



PK Rao

Candidate for Treasurer / Vice President — Board of Directors

pkamarsu@gmail.com | 408-422-4435 | Windermere, FL

CANDIDATE STATEMENT

I am honored to stand for election as Treasurer / Vice President of the Temple Hindu Society of Central Florida. As a career insurance executive who has built, licensed, capitalized, and ultimately sold a regulated insurance enterprise to a KKR-backed strategic acquirer, I bring a rare combination of financial discipline, regulatory fluency, and hands-on fiduciary experience that translates directly to the responsibilities of both offices.

Why I am a strong fit for Treasurer

- Day-to-day P&L, cash management, and reserve oversight for a regulated carrier: As CEO of INF Insurance, and now as Managing Director of Tideview Risk SPC (a segregated portfolio company) and Skybridge Risk Holdings (a protected cell under a sponsored captive), I have personally overseen premium trust accounting, loss reserving, reinsurance settlements, and regulatory capital adequacy — the same disciplines a temple's Treasurer applies to donation trusts, operating reserves, and restricted funds.
- Audited, investor-grade financial reporting: Selling INF to a KKR portfolio company required my financials to withstand institutional due diligence — quality of earnings review, reserve adequacy testing, and GAAP-compliant statements. I know what a clean set of books looks like and how to keep one.
- Budgeting and forecasting at scale: Running a licensed carrier and an MGA means building annual budgets, monitoring variance monthly, and reporting results to boards, regulators, and capital partners — a direct analog to presenting the Temple's financials to its Board and membership.
- Vendor, contract, and internal-controls discipline: Insurance is one of the most heavily audited industries in the U.S.; I have implemented and lived under internal controls frameworks that I can bring to strengthen the Temple's financial governance and audit readiness.

Why I am a strong fit for Vice President

- Proven executive leadership: I have served as CEO, Managing Director, and VP across multiple organizations, leading teams through licensing, growth, and a successful acquisition — experience directly applicable to supporting the President and Board in setting strategy and executing initiatives.
- Stakeholder and regulator relationships: Operating a licensed carrier means constant engagement with state regulators, reinsurers, and institutional partners. I know how to represent an organization credibly to outside parties, which serves the Temple well in community, interfaith, and municipal relationships.
- Succession-ready governance experience: Having sold a company to a private equity-backed acquirer, I have firsthand experience with governance transitions, board reporting, and ensuring continuity of leadership — skills that support a Vice President's role in institutional stability.

Why I am a trustworthy fiduciary

Fiduciary duty is not an abstraction in my career — it is the regulatory and legal standard I have operated under for over a decade. Insurance carriers and managing general agents hold and are personally accountable for other people's money: policyholder premium held in trust, claims reserves that must be sufficient to pay future obligations, and capital that regulators require to remain solvent. Building INF Insurance from the ground up, taking it through a sale process rigorous enough to satisfy a KKR portfolio company's due diligence standards, and now running a regulated carrier cell and captive structure, has required me to consistently act with the duty of care, loyalty, and prudence that fiduciary law demands. I would bring that same rigor, transparency, and accountability to safeguarding the Temple's finances and serving its Board and membership.

PROFESSIONAL EXPERIENCE

VP of Travel — ISC (Integrated Specialty Coverages, LLC) Sep 2024 – Dec 2025
Orlando, FL | INF Insurance sold to ISC, a KKR-backed company

Managing Director — Tideview Risk SPC Nov 2021 – Dec 2025
Anguilla

Chief Executive Officer — INF Insurance Oct 2018 – Sep 2024
Orlando, Florida | Acquired by Integrated Specialty Coverages, a KKR portfolio company

- Founded and led a regulated insurance carrier from formation through a successful sale to a private equity-backed strategic acquirer.
- Held full accountability for premium trust accounting, loss reserving, regulatory capital, and audited financial reporting.

AVP of Quant Research — Bank of America Aug 2016 – Dec 2017
Boston, Massachusetts

Advisory Consultant — Deloitte Jan 2016 – Aug 2016
New York, New York

Early Career

- Quantitative Developer, UBS (2014) · Financial Planning & Analysis Intern, CHANEL (2014) · Accident & Health Underwriting Intern, Chubb (2013) · Wealth Management Intern, UBS (2012)

EDUCATION

NYU Stern School of Business — Master's Degree, Accounting
NYU Stern School of Business — Bachelor's Degree, Accounting and Finance

HONORS & AWARDS

- Insurance Rising Star, 40 Under 40 — Insurance Business America (Jul 2025)
- Top Retail Broker — Insurance Business America (Jan 2023): awarded to firms with \$1M+ in 2022 premium revenue and at least 50% year-over-year commercial P&C growth.