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Ryan A. Siemers is a principal at Aegis Risk LLC, focusing on medical stop-loss and the risk management of catastrophic medical claimants. He has performed numerous medical stop-loss analyses for private and public employers throughout the United States. Siemers is the author of the annual *Aegis Risk Medical Stop-Loss Premium Survey*, done in partnership with the International Society of Certified Employee Benefit Specialists (ISCEBS). With over 30 years of employee benefits experience, he has previously served as a health and welfare consultant and an underwriter prior to forming Aegis Risk in 2005. Siemers has a bachelor of arts degree in economics from Baylor University and a master's degree in business administration from the University of Florida. He earned the CEBS® designation and is CEBS Compliant and an ISCEBS-Fellow. He is a past president of the ISCEBS Governing Council.