



Where Experience, Expertise and Enthusiasm collaborate



**Guy F. Ragosta**  
**Hanover Stone Partners, LLC**

Guy F. Ragosta brings nearly two decades of experience in captive management, as well as extensive executive leadership and financial management skills, to his role as an Associate with Hanover Stone Partners, LLC.

Concurrent to his role with Hanover Stone Partners, Guy is Chief Executive Officer and Partner of The Towner Management Group's U.S. operations. Prior to joining Towner Management Group, he was the CEO of Marathon Health, a benefits consulting group with locations throughout the U.S.

In May 1992, he joined Willis Group Holdings to start and lead the company's Captive, Actuarial, Pooling Solution (CAPS) division, which included 14 offices located in the U.S. and the Caribbean. At Willis, where he spent 14 years as Regional Executive Director of CAPS, Guy developed an international consulting network that services the 15,000 Willis employee network and their related clients.

Prior to Willis, Guy served as the Director of Financial Services to the Vermont captive insurance industry for KPMG Peat Marwick from 1990-1992 and was associated with Ernst & Young for 12 years where he served in a variety of tax management and consulting positions. He was Ernst & Young's Director of Tax Services for the Burlington, Vermont office. While at Ernst & Young, Guy was a Senior Tax Advisor to companies in the telecommunications business.

Guy earned his BA degree in business with an accounting major from Manhattan College, and is a Certified Public Accountant. He has taught in the Master's Programs of Rensselaer Polytechnic Institute and State University of New York in Albany as an adjunct associate professor. Guy has served as President of the Vermont Captive Insurance Association and the Financial Executive Institute, as well as a Member of the Board of Directors of the Captive Insurance Association of America. He is also a past Board Member of Vermont Special Olympics and the Vermont Association of Business and Industry Rehabilitation.