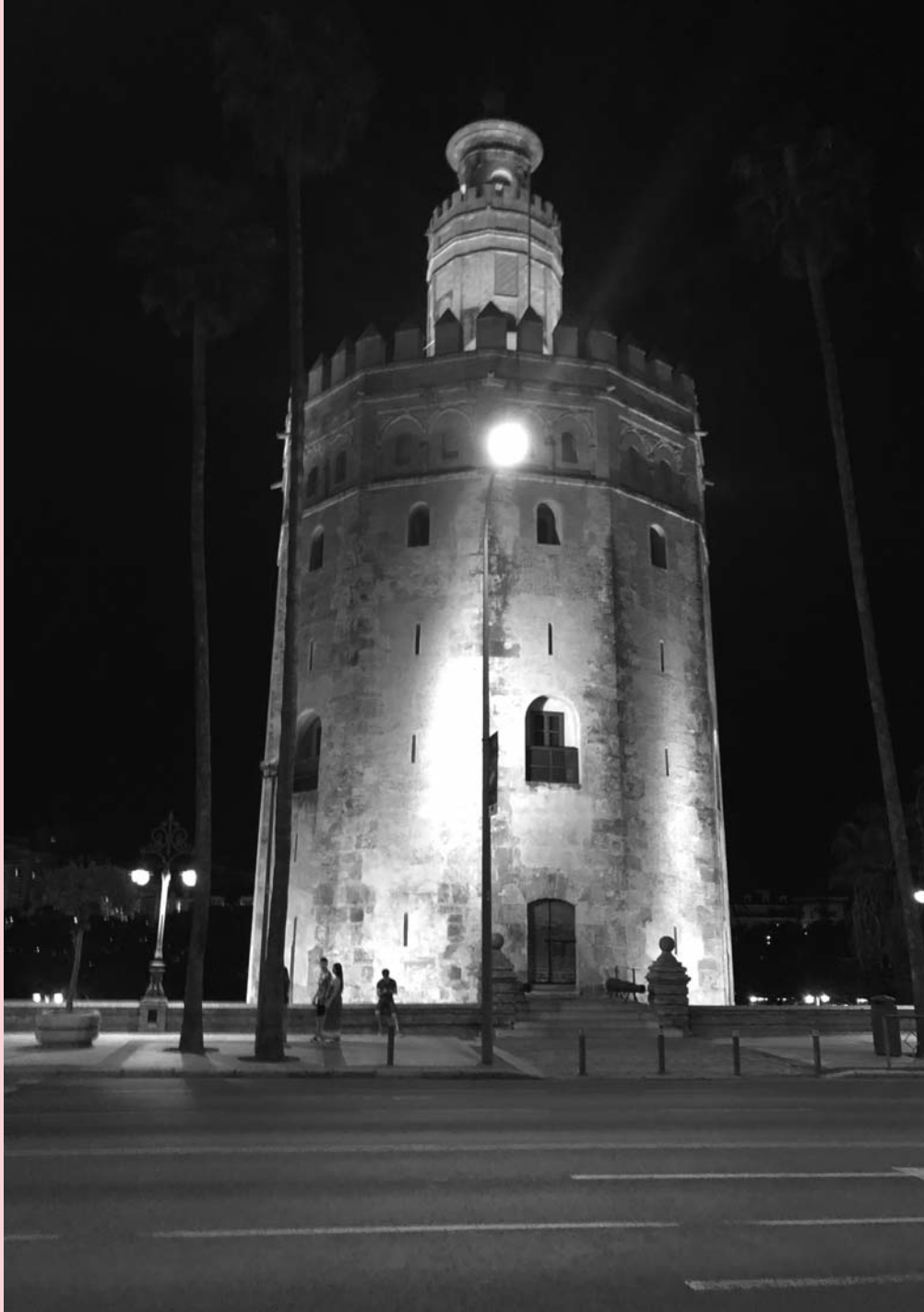


Ron and Wife Lynn in Edinburgh.





Toronto, Canada.



Torre del Oro (Tower of Gold), Seville, Spain.



Rock of Gibraltar.



Christ the Redeemer, Brazil.



Edinburgh Castle, Scotland.



José Manuel Fonseca, MDS Group CEO & Brokerslink President & CEO with Ron Berler, at the Brokerslink Conference, in 2022.



Ron in Johannesburg, SA.



Ron at Jumbo Crab Restaurant ECP Singapore.



Space Needle, Seattle, Washington.

CHAPTER 6

The PetroTsar joins STARR

After 13 years at Marsh, Ron left for a new opportunity at Benfield, along with a number of marine and energy colleagues who had already joined the broking giant. After a short stint at Benfield, he then took on a new challenge at XL thanks to Clive Tobin and David Duclos, then the President of the US and Global President, respectively. In this new role, Ron was in charge of coordinating and overseeing multiple product lines for the insurer's energy clients until the business restructured during the financial crisis of 2008.

After this, Ron made the decision to retire. But a quiet retirement lived out on the golf courses of Florida would never have been for Mr Berler. This is a man used to being busy, brokering deals, travelling the world and meeting new people. Instead, Ron used this time to pursue passion projects, including an attempt to launch an MGA that paved the way for his current role at STARR.

“In early 2009, a friend of mine and I were trying to start an MGA. We were trying to do small green energy packages that were a combination of property, casualty and efficacy. We presented to a bunch of companies, but 2009 was not an easy time to get the pen from anyone, so we had to abandon that plan.”

One of the companies that Ron and his friend approached in 2009 was STARR Technical Risk Agency, a presentation that led directly to his next adventure.

“Richard Shaak from STARR called me up in October of '09 and asked, ‘Are you bored yet? We have a project we need you to work on. Do you want to join us?’”

This was the phone call that launched Ron's current career with STARR Technical Risks Agency, a move that he only planned to last a couple of months, but fifteen years later, he's now the Senior VP.

Following that phone call, Ron drove down to New York to meet Richard, Tony Freeman and Mike Garrison for lunch, during which he asked about the project he had mentioned. *“Richard looked at me and said, ‘When can you start?’”*

Ron joined the company in February 2010 and was back doing the underwriting he had learned to love during his days at IRI. As he explains, *“I think underwriting is a little bit easier, and in terms of job security, it’s not as dependent on production. On the broking side, you’re far more tied into revenue, and as a result, there are a lot of people who struggle and are probably more concerned about failure.”*

Three years after joining STARR, Ron was asked to set up and brand a new Latin America region, something he’s been focused on doing ever since, setting up offices and hiring talented local underwriters. Though Ron has been able to repeat his successes over and over again throughout his career, he’s adamant that there’s no strict formula, just a mixture of good instinct, experience, market knowledge and a small dose of luck:

“Whenever you start something new, you’ve got to somehow grab a share of business that is already being written by someone else, and for that, you’ve got to offer something better. Most of the time, this means cutting the price a little bit, but the key is to pick out the best in class, where a slight price cut won’t jeopardise your profitability ratio. Then you need to grow quickly enough to get a critical mass so that when the real claims come in, you have the money to pay them.”

When Ron started in the Latin America region in 2013, STARR’s only presence was a reinsurance site trading out of London as a wholesale business; there was nothing there locally apart from a small office in Brazil operating as an Accident and Health unit. The business had close to \$100 million emanating from Latin America, but it was made up of retrocessions to markets that needed reinsurance support, rather than direct client business.

Throughout 2014, Ron hired one employee and focused his efforts on marketing, closing that year at \$400,000 premium; at the end of 2024, the Latin America region closed at near \$1 billion.

Reflecting on this pattern of success over his career, Ron says:

“My approach has been tried, tested and true over all those 60 years without any change. It’s all based on personal relationships, travel and the frequency with which I check in with the people who are important to me.”

Ron’s time at STARR isn’t over yet, but as someone who never stops learning, I’m interested in what he’s learnt during his time so far: *“Even after all these years, STARR has helped to bolster my personal view of myself, my capabilities and the fact that what I’ve achieved throughout my career isn’t just down to luck. It is a continuum of whatever spirit, energy, time and effort that I put into these things, proving that my model works, and that it achieves the goals that I had set in all those cases. I think I’m proud of the fact that I have been able to do it one more time.”*

CHAPTER 7

The times they are a changing

It's hard to imagine how much the industry has changed during Ron's sixty-plus years (and counting) career. He tells me about some of the biggest changes he's witnessed, and we debate whether all of these changes are really for the better.

"We've definitely got faster. The technology we have today enables us to do things a lot faster, but is that necessarily better? I'm not so sure. We've created a world of immediacy, where people reply to emails or texts in an instant, where sometimes I think it would be better for people to sit and think about their responses. Is it more efficient? Of course, technology certainly cuts down on the need for binder extensions and a load of other processes. You can scan in documents and send them quickly, rather than having to wait days to receive them in the mail; the process is definitely sped up. But I think people should still be taking the time to check and re-check what they're sending, rather than relying on the technology to get it right first time."

Ron compares this with his old, contrasting approach: *"I used to send somebody a letter or a quote, and I would leave that letter on my desk overnight, sleep on it, read it again the next morning and make sure that that's really what I wanted to send out. People just click send without thinking about it."*

In a world dominated by technological advancement, I ask whether Ron believes today's young underwriters can emulate the career he's forged for himself.

"That's a difficult one. From what I'm seeing, younger people today tend to shy away from the face-to-face interaction that's been the backbone of my career. For them to have a career like mine, purely conducted over a screen or through text or email? I don't think they would have either the success or, more importantly, the fun, which gives the incentive and motivation to keep doing this. They're cheating themselves out of a lot."

Fundamentally then, are the skills required of today's underwriters any different from those Ron has used to forge his career? Ron believes so, and says he has observed a marked evolution, where technical capabilities have advanced significantly while interpersonal skills have become less emphasized, and may be in danger of getting lost. *"The methods of delivery have changed considerably,"* he says, *"modern professionals obviously need to be more in tune with current technologies and methods of gathering, modelling and analyzing information, but I'm concerned about a potential trade-off when it comes to those vital interpersonal skills."*

The challenge, as Ron sees it, isn't that young professionals lack technical competence, more that they sometimes struggle to communicate effectively with clients and colleagues. *"Having the technical skills to get the right answer is one thing, but being able to explain it to somebody in a way they understand and find engaging is totally different. I'm concerned we'll end up with people who can come up with the correct technical answer, but they don't know how to present it in a way that's interesting or compelling to the person they're talking to. That's where things break down."*

Ron believes this communication gap will become more pronounced as experienced professionals retire: *"When the old timers like me and maybe a generation behind me disappear, you've got very few coming up that have had any of this interpersonal experience and that's when it's going to manifest itself."*

There's also the important issue of trust. In Ron's world, multi-million-dollar deals are an everyday occurrence. Is it really possible to do these big money deals from behind a screen? Ron doesn't think so: *"To gain somebody's trust, you've really got to be pretty close to them, and getting truly close to somebody requires a physical presence."*

Though insurance itself hasn't changed drastically in the years since Ron began his career, there have been some noticeable changes in the ways policies are written, and how insurers approach coverage and terms. *"The process has changed quite a bit over time"* he says, as he recalls examining files from the

1960s where previous underwriters were *“appalled at the fact that the client wanted windstorm coverage,”* considering it *“an act of God, not an insurable event.”* Yet today, insurers spend significant time managing windstorm losses.

The evolution from specific coverage to broad protection represents a fundamental shift. *“I started on property business when it was flexor policies, they were not all risk policies. There were five or six main perils, and it was a lot easier to deal with those. You knew exactly what you were covering because it was specifically mentioned, whereas later on, when you got into the tailored manuscript policies, you started excluding things, but everything that wasn’t excluded, which could have been a myriad of things that nobody thought about, was included.”*

Modern policies have shifted from listing specific perils to creating broad exclusions, allowing for more nuanced risk management. Ron remembers this happening gradually back when he was working at IRI: *“We gravitated towards the risk policy in stages. We had what was called a special coverage endorsement, which added on some of these perils that were tailored in through the risk process and we had a supplement on those. We didn’t have any massive wholesale change until we knew what the impact was going to be over time.”*

CHAPTER 8

Final reflections

As we prepare to part ways after a few hugely enjoyable hours in each other's company, I want to get some final thoughts from Ron on the career he loves, the legacy he leaves behind, and importantly, what's next?

Although we discussed a number of highlights from Ron's impressive career, I ask if he could possibly pin down those achievements that he's most proud of.

"You know what? I'm just glad that I've been able to transcend sixty years of technological advances!"

He continues: *"Professionally, the highlight of my career was my ability to succeed with a number of projects that may have started out rocky but I've been able to bring them to a conclusion where they are recognised as being a job well done."*

And from a personal point of view?

"Before I even knew what I wanted to do for a living, I knew I wanted to see the world, and I've certainly done that! I've met a myriad of people who I've been privileged to learn from, dine with and work alongside. You know, I've got to be one of the richest guys in the world in terms of the number of business cards I've collected over the years."

"Mind you," he qualifies, "many of those are the same names but different companies; our industry moves around so much, you encounter the same people again and again. That's another reason why it's so important to build these relationships."

"At the end of the day, I hope I've imparted some of my wisdom, some of my knowledge, and some of the methods that I employed in making these things

happen to the people that I mentored and worked with, and that they've learned as much from me, as I've learned from them."

As he approaches his 86th year, it's clear that Ron has no intention of stopping any time soon, and why would he? He lives and works out of a beautiful apartment, in the Florida panhandle, where he can watch the ocean from his window. He dines out with his wife five nights a week, and yet, he still fills his days with the work he loves. It's the perfect balance.

"I do sometimes think about doing nothing", he reveals, "but there's always a little voice in the back of my head saying 'nothing is not your flavor.'" He sees old friends and colleagues retire, some quickly ailing, others passing shortly after, and others pottering around without a real sense of purpose, "pulling weeds and moping about," that's not what the future holds for Ron.

He's had plenty of offers to join boards, and with his experience, he would be the perfect candidate without a doubt. He's often asked to take people out for dinners and facilitate introductions, what he calls *"knife and fork work"*, but for now he's happy. Though he admits that he may slow the pace a little; nothing as intense as the 40-50 hours on the road each week, and the pressure of starting something from scratch, but a lighter pace suits him just fine.

As we finish our coffee and prepare to leave, I ask Ron if he's able to sum-up his journey so far:

"Relationships were the core element. I think the technical aspect of doing a job correctly comes as a by-product of relationships, not the other way round. The ability to understand, empathize and read people is a skill we must protect in this day and age."

And so, our time is up. As Ron's taxi disappears down the street I'm left inspired by a man who has put people at the heart of his professional career, and seen it pay dividends. In today's increasingly fragmented world, we could learn a lot from Ron's philosophy.

Ronald (Ron) Berler



Ron Berler's remarkable career has taken him across six continents, through countless boardrooms, and into virtually every major city in the world. What started as a young man's simple desire for a company car evolved into one of the industry's most impressive journeys, and a testament to the power of relationships, intuition, and an insatiable appetite for both learning and travel.

Born in British Mandate Palestine in 1940 to Jewish refugees who had fled occupied Austria, Ron's early years were marked by upheaval. His family witnessed the birth of Israel before immigrating to New York when he was ten. Arriving in the US without speaking a word of English, within six months, he was fluent, a feat he attributes to his exceptional memory, the same gift that would later allow him to navigate his entire underwriting career without once opening an underwriting manual. After earning his mathematics degree from City College of New York, Ron joined Factory Insurance Association in 1964, drawn primarily by that coveted company car but discovering a profession that would captivate him for life.

Those early years as a loss prevention engineer laid the groundwork for everything that followed. Travelling across the country surveying industrial plants, Ron developed an in-depth understanding of risk that transcended textbooks and manuals. His transition to underwriting came naturally, and by age thirty-two, he was the youngest district manager in FIA's history. When the company merged to become Industrial Risk Insurers, Ron was tapped to build and lead their Canadian subsidiary.

It was in Canada that Ron earned his enduring nickname, "the PetroTsar," in recognition of his expertise in the Oil and Gas markets. Ron had become the lead underwriter on every oil and gas account in Canada, covering refineries, terminals, pipelines, and power generators. The sector fascinated him with its global influence and complexity, and he immersed himself completely. Over six years, he took Canadian IRI from startup to a business turning seventy-five million dollars in annual premium, never experiencing a losing year. His success caught IRI's attention, and he returned to Hartford to oversee the company's international expansion, opening offices across Asia-Pacific, Europe, and beyond.

In 1993, after three decades with IRI, Ron made an unexpected transition. Over dinner and a bottle of wine, Marsh's Marine and Energy Chairman Leo Whalen convinced him to cross the table from underwriting to broking. The move proved seamless; Ron's decades of relationships and reputation preceded him. Within three months, he had secured his first major account, leveraging connections built over years of integrity and excellence. His time at Marsh, spanning thirteen years, further cemented his status as the industry's go-to expert for marine and energy risk.

Subsequent moves through Benfield and XL led to what Ron thought might be retirement. But inactivity wasn't his flavor. When STARR Technical Risks Agency called in 2009 with a project, Ron expected a few months' work. Fifteen years later, as Senior Vice President, he has built STARR's Latin America region from a hundred million in retrocessions to nearly a billion dollars in direct business, opening offices and hiring talent across the region. He was the Senior VP as the key Referral Underwriter for the Latin America region, until 31st March 2026.

Now approaching his eighty-sixth year, Ron shows no signs of slowing. He has logged over five million American Airlines miles, spent more than four thousand nights in Marriott hotels worldwide, and attended fifty-three consecutive RIMS conferences. He estimates he has visited more countries than most people ever will, driven by an insatiable curiosity and love of diverse cultures and cuisines. Through earthquakes and tsunamis, near-death illnesses and plane crashes narrowly avoided, he has continued his global journey.

Ron's philosophy remains unchanged from his earliest days: relationships are everything. In an industry increasingly conducted through screens, he stands as living proof that multi-million-dollar deals still require face-to-face trust. His legacy isn't measured in policies written or premiums collected, but in the hundreds of professionals he has mentored and the countless relationships he has nurtured across decades and continents. The PetroTsar's journey continues, one conversation, one country, one connection at a time.

Kirsty Plank



Kirsty Plank knew she wanted to write for a living from an early age. Inspired by the books she read throughout childhood and the stories her parents would read to her, she spent her childhood composing fun poems and short stories, many of which are permanently ingrained in her memory today. This love of writing is shared by Kirsty's nan, Sylvia, who is also a lover of language and skilled at turning a phrase.

It was a chance offer of a job in insurance that sowed the seeds of Kirsty's future career. After working in claims for several years, a move into PR beckoned, and she spent the next four years managing the PR and social media for UK insurer, Covéa Insurance. It was here that Kirsty found that she could turn her passion for writing into a career, and she considers herself lucky to be able to write for a living.

Kirsty has always been fascinated by the human mind and curious about the stories that lie within each of us. It was partly this curiosity which drove her to complete a degree in Psychology and Criminology through the Open University, something she still considers one of her proudest achievements.

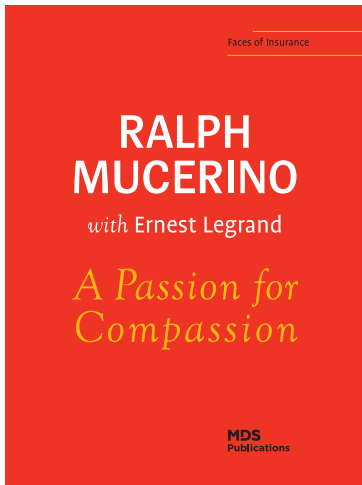
Today, Kirsty is an Executive Director and Board Member for London-based insurance PR and Communications business Full Circle Communications. She is still an avid reader and loves having a job that allows her to interview and learn about people from different walks of life.

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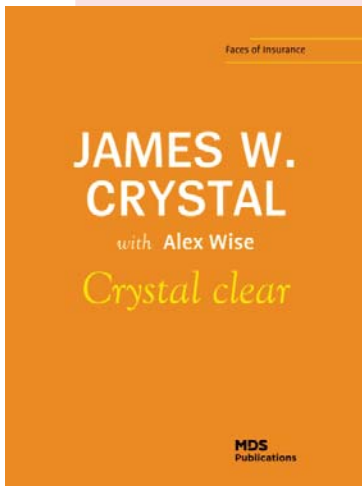
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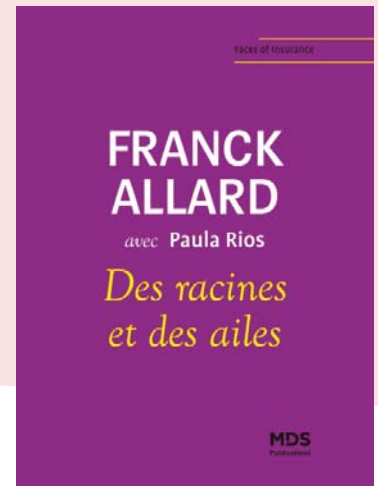
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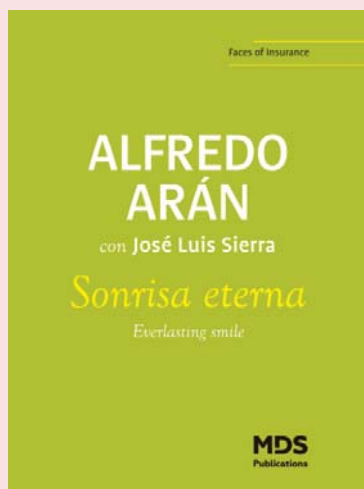
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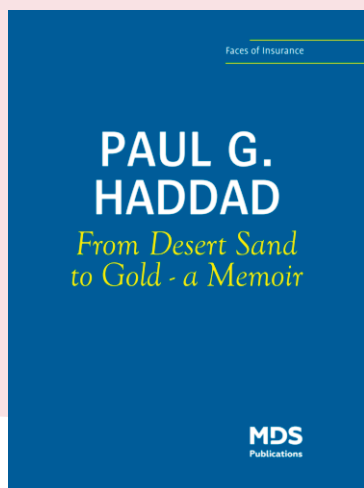
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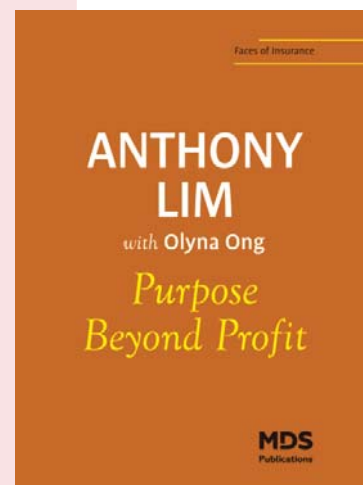
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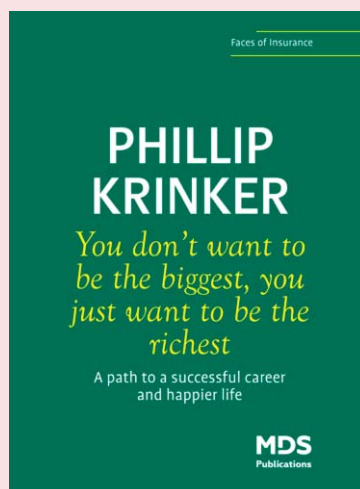
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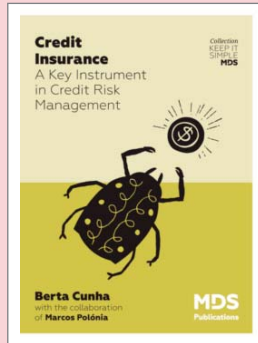
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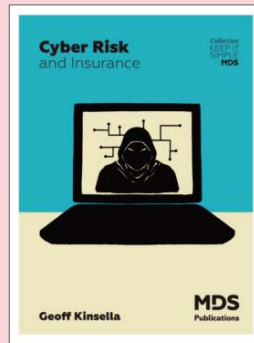
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MDS Group's **Faces of Insurance Collection** provides a behind-the-scenes look into the lives of some of the most influential figures in global insurance and risk, whose invaluable insight, experience and wisdom are a real inspiration to us all.

For our 10th edition, we pack our suitcases and travel the world with the inimitable **Ron Berler**. From Australia to the Amazon, Ron has been there, built friendships and written profitable business along the way; his six-decade-long career reads like a travelogue. Rarely in one country for more than a few months at a time, Ron has combined his professional skills in insurance with a lifelong passion for travel, gathering an incredible collection of anecdotes and experiences along the way.

Ron's story is one of the value of hard work, skill, a little luck, but most importantly, the value of real human relationships in an industry fast-embracing the digital.

Join us as we travel with Ron through his remarkable career.

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