

CHUBB®

Kidnap,
Ransom & Extortion
Insurance

Risk Management Services



Partnering with
The Ackerman Group



Crisis Hotline

If you are experiencing a threat,
do not delay. Please contact
The Ackerman Group at any time.

A representative will assist
you immediately.

305.865.0072

This service is provided at no cost
to policyholders. You do not need
to notify Chubb at the onset of
an incident.



Get Prepared. To Be Prepared.

Thank you for purchasing your Kidnap, Ransom and Extortion insurance from Chubb. You have taken the first step to help protect yourself, your employees and their family members against the uncertainty of an increasingly perilous world. We invite you to take the **next** step by becoming familiar with the tools and professionals you now have access to in the unlikely event of a threatening situation.

We are privileged to offer you this important guide to your policy benefits, including access to The Ackerman Group — a leading international security consulting firm and Chubb's exclusive provider for nearly five decades in responding to global security incidents.

While kidnapping and extortion attempts are rare, they can occur at any time and anywhere in the world. Please take advantage of the unique and unparalleled features of your policy — like unlimited consultative discussions and up-to-date security intelligence — *prior* to departure to foreign destinations.

You will also enjoy access to The Ackerman Group's unparalleled RISKNET® intelligence service, a US\$3,000 value that is included with your policy. The service provides detailed information on hotel selection, airport navigation and safe travel practices in countries around the world.

We are excited and privileged to have you as a customer. Thank you for placing your trust in Chubb.

Sincerely,

Michael Mollica
Executive Vice President
Division President
North America Financial Lines
Chubb

Risk Management Services At-a-Glance



Establish a Crisis Management Team

To proactively prepare, we recommend creating a corporate crisis management team. If your organization does not have such a team, you may take advantage of The Ackerman Group's crisis management training seminar to help build a crisis management plan and assemble a team.

Your team should include **the CEO**, or other ultimate decision maker; **a coordinator**, such as a risk manager, security director, or chief of international operations; and **your general counsel**. Next, be sure relevant home office and field staff know how to contact one or more members of your team.

You may consider adding a finance officer to raise the ransom, a personnel specialist to oversee the care of the hostage's family, and a public relations specialist to handle press inquiries.

Since the first hours following a kidnapping are critical to a successful resolution, early decisions should be made by key corporate decision makers — in consultation with a qualified security consultant versed in kidnap response — and not by a field manager or staff.

The Ackerman Group: Crisis Preparation Services



Add International Security Consultants to Your Crisis Team

Once your company's crisis management team is established, it's time to integrate security consultants — professional hostage negotiators — who know how to handle kidnappers and extortionists successfully.

Included with your policy is guaranteed access to The Ackerman Group, an independent international consulting firm. They offer a guaranteed, immediate response in a time of crisis and handle all aspects of hostage recovery, including negotiations, coordination with law enforcement, protection for ransom funds, and when appropriate their delivery.

To connect with The Ackerman Group, simply complete their [onboarding form](#) and immediately return it to your agent or broker. You will be contacted by a representative of The Ackerman Group to complete the process.

Complimentary Access to RISKNET®

Your policy includes complimentary access to The Ackerman Group's RISKNET® database, an online subscription service. In it, you will find expert analysis of terrorism, criminal, and political stability risks, worldwide. Updated daily, the database offers information about safe hotel selection, airport transfers, and local travel in countries around the world.

To take advantage of this important resource immediately, your corporate risk management and security personnel can request access by completing the onboarding process.

Unlimited Non-Emergency Phone Consultations

Your policy includes unlimited non-emergency access to The Ackerman Group during standard business hours (9:00 AM – 5:30 PM Eastern Time) to discuss any unique risks you face, and to obtain an up-to-date analysis by a security consultant.

You may contact the group directly at: **305.865.0072**.

Simply identify yourself as a Chubb insured who is requesting non-emergency phone consulting. Calls are generally limited to one hour.

Discounted Crisis Training Seminar Series

The Ackerman Group offers training seminars to help mitigate your risk when facing a crisis. Where legally permitted, a premium credit can be applied for costs incurred during a training — up to 10% of your Kidnap, Ransom and Extortion policy's premium. As a Chubb policy holder, you may be eligible for discounted pricing for the Crisis Training Seminar Series provided by The Ackerman Group.

To receive a proposal for training services, please contact The Ackerman Group. They will design a training to meet your organization's specific needs.

Each training seminar takes about three to four hours and is presented by Ackerman Group consultants, based on availability.

After completing one or more seminars, please complete [the reimbursement form](#) and return it to your agent or broker, to receive your premium credit from Chubb.

Seminar: Crisis Management Training

This training is designed for members of a corporate crisis management team, and offers a draft crisis management plan adaptable to your corporate culture and operating procedures. The plan describes who should join the team and outlines the specific duties of each team member. The seminar also presents The Ackerman Group's response and management tactics when responding to an incident, and it concludes with a tabletop exercise that allows participants to work through a simulated kidnap case.

Seminar: International Travel Security Training

This seminar covers the risks inherent in international travel, including: how to navigate higher risk foreign airports, ground transportation options, selecting hotels and securing your room, basic street crime avoidance/prevention tactics, kidnap prevention guidelines, and how to protect proprietary information while traveling abroad. All these topics can be focused on those areas of the world most relevant to your organization.

Seminar: Personal Protection/Kidnap Prevention Training

This training outlines the primary risks for personnel working and living abroad and it provides basic training — defense, evasion, and kidnap survival — with an emphasis on behavior modification and methods of surveillance detection that are designed to reduce risk.



Chubb Travel Risk Mitigation Booklets

We are pleased to include two booklets that outline best practices for mitigating travel risks. Share them with your organization's leaders and employees who travel internationally. Hard copies are available here: [Mitigating Travel Risks](#) and [Managing Terrorism Risks](#).

The Ackerman Group: Responder Profiles

Since 1977, multinationals have called on The Ackerman Group for counsel on a broad range of security and investigative issues.

The Ackerman Group has been retained by Chubb to respond to emergencies on your behalf. With offices in Fort Lauderdale, Salt Lake City, Paris, Bangkok and a correspondent network throughout the world, The Ackerman Group is poised and ready to deploy at a moment's notice.

They prioritize prevention, and in times of crisis, they demonstrate unparalleled professionalism in their response. Their tenacity and resourcefulness have cemented their reputation as the go-to crisis management authority for corporate decision-makers.

On the following pages, learn more about The Ackerman Group's consultants. Their notable backgrounds include service in the Central Intelligence Agency, Federal Bureau of Investigation, and military special operations units.

Mike Ackerman

Chairman

Widely acknowledged as one of America's leading authorities on terrorism, Mike Ackerman's forte is recovering kidnap victims. He has lectured at the National War College, the Harvard Business School and Dartmouth's Amos Tuck School of Business Administration, has appeared before the crisis-management teams of numerous multinational corporations and has made more than 50 appearances as a commentator on terrorism and intelligence matters on major news networks. His book, *Counterterrorism Strategies for Corporations: The Ackerman Principles*, was published in 2008. Ackerman served in the CIA's Clandestine Services for 11 years before resigning in 1975 to protest the congressional investigation of the Agency then in progress and plead for the preservation of America's intelligence capability. In the CIA he had undertaken intelligence operations in 20 European, Latin American and African countries. Fluent in Spanish and conversant in Russian and Italian, Ackerman graduated from Dartmouth College magna cum laude and holds an M.A. from Columbia. He was a security officer in the US Air Force Strategic Air Command.

Joshua M. Ackerman

Chief Executive Officer

Prior to joining AG in 2016, Ackerman served in the US Navy, working primarily in Naval Security Forces. He received training in numerous naval force protection fields, including maritime antiterrorism, in-port threat detection, special reaction force team and active shooter situations. He deployed to the Persian Gulf in August 2014 and conducted force protection operations in Singapore, the United Arab Emirates and Bahrain. Prior to his service, Ackerman attended the University of Colorado at Boulder, graduating in 2011 with a B.A. in Political Science. Since joining AG, he has conducted investigations, performed commercial and residential security audits, conducted security seminars for multinational corporations, responded to extortions and threat cases throughout Latin America and managed executive protection teams. He has served extended assignments in Mexico, Central America and Colombia. Ackerman is based at AG's Fort Lauderdale office and is conversant in Spanish.

Joseph M. Deters*President*

Joe Deters retired from the FBI in July 2021 after a 20-year career that culminated in an appointment as Assistant Special Agent in Charge of the Cincinnati Field Office. He also served as Supervisory Special Agent in the Los Angeles Field Office, overseeing investigations into public corruption, was Legal Attache in San Salvador, with responsibility for the Northern Triangle of Central America, and led investigations into kidnapping and terrorism in Latin America from the Miami Field Office. He has been commended for investigative excellence, sustained exemplary performance and high-impact leadership. Deters has a B.A. from the University of Idaho and an M.A. and Ph.D. in Spanish language and literature from the University of Arizona.

H. Wesley Odom*Senior Advisor*

Wes Odom joined AG in 1990, following a 15-year career in the CIA's Clandestine Services. He has participated in all aspects of company services, kidnap, extortion, workplace violence and threat response, security audits, investigations and executive protection. At the CIA, he specialized in foreign intelligence operations and counterterrorism. He had tours in Europe, Latin America and the Caribbean, and served as an instructor in the Agency's operational training program. A fluent Spanish speaker, he pursued studies at Brigham Young University and he holds a B.A. and an M.A. from the University of West Florida. He served with a US Navy Seabee battalion in Vietnam.

Frank Pedrozo*Senior Vice President, Operations*

Frank Pedrozo served 29 years in the US Army, achieving the rank of colonel. A Special Forces officer, he commanded the US Military Liaison Office in Mexico, the Special Troops Battalion of V Corps, US Army-Europe, and served as a military advisor in El Salvador during that country's civil war. Pedrozo holds a B.S. from West Point, an M.S. in Strategic Planning from the US Army War College and an M.A. in International Relations from Salve Regina University. His awards include the Defense Superior Service Medal and the Bronze Star with "V" Device. Pedrozo speaks native Spanish, and is conversant in Portuguese and German. Since joining AG in 2005, he has been the firm's primary Mexico referent and has responded to numerous kidnappings, extortions and threats throughout Latin America.

Bill Reynolds*Senior Vice President, Analytical Services*

Bill Reynolds, who joined AG in 2001, is Senior Vice President, Analytical Services. A journalist by trade, he has years of experience in the former Communist bloc. He arrived in Czechoslovakia upon the fall of the Iron Curtain in 1989, filing stories for US newspapers as the country peacefully dissolved into the Czech Republic and Slovakia in 1993. During the same period, he made frequent reporting trips to the former Yugoslavia, then splitting apart. He moved to Ukraine in 1995, and from 1998 to 2001 edited the leading English-language newspaper in Baku, Azerbaijan. Fluent in Russian, he holds a B.A. in political science from Temple University.

Alberto Lizarazo*Vice President, Administration*

Alberto Lizarazo joined AG in 2003, rising through the ranks to Vice President, Administration. As such, he supervises all financial, risk management and human resources matters. In addition, he developed and coordinates our highly regarded executive protection program and is renowned for nurturing protective details from the planning stage to completion. A native Spanish speaker, Lizarazo has a B.S. in Finance from the University of Miami.

Alejandro Barbeito*Senior Operations Officer*

Alejandro Barbeito served 25 years as an FBI agent, with assignments in Miami, San Juan, Bogota and Madrid. As Legal Attache in Bogota, he investigated complex homicides, kidnappings, and extortions targeting US entities in Colombia and Ecuador. Later, as a supervisor in Miami, he deployed personnel to investigate crime and terrorism targeting US entities throughout Latin America and the Caribbean. In Madrid, he supervised an Organized Crime Task Force that investigated Russian, Chinese, and Italian transnational criminal organizations. After his retirement from the FBI, Barbeito worked for five years as a senior investigator for a major global technology company. Fluent in Spanish, he received a B.S. in Criminology from Florida State University.

Matt Morrison*Senior Operations Officer*

Matt Morrison is a former US Navy SEAL officer with nine years of leadership experience specializing in operational planning, risk management, and crisis response. During his time in the SEAL Teams, Morrison served in various units within the Naval Special Warfare community on both the East and West Coasts and deployed to Iraq and the Horn of Africa. After his military service, he transitioned into disaster response work on behalf of humanitarian organizations operating in Central America. Morrison earned a B.A. in Arabic Language and Culture from the United States Naval Academy in 2014 and an A.A. degree in Spanish from the DoD's Defense Language Institute in 2024. Morrison joined AG in 2025 and is based in Northern California.

Andrew Roemhild*Regional Director, Europe, Middle East and Africa*

Andrew Roemhild is a former US Navy SEAL Officer with 13 years of leadership experience specializing in crisis response, civilian evacuation and operational planning. During his 13-year career in the SEAL Teams, Roemhild served in five Operational and two Headquarters units within the Naval Special Warfare community, with four deployments to Africa, the Middle East, the Balkans and Southeast Asia. After leaving active duty, he conducted risk mitigation and cybersecurity consulting for US travelers going overseas and relocated permanently to South Africa. Roemhild earned a B.A. in Mechanical Engineering from the United States Coast Guard Academy in 2009 and is conversationally fluent in Spanish, German and Tagalog. Roemhild joined AG in 2025 and resides in Cape Town, South Africa.

Chuck Krueger*Regional Director, Asia*

Chuck Krueger joined AG in 2010. He served 23 years in the US Army, beginning in the enlisted ranks and retiring as a lieutenant colonel. A Special Forces and Foreign Area Officer specializing in Asia, he served in the 1st and 7th Special Forces Groups, the 101st Air Assault Division and the 2nd Infantry Division. Following his retirement from the army, Krueger served as a project manager for security at the US Embassy, Bangkok, and as country manager for a security firm in Phnom Penh, Cambodia, that provided security services throughout the country for all United Nations agencies and corporate clients. He has a B.S. in Business Administration from Indiana University, an M.A. in Political Science from the University of Kansas and an M.B.A. from Chulalongkorn University, Bangkok. Based in Bangkok, Krueger is fluent in Thai.

Laura Garcell*Latin America Writer/Analyst*

Laura Garcell is an analyst and writer covering Latin America. Prior to joining AG in 2025, she wrote for multiple print and digital publications and worked as an assistant producer for TV news shows, covering politics, economics, and foreign affairs. She later transitioned into thought leadership, specializing in research-driven analysis and storytelling. As an editor and project manager, she led the development of in-depth reports, managed large-scale projects, and provided data-driven insights on global economic and technological trends for industry leaders and policymakers. She is a native Spanish and French speaker and is proficient in Portuguese. She holds a B.A. in political science and history and an M.S. in journalism from Columbia University.





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05/2025