

SPEAKER BIOGRAPHIES

Finance Strategies to Weather the Storm of Childhood Assault Claims

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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 (CSRМ) 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*, published by October, 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.



MICHAEL (MIKE) FINE

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

Michael 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
Los Angeles, CA

Karma Pemba is a managing director and co-head of the California K-14 Group of RBC Capital Markets. Mr. Pemba 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 (MIKE) POTT**

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

Michael 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, CPA is California's 34th State Treasurer. She was first elected on November 6, 2018, with more votes (7,825,587) than any other candidate for treasurer in the state's history and reelected on November 8, 2022. She is the first woman of color and the first woman Certified Public Accountant (CPA) elected to the position. The State Treasurer's Office was created in the California Constitution in 1849. It provides financing for schools, roads, housing, recycling and waste management, hospitals, public facilities, and other crucial infrastructure projects that better the lives of residents. California is the world's fourth-largest economy and Treasurer Ma is the state's primary banker. Presently, her office processes about \$3 trillion in banking transactions a year. She provides transparency and oversight for the government's investment portfolio and accounts, as well as for the state's surplus funds. Treasurer Ma oversees an investment portfolio that averages about \$165 billion—a portion of which is beneficially owned by more than 2,300 local governments in California. She serves as agent of sale for all State bonds and is trustee of billions of dollars of state indebtedness.