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Joe was born in Philadelphia, Pennsylvania and Graduated from Drexel University in 1976 with a B.S. in Business Administration. He is Chief Operating Officer of the Motor Carrier Insurance Education Foundation and is a licensed insurance agent. Joe achieved his Certified Wholesale Insurance Specialist designation in 1997 and his Transportation Risk Specialist Designation in 2014. In 2011 – 2012 he received a certificate from Georgia State University J. Mack Robinson College of Business after matriculating in the Risk Management Senior Leadership Program.

Joe retired from AmWINS Group in June of 2020 where he was Chief Underwriting Officer of the Underwriting Division. He previously held the position of President of the Transportation Division from 2003 to 2017 (Operation was renamed AmWINS Transportation in 2007 – previously Seaboard Underwriters, Inc.). He has also held positions as a Senior Underwriter for the Hartford, Product Manager for the Insurance Company of North America and Senior Vice President of Underwriting, President and eventually principal owner of Seaboard Underwriters, Inc. He has been a Lloyds correspondent and named underwriter since 1981.

Joe has been and instructor for classes presented by the American Association of Managing General Agents and has held the positions of Vice-Chancellor and Chancellor of the AAMGA University from 2007 to 2012. He is also a past President of the American Association of Managing General Agents. He currently serves on the North Carolina Stamping Office Advisory Board.

Joe has been a guest lecturer at Appalachian State University, Butler University and Middle Tennessee State University and has served On the Appalachian State University Risk Management Board for 10 years.