



The Puerto Rico Chamber of Commerce, Birling Capital Advisors, LLC,
Select Global Advisory Group, LLC
and El Nuevo Día present the...

1st PROMESA Conference



August 31, 2016

The Condado Plaza Hilton

Registration: 7:30 a.m. - 8:30 a.m. | Conference: 8:30 a.m. - 5:30 p.m.

Our Mission

To strengthen the development of our members by providing knowledge, multi-sector representation and protecting the values and foundations of free enterprise. Foster the sustainable economic development of Puerto Rico's and a better quality of life.

Our Vision

To create sustainable socioeconomic conditions that energized Puerto Rico's competitiveness, promoting innovation and the entrepreneurial spirit.

Our Values

We believe in...
Free Enterprise,
Competitiveness,
Economic Development,
Multi-sector Dialog,
Development of Our Human Resources,
Team work,
Knowledge,
Integrity,
Excellence,
Planning,
Innovation,
Communication and the Need to Adopt Changes.





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Message from your hosts:



Mr. David A. Rodríguez-Ortiz, CPA
President and Chairman of the Board
Puerto Rico Chamber of Commerce



Mr. Francisco J. Rodríguez-Castro
Chairman
1st PROMESA Conference

The signing of PROMESA on June 30, 2016 by President Obama, understandably has not only raised expectations, but also concerns and questions in the island's private sector community, regarding the Act's real impact on Puerto Rico's economic recovery (short and long term), costs involved, and the expected implementation role and accountability of its principal stakeholders.

In an effort to fully address these important issues, the Puerto Rico Chamber of Commerce, Birling Capital Advisors, LLC, Select Global Advisory Group and El Nuevo Día, have created a full day **1st PROMESA Conference** to educate, understand, analyze, and based on the experiences of other jurisdictions and the recommendations of the participants, improve the process of implementing PROMESA, and ensure it is an inclusive one. We have designed a systemic process where all the attendees, including the PROMESA detractors, will hear and understand with first-hand information the four essential elements of

Message from your hosts: 

1st PROMESA Conference

this law and what they mean for Puerto Rico. Who and how will be accountable to respond to Puerto Rico's needs when implementing PROMESA?; What is required now to achieve success in Puerto Rico?; How will success be measured, based on benchmarks from WEF, the World Bank, and others?; and How will it be recognized?

This Conference, which focuses on the private sector's role before and during PROMESA's implementation, is designed to promote and encourage an open and frank discussion on what to expect from PROMESA from the perspective of distinguished local economists; investment market executives; candidates for Governor of Puerto Rico; Bondholders, and business leaders in Puerto Rico.

Congratulations for being part of one of the most transcendental economic conference in our Island. This shows us your interest and responsibility in being part of Puerto Rico's recovery.



Schedule of Events

7:30-8:30 a.m.

Registration

8:30-8:45 a.m.

Welcome Remarks

- **Mr. Francisco J. Rodriguez-Castro**
Chairman, 1st PROMESA Conference
- **Mr. David A. Rodríguez-Ortiz, CPA**
President & Chairman of the Board, PRCC

8:45-8:55 a.m.

Special Video Message from The United States Congress

- **The Honorable Paul D. Ryan**
Speaker of the United States House of Representatives
- **The Honorable Sean P. Duffy**
United States Representative from Wisconsin

8:55-9:15 a.m.

Opening Keynote Address

- **Mr. Matt Fabian**
Partner, Municipal Market Analytics (MMA)

9:15-9:45 a.m.

Special Plenary Session: A Walk Through P.R.O.M.E.S.A. and the Detroit Experience

Moderator: Mr. Raúl Candelario-López, Esq., President, SDA-Global, Inc.

Discussion Panel and Invited Panelists:

- **Mr. Sam J. Alberts**
Partner in Dentons' Restructuring, Insolvency and Bankruptcy Group
- **Mr. Luis C. Marini-Biaggi, Esq.**
Capital Partner, Chair of the Litigation Department, and Co-Chair of the Bankruptcy, Restructuring, and Insolvency Group, O'Neill & Borges, LLC
- **Mrs. Sonia E. Colón, Esq.**
Chair - FLLC Bankruptcy and Creditor's Rights Group, Ferraiuoli, LLC

Schedule of Events



9:45-10:40 a.m.

Panel I: Puerto Rico Recovery Plan: Economic Development Proposals

Moderator: Mr. José M. Izquierdo-Encarnación, P.E.,
Former President, Puerto Rico Chamber of Commerce

Discussion Panel and Invited Panelists:

- **Mr. José J. Villamil**
President & CEO of Estudios Técnicos, Inc.
- **Dr. Carlos Colón De Armas**
Professor of Finance, Graduate School of Business,
University of PR
- **Mr. Antonio Fernós Sagebién**
Professor of Finance, Inter-American University and
VP at Advanced Research Center

10:40-11:40 a.m.

Panel II: Puerto Rico Chamber of Commerce Proposals on Economic Growth in Puerto Rico

Moderator: Mr. Carlos J. Vivoni, P.E., Third VP PRCC
Governing Board

Discussion Panel and Invited Panelists:

- **Mr. José Julián Alvarez, Esq.**
PRCC Former President & Member of Puerto Rico
Empresa Committee
- **CPA Jaime L. Sanabria Hernández**
President PRCC PPP Committee and Co-President &
General Manager of EcoEléctrica
- **Mr. James P. O'Drobinak**
President, MMAPA
- **Mr. Mario José Medina**
EVP & CFO, Ferre-Rangel Group
- **Mrs. María de los Angeles Rivera, CPA**
Head of Tax and IBC Director, Kevane Grant Thornton



Schedule of Events

11:40 a.m. -12:35 p.m.

Panel III: Market Participants and Experts Opinion

Moderator: Mr. Carlos L. González Rodríguez, CPA
CMA, VP Finance Division, Triple-S Management Corp.
and PRCC President of the Insurance Committee

Discussion Panel and Invited Panelists:

- **Mr. Richard Larkin**
Director of Municipal Credit Analysis, Stoeber Glass & Co., Inc.
- **Mr. Jorge L. San Miguel, Esq.**
Chair, Environmental Law, Energy & Land Use
and Co-Chair, Government and Legislative Affairs,
Ferraiuoli, LLC
- **Mr. John J. Rapisardi**
Partner & Co-Chair of the Global Restructuring
Practice, O'Melveny & Myers

12:35-2:00 p.m.

Keynote Luncheon

Invited Keynote Speaker:

- **Mr. Simon H. Johnson, Ph.D.**
MIT Professor of Global Economics & Management,
and Former IMF Chief Economist

2:00-3:30 p.m.

Special Plenary Session: How will the Elected Governor Operate with the Federal Puerto Rico Fiscal Oversight Board

MC: Mr. David A. Rodríguez-Ortiz, CPA, President & Chairman of the Board, PRCC

Confirmed Candidates*:

- **Dr. David E. Bernier**
Popular Democratic Party (PPD)
- **Mr. Manuel Cidre Miranda**
Independent Candidate
- **Mrs. Alexandra Lúgaro, Esq.**
Independent Candidate
- **Dr. Ricardo A. Rosselló Nevares**
New Progressive Party (PNP)

* Individual presentations in alphabetical order by last name

Schedule of Events



3:30-4:30 p.m.

Panel IV: Bondholders Perspective and Proposals

Moderator: Mr. Francisco J. Rodriguez-Castro, President & CEO, Birling Capital, LLC

Discussion Panel and Invited Panelists:

- **Mr. Jorge Irizarry**
Executive Director, Bonistas del Patio
- **Mr. Héctor Negroni**
Principal, Fundamental Advisors
- **Mr. Fernando J. Viñas**
Managing Director, Samuel Ramírez & Co.
- **Mr. Matt Fabian**
Partner, Municipal Market Analytics (MMA)

4:30-5:30 p.m.

Panel V: The Business Sector Perspectives and Proposals

Moderator: Mrs. Graciela C. Eleta, CEO, GFR Media

Discussion Panel and Invited Panelists:

- **Mr. Rafael Rojo**
Partner, Empresas VRM
- **Mr. Dionisio Trigo**
President, Restaurant Operators, Inc.
- **Mr. José Vázquez Barquet, Ph.D.**
PRCC Former President & Partner
PR Subway Restaurants
- **Mr. Antonio L. Medina-Comas, P.E.**
Immediate Former Executive Director of PRIDCO
- **Mr. Richard Shinto, M.D., MBA**
CEO for InnoVaCare Health Solutions and President & CEO for MMM Holdings, LLC

5:30-5:45 p.m.

Closing Remarks

- **Mr. Francisco J. Rodriguez-Castro**
Chairman, 1st PROMESA Conference
- **Mr. David A. Rodríguez-Ortiz, CPA**
President & Chairman of the Board, PRCC



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CUANDO ESTÁ BIEN INFORMADA.**

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bios and presentations:
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unidos
es un paso hacia el
bienestar
de nuestra
gente.

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Mr. Simon H. Johnson, Ph.D.
MIT Professor of Global Economics &
Management, and Former IMF
Chief Economist

Simon Johnson is the Ronald A. Kurtz (1954) Professor of Entrepreneurship at the MIT Sloan School of Management, where he is also head of the Global Economics and Management group, a member of the Executive Personnel Committee, and chair of the Sloan Fellows MBA Program Committee. He cofounded and currently leads the popular Global Entrepreneurship Lab (GLAB) course, working with startup companies around the world.

Johnson is also a senior fellow at the Peterson Institute for International Economics in Washington, D.C., a co-founder of BaselineScenario.com, and a member since inception of the FDIC's Systemic Resolution Advisory Committee. He has also been a member of the private sector systemic risk council since it was founded by Sheila Bair in 2012. In July 2014, he joined the Financial Research Advisory Committee of the U.S. Treasury's Office of Financial Research (OFR). From April 2009 to April 2015, he was a member of the Congressional Budget Office's Panel of Economic Advisers.

"For his articulate and outspoken support for public policies to end too-big-to-fail", Johnson was named a Main Street Hero by the Independent Community Bankers of America (ICBA) in 2013. In April 2015, the Washington Examiner placed Johnson at #11 on their list of New Voices for 2015.

Over the past seven years, Johnson has published more than 300 high impact pieces in the New York Times, Bloomberg, The Washington Post, The Wall Street Journal, The Atlantic, The New Republic, BusinessWeek, The Huffington Post, The Financial Times, and Project Syndicate. "The Quiet Coup" received over a million views when it appeared in The Atlantic in early 2009. His book *13 Bankers: the Wall Street Takeover and the Next Financial Meltdown* (with James Kwak), was an immediate bestseller and has become one of the mostly highly regarded books on the financial crisis. Their follow-up book on U.S. fiscal policy, *White House Burning: The Founding Fathers, Our National Debt, and Why It Matters for You*, won praise across the political spectrum.

From March 2007 through the end of August 2008, Johnson was the International Monetary Fund's Economic Counsellor (chief economist) and Director of its Research Department. He also helped to found and run the NBER Africa Project; four volumes are forthcoming from the University of Chicago Press. Johnson holds a BA in economics and politics from the University of Oxford, an MA in economics from the University of Manchester, and a PhD in economics from MIT.



Special Video Messages from The United States Congress



The Honorable Paul D. Ryan Speaker of the United States House of Representatives

Born and raised in the community of Janesville, Paul Ryan is a fifth-generation Wisconsin native. Currently serving his ninth term as a member of Congress, Paul works on many important issues affecting Wisconsin residents and is an effective advocate for the First Congressional District.

He is the chairman of the House Ways and Means Committee, where he focuses on many issues across the federal government, such as fixing our broken tax code, holding the IRS accountable, strengthening Medicare and Social Security, repairing the safety net, promoting job-creating trade agreements, and developing patient-centered solutions to make health care more affordable.

During the 112th & 113th Congresses, he served as chairman of the House Budget Committee, where he put forward specific plans to tackle our looming fiscal crisis, driven by the dramatic rise in entitlement spending. These plans, titled “The Path to Prosperity,” would help spur job creation, stop spending money the government doesn’t have, and lift the crushing burden of debt, putting the federal budget on the path to balance.

Paul is a graduate of Joseph A. Craig High School in Janesville and earned a degree in economics and political science from Miami University in Ohio. Paul and his wife Janna live in Janesville with their children, daughter Liza and sons Charlie and Sam. The youngest of four children, Paul is the son of Paul Sr. (deceased) and Betty Ryan.



The Honorable Sean P. Duffy United States Representative from Wisconsin

Congressman Sean Duffy was born and raised in Hayward, Wisconsin. His great, great grandfather was one of the state’s early pioneers and a laborer for the Northwestern Lumber Company. His great grandfather, one of Hayward’s founding settlers, was a sawyer for 27 years.

Congressman Duffy has never strayed far from his roots, becoming a nationally recognized professional lumberjack athlete. He is a two-time world champion in the 90-foot speed climb, three-time champion in the 60-foot and an accomplished log-roller. Sean has been a color commentator for ESPN’s Great Outdoor Games, as well as a Badger State Games Honorary Athlete and takes pride in bringing national attention to a sport with vital roots in Wisconsin’s proud history.

The tenth of eleven siblings, Congressman Duffy worked his way through law school by performing in lumberjack shows and exhibitions across the state of Wisconsin and around the country. After graduating from law school he practiced law for two years in Hayward before becoming a special prosecutor in Ashland, Wisconsin. Shortly thereafter, he became the acting assistant D.A., and later the District Attorney of Ashland County. He is most proud of his dedication to prosecuting child sex crimes. Working together with law enforcement, Congressman Duffy helped make Ashland County one of the first counties in the state to investigate and prosecute child Internet sex crimes.

Congressman Duffy met his wife Rachel Campos-Duffy, an Arizona native, through the MTV show, “The Real World.” Together, they are the proud parents of six children: Evita, Jack, Lucia-Belen, John-Paul, Paloma, and MariaVictoria.



Mr. Matt Fabian

Partner, Municipal Market Analytics (MMA)

Mr. Fabian is a Partner at Municipal Market Analytics (MMA) where he leads market and credit research and is the lead contributor to MMA's weekly OUTLOOK and biweekly DEFAULT TRENDS reports. Fabian served in a similar capacity at Municipal Market Advisors since 2006, and was the lead US municipal research analyst for UBS Financial Services. Earlier in

his career he was an underwriting analyst at FSA and a municipal rating analyst with Moody's Investors Service. Mr. Fabian has served as chairman of the Municipal Analysts Group of New York (MAGNY) and was on the Board of Governors of the National Federation of Municipal Analysts (NFMA). He is frequently quoted in the national media and is routinely a featured speaker at industry conferences on a wide range of topics. Mr. Fabian's efforts in municipal default analysis led to the creation of MMA's Credit Impairment Database, the most complete resource of troubled issuers in the industry. Mr. Fabian has an undergraduate degree from Penn State University and a Masters of Public Administration from the Maxwell School of Citizenship and Public Affairs at Syracuse University.

Mr. Fabian is a Partner at Municipal Market Analytics (MMA), an independent research and consulting group that publishes commentary on the US municipal bond market. Prior to MMA, Matt headed up municipal research and strategy at UBS and has also worked as a credit analyst at FSA and Moody's. Matt served as chairman of the Municipal Analysts Group of New York (MAGNY) and is frequently quoted in the media on a wide range of municipal industry topics. He has an undergraduate degree from Penn State University and a Masters of Public Administration from the Maxwell School of Citizenship and Public Affairs at Syracuse University.



Mr. Raúl Candelario López, Esq.

President, SDA-Global, Inc.

Raúl Candelario is the president of SDA-Global Inc., a consulting and government affairs company established in Puerto Rico since 1997 that has represented most major local and international companies in the island. Mr. Candelario holds a B.A. in Political Science from Inter American University of Puerto Rico and a law degree from Catholic University of Puerto Rico.

Mr. Candelario's experience includes 17 years of public service at the Puerto Rico's Legislative Assembly, where he was the former General Director of the Treasury Committee of the Puerto Rico House of Representatives since 2005 until June of 2011 and, also, before that, also served as the Executive Director of the Planning and Social-Economic Committee of the House from 1997 to 2000. It provides him with a round and complete knowledge of not only government finances but also of economic development. While in government, he worked effectively under the political administrations of both principal political parties and was named to different committees by both administrations in areas of great relevance such as budget, taxes, finance, economy, infrastructure, insurance, renewable energies and recycling, port development, free trade zones, cruise industry, privatization efforts and PPP's, among others. He served as Executive Director of the Committee named by the Legislative Assembly in 2005 for the establishment of Fiscal Reform and the implementation of the Sales Tax and, in 2011, for the implementation of the new Internal Revenue Code of 2011, better known as the "Tax Reform of 2011".

Candelario has been a continuous speaker at the request of private companies and associations in many of the areas aforementioned. He is recognized as one of the most knowledgeable persons in legislative process and has been a speaker in the Capacitation Programs for new legislators and in the Internship Programs offered by the Legislative Assembly since 2000.



Our Speakers



Mr. Sam J. Alberts

Partner in Dentons' Restructuring, Insolvency and Bankruptcy Group

Sam J. Alberts is a partner in Dentons' Restructuring, Insolvency and Bankruptcy Group. Ranked by Chambers USA, Mr. Alberts has extensive experience in both in- and out-of-court restructurings, in the United States and abroad.

Named in Best Lawyers in America (2017) for the seventh consecutive year, he has represented creditors, debtors, committees, governmental and nongovernmental entities and other parties in many large and complex insolvency matters.

Recommended by The Legal 500 US, he has extensive investigation and first-chair litigation experience, and has performed significant work with respect to matters involving distressed healthcare entities and financial institutions.

In 2016, Mr. Alberts was recognized in The Deal Pipeline's "Top Bankruptcy Lawyers" league table and as a "Local Litigation Star" in the District of Columbia by Benchmark Litigation.

His vast experience includes representing the Official Committee of Retirees in the largest municipal bankruptcy case in U.S. history (City of Detroit, MI, Chapter 9); and the Official Committee of Unsecured Creditors during bankruptcy and, post-confirmation, serving as the plan trustee in one of the largest restructuring matters ever filed in the District of Columbia.



Mr. Luis C. Marini-Biaggi, Esq.

**Capital Partner, Chair of the Litigation Department, and Co-Chair of the Bankruptcy, Restructuring, and Insolvency Group
O'Neill & Borges, LLC**

Luis C. Marini-Biaggi is a capital member and currently Department Head of the Litigation Department at O'Neill & Borges LLC. He concentrates his practice in all aspects of insolvency matters including bankruptcy, acquisition of distressed assets, public and private sector restructurings, and the recently enacted Puerto Rico Oversight, Management, and Economic Stability Act (PROMESA).

He also regularly handles complex commercial litigation at the trial and appellate level, including defense of lender liability suits and contract litigation. He regularly represents financial institutions, private equity funds, purchasers of distressed debt or assets, and secured and unsecured creditors on insolvency matters.

The international publication Chambers & Partners (Latin America Edition) has ranked and recognized him as a "Band 1" attorney for lawyers in bankruptcy and restructuring in Puerto Rico. Mr. Marini-Biaggi writes and lectures on insolvency and bankruptcy matters and has also co-authored articles for the American Bankruptcy Institute's "Caribbean Insolvency Symposium". He also serves on the Local Bankruptcy Rule Committee of the United States Bankruptcy Court, District of Puerto Rico and is an associate editor for the American Bar Association's Bankruptcy, Insolvency and Litigation committee.

Our Speakers



Mrs. Sonia E. Colón, Esq.

Chair - FLLC Bankruptcy and Creditor's Rights Group, Ferraiuoli, LLC

Sonia Colón is a Senior Member of Ferraiuoli, and Chair of the Bankruptcy and Creditors' Rights Group. Sonia has focused her practice to insolvency related matters, including workouts, debt restructuring, and complex commercial litigation in which she represents various parties, including institutional lenders, investors, and insurance companies, in all aspects of bankruptcy and workouts. Sonia has written extensively on the Puerto Rico fiscal and economic crisis, publishing various articles on the topic. She lectures nationally and internationally on various aspects of bankruptcy, including Puerto Rico's fiscal crisis, before the American Bankruptcy Institute, the Association of Insolvency & Restructuring Advisors, and in various universities, such as the Puerto Rico, Boston, Duke, Stetson, and Texas University. She chairs the National Hispanic Bar Association's Task Force on Puerto Rico, which played an important role in the congressional and executive efforts for the enactment of PROMESA. She is frequently quoted in local and national newspapers and other business publications. She is also certified in business bankruptcy by the American Board of Certification.



Mr. José M. Izquierdo-Encarnación, P.E.

**Former President
Puerto Rico Chamber of Commerce**

With a Bachelor's and Master's degree in Civil Engineering from the University of Puerto Rico, José M. Izquierdo Encarnación specializes in concrete structures in the preservation of historical heritage of Buildings and Transportation. Currently, he is Principal of the Engineering services company, PORTICUS CSP. From 1994 - 1996, he served as President of the College of Engineers and Surveyors of Puerto Rico. For the past 25 years he has worked in the international field of engineering, becoming president of the American Concrete Institute International from 2003 to 2004.

In the public sphere, Izquierdo was Secretary of State and Secretary of Transportation and Public Works. He has been President of the Board of nine Public Corporations. He has written many papers and spoken extensively on structural engineering in the US, Central and South America, Turkey, Poland and Puerto Rico. In 2015, he was the President and Chairman of the Board of the Puerto Rico Chamber of Commerce.

★ Our Speakers



Mr. José J. Villamil

President & CEO of Estudios Técnicos, Inc.

Mr. Villamil is Chairman of the Board and CEO of Estudios Técnicos, Inc., a private economics and planning consulting firm and served as Chairman of BBVA in Puerto Rico. He has degrees in Economics from the University of Pennsylvania's Wharton School and Graduate School of Arts and Sciences. He has held teaching positions in various universities, including UPENN, Rutgers, Harvard University, and the Institute of Development Studies at the University of Sussex, UK. He has been a consultant to the United Nations Economic Commission for Latin America and the Caribbean, the Organization of American States, and the Latin American Institute of Economic and Social Planning

Mr. Villamil's published work includes books published in Argentina, México, The U.S. and Great Britain and articles in professional journals in Chile, Great Britain, the U.S. and Mexico. He received the prestigious John Simon Guggenheim Memorial Foundation Fellowship for his work on development of small economies and has lectured extensively on the subject.



Dr. Carlos Colón De Armas

Professor of Finance, Graduate School of Business, University of PR

Dr. Carlos A. Colón De Armas is a Professor of Finance at the Graduate School of Business at the University of Puerto Rico's main campus at Río Piedras, where he teaches Corporate Finance, Financial Markets, Investments, and International Finance.

He has served as the Acting Dean of the School of Business Administration, as well as Associate Dean for Academic Affairs. Dr. Colón De Armas is actively engaged in academic research and has authored many articles for academic journals.

Outside of academia, he serves as a Financial, Economics, and Management Consultant. In addition, he is an analyst and commentator on business and economic affairs for several media outlets, including newspapers, radio stations and television news programs, in and outside Puerto Rico.

Dr. Colón De Armas was the Executive Vice President of the Government Development Bank for Puerto Rico (GDB) during 1999 and 2000. He previously served as the Deputy Executive Director of the Puerto Rico Highways and Transportation Authority (PRHTA). He earned his Ph.D. at Purdue University, Finance Major, Econometrics Minor and B.B.A. at the University of Puerto Rico, Accounting Major.



Mr. Antonio Fernós Sagebién

Professor of Finance, Inter-American University
and VP at Advanced Research Center

As an experienced economist, practicing financial analyst, public finance officer and university professor, Antonio brings a unique set of capabilities and perspectives to REOF Capital. Antonio is currently a Associate Professor in Finance at the Inter-American University in San Juan, PR. Prior to joining academia, Antonio

worked at Banco Santander Puerto Rico as a credit risk manager, and at Doral Bank as a portfolio manager and director/vice president of economic affairs. At Doral, he worked directly with the CEO.

Antonio's commercial banking strengths are loss and delinquency forecasting, portfolio risk management, credit policy, risk measurement, portfolio performance and repurchase models. His expertise in public finance facilitated his role as leader of a task force of 17 economists, statisticians and tax experts who provided advice to the Secretary of the Treasury of Puerto Rico on tax policy, tax revenue, tax reform and tax forecasting. He is an effective communicator, astute negotiator, and a cross-functional leader who can facilitate internal/external stakeholder communication. He received a Master's degree in Economics from Tufts University in Massachusetts with a specialization in Financial Economics and a Master's degree from the University of Puerto Rico (High Honors) with specialization in Econometrics. He is currently pursuing a PhD in Finance from Tulane University's A.B. Freeman School of Business' Latin American Faculty Development Program.



Mr. Carlos J. Vivoni, P.E.

Third Vice Presidente, Puerto Rico Chamber of
Commerce Governing Board

Carlos J. Vivoni is a Puerto Rican entrepreneur and professional engineer with over 30 years of distinguished public and private sector experience.

He started his career as a construction engineer with Exxon, working on projects in Texas, Louisiana, and Japan. Later, he worked with Citibank as Vice President for Credit for construction projects in Puerto Rico and the U.S. Virgin Islands.

His public service started in 1993 when he was appointed Secretary of Puerto Rico's Housing Department. Four years later, he was named Puerto Rico's Secretary of Economic Development and Commerce. He also served on the Board of Puerto Rico's Authority for the Financing of the Infrastructure of Puerto Rico (AFI). Since leaving government in 2001, he is serving clients with his valuable experience in policy design and implementation, in overlooking the development of master plans and project designs, in cost estimating and project financing, in scheduling and construction management, and in the administration of commercial and residential properties in Puerto Rico.

He is a graduate of Georgia Institute of Technology (BCE), University of Michigan (MSE), and the Wharton School, University of Pennsylvania (MBA).



Our Speakers



Mr. José Julián Alvarez, Esq.

Puerto Rico Chamber of Commerce Former President & Member of Puerto Rico Empresa Committee

Jose Julian Alvarez-Maldonado is a shareholder, director and head of the Corporate Division of Fiddler González & Rodríguez, PSC. Mr. Alvarez concentrates his practice in the areas of mergers and acquisitions, securities, tax and general corporate matters. He is

also President of FGR Corporate Services, Inc. and leads the Legislative & Government Affairs Group of the firm.

Mr. Alvarez has actively participated in bond issues for the government of Puerto Rico, its agencies and instrumentalities.

During his 33-year career as a corporate attorney, Mr. Alvarez has offered numerous seminars on diverse legal issues and currently serves as an Associate Professor of Law at the Inter American University, School of Law.

He was also President of the Puerto Rico Chamber of Commerce 2008-2009.

José Julián Alvarez-Maldonado graduated from Marquette University and earned both his Juris Doctor degree and a Masters in Law degree from Tulane University. Alvarez is admitted to practice before the courts of the Commonwealth of Puerto Rico, the U.S. District Court for the District of Puerto Rico, the U.S. Court of Appeals for the First Circuit, and the Supreme Court of the United States.



CPA Jaime L. Sanabria-Hernández

President PRCC PPP Committee and Co-President & General Manager of EcoEléctrica

CPA Jaime L. Sanabria Hernández is currently the Co-President, General Manager for Finance and Administration, Treasurer, Corporate Secretary and Chief Financial Officer at EcoEléctrica, the first independent power producer in Puerto Rico.

His main focus and efforts at EcoEléctrica have been in achieving and maintaining the success of the business for its customers, the community, Puerto Rico and its shareholders. Jaime's experience in business in Puerto Rico includes Coopers & Lybrand (today PricewaterhouseCoopers), SUN Oil Co., Coca-Cola, Procter & Gamble, Aventis and EcoEléctrica among others.

At present Jaime is the Past-President of the Chamber of Commerce for the South of Puerto Rico, Member of the Energy Committee of the Puerto Rico Manufacturers Association, and has been a Director of the Chamber of Commerce of Puerto Rico; of the Chamber of Commerce for the South of Puerto Rico; of the Spanish Chamber of Commerce in Puerto Rico; and was also Treasurer and member of the Executive Committee of the Puerto Rico Energy Cluster.

Jaime earned a BA in Business Administration with a concentration in Accounting from the University of Puerto Rico, Rio Piedras Campus and a Juris Doctor degree from the Interamerican University School of Law.



Mr. James P. O'Drobinak
President, MMAPA
Chief Executive Officer of MCS

Jim O'Drobinak has been the Chief Executive Officer of MCS since December 2011 and in 2016 was named Chairman of the Board for MCS. His success in reorganizing and energizing the company helps set MCS apart in the Puerto Rico healthcare market. Jim was also appointed President of MMAPA, the Medicaid and Medicare Advantage Product Association of Puerto Rico in 2012, and has worked tirelessly with the MMAPA companies and the healthcare community to bring about meaningful changes in federal funding for Puerto Rico's beneficiaries.

O'Drobinak started his career as a CPA with Deloitte + Touche, and has been in healthcare for the last 20 years.

Jim and his wife Liana are proud parents of four great children, Ryan and Katie who are finishing college in the states, and Eric and Michael who are living here in Puerto Rico and attend Baldwin School in Guaynabo.



Mr. Mario José Medina
EVP & CFO, Ferre-Rangel Group

Mario José Medina Vissepó is a proven business leader whose entrepreneurial drive and clarity of vision have carried organizations through rapid turnaround, strategic transformations, and sustainable growth.

Currently Executive Vice President of GFR Holdings, one of Puerto Rico's most influential locally-owned businesses, he oversees all financial operations, key stakeholder relations, capital-raising, and new business ventures. The firm's new vision is focused on transforming the portfolio that includes GFR Media, LinkActiv, CommSense, Advanced Graphic Printing, City View Plaza, and Endo Real Estate. Medina is Board Member of GFR affiliates in Chile and the US: Comercial e Industrial Soho SA, Grupo Policenter SA, and GFR Ventures/InfoCision joint venture.

Prior to GFR, Medina served as Chief Financial Officer and Head of Strategy and Transformation for the International Division of Walmart. Medina had successful expatriate assignments in Chile, China, and Brazil where he drove turnarounds through the implementation of systemic transformation and innovation programs.

Mr. Medina's career includes Big 4 and telecommunications companies. His credentials include: MBA – IE Business School in Spain, BBA – University of Puerto Rico, Certified Public Accountant (CPA), Certified Business Manager (CBM), Certified Marketing Executive (CME), and Certified Sales Executive (CSE).



Our Speakers



Mrs. María de los Ángeles Rivera, CPA

Head of Tax and IBC Director

Kevane Grant Thornton

Head of Tax and IBC Director with over twenty nine years of tax experience; she is responsible for the administrative aspects of the tax department and coordinates the technical trainings of the tax professionals. Mrs. Rivera is also responsible for the publication of the firm's bi-monthly newsletter. She is a member of the American

Institute of Certified Public Accountants and an active member of the Tax Committee of the Puerto Rico Chamber of Commerce and participates in the Continued State Educational Program of the Puerto Rico State Society of Certified Public Accountants. Prior to joining the firm, Ms. Rivera worked for two international accounting firms.

Member of the Tax Committees and the Business Women Networks of the Puerto Rico Chamber of Commerce and Puerto Rico State Society of CPAs. Participates in the Continued Educational Program of the Puerto Rico State Society of Certified Public Accountants and the American Institute of Certified Public Accountants. On June 2012, María was awarded by the Puerto Rico State Society as one of its distinguished colleagues and to whom the Accountants' Week was dedicated. She is a summa cum laude graduate and holds a bachelor's degree in business administration with a major in accounting from Catholic University of Puerto Rico. She also earned a master's degree in professional accountancy with a major in taxation from the University of Texas at Austin.

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Mr. Carlos L. González Rodríguez, CPA, CMA

Vice President Finance Division, Triple-S

Management Corp. and PRCC President of the Insurance Committee

CPA Carlos Gonzalez Rodriguez graduated with honors from the University of Puerto Rico with a major in Accounting. He worked for KPMG for nearly 7 years and has over 21 years-experience as senior executive in various insurance companies and health provider groups in Puerto Rico. He has comprehensive experience within the insurance industry, in business development and reorganization towards profitability, process review, cost control strategies, negotiation, and is being trained in Total Quality Management and Lean Six-Sigma management techniques.

He currently works as Vice President at Grupo Triple S, Puerto Rico largest insurance group offering all the insurance products and services needed to be well protected. Until recently he was the Sub-Regional Chief Financial Officer overseeing the strategic and financial reporting responsibilities in the Caribbean, Central America, Chile, Uruguay, and Venezuela for AIG.

Carlos L. González Rodríguez, is former Director, Treasurer, and currently President of the Insurance Committee of the Puerto Rico Chamber of Commerce.



Mr. Richard Larkin
Director of Municipal Credit Analysis
Stoever Glass & Co., Inc.

Stoever Glass' Director of Credit Analysis. 41 years experience includes being S&P's Chief Municipal Rating Officer. Award of Excellence from National Analysts' Federation. All-Star Analyst Awards from Smith's Gradings for 8 consecutive years. Anthony Commission member promoted benefits of tax-exempt debt. Member of NACSLB, promoting best budgeting practices for governments. Helped implement Fitch's Default Study and authored report on how management practices improve ratings. Policy Committee member of Securities Industry & Financial Markets Association. Speaker at government conferences, published articles in public finance textbooks, and appears frequently on CNBC, Bloomberg, Fox Business News, the Wall Street Journal, BusinessWeek, Bond Buyer and the New York Times.



Mr. Jorge L. San Miguel, Esq.
Capital Member, Chair, Environmental Law and
Energy, Co-Chair, Government and Legislative
Affairs, Ferraiuoli, LL

Jorge L. San Miguel is a Capital Member and Chair of Ferraiuoli's Energy and Environmental Law Practice Group. He is also Co-Chair of the Government and Legislative Affairs Practice Group.

San Miguel is actively involved in environmental and energy law projects and has successfully represented clients before the PR. Electric Power Authority on matters related to power generation, renewable energy, including wind, solar and resource recovery facilities. In 2010, he served as a private sector member representative of the Puerto Rico Wheeling Committee

As a member of Ferraiuoli's Government and Legislative Affairs Practice Group, he represents businesses in policymaking, permitting, regulatory, restructuring, and economic development matters before the U.S. Congress, federal agencies, and the Executive and Legislative branches of the government of Puerto Rico.

On January 12, 2016, he testified before the US Congress Subcommittee on Energy, of the House Committee of Natural Resources, about "Energy Challenges and Opportunities Facing Puerto Rico" – relating to the development of PROMESA.



Our Speakers



Mr. John J. Rapisardi
Partner & Co-Chair of the Global Restructuring Practice, O'Melveny' & Myers

John J. Rapisardi is a partner in O'Melveny & Myers' New York office and Co-Chair of the Global Restructuring Practice. He has 30 years of domestic and international debtor and creditor restructuring experience across a variety of industries, including automotive, energy, casinos, chemical, healthcare, retail, real estate, satellite, sports franchises, textile and telecommunications.

Mr. Rapisardi specializes in leading large, complex financial restructurings that involve multiple legal disciplines. He advised the U.S. Treasury during the 2008 financial crisis as part of the Automotive Task Force which dealt with the restructurings of General Motors, Chrysler and Delphi, among others. His experience in Puerto Rico includes advising Caribbean Petroleum on its financial restructuring and an investor in acquiring, out of bankruptcy, a large uncompleted condominium project in San Juan.

John Rapisardi is a member of the American College of Bankruptcy (ACB), an honorary professional and educational association of tenured and highly regarded bankruptcy and insolvency professionals.

For the past eighteen years, John has been a regular bankruptcy columnist for the New York Law Journal, having authored over 100 articles.

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Mr. David A. Rodríguez-Ortiz, CPA
President & Chairman of the Board, PRCC

Mr. Rodríguez-Ortiz, assumed the Presidency of the Puerto Rico Chamber of Commerce on July 1, 2016.

He is a Certified Public Accountant since 1998 and a Certified Internal Auditor since May 2000. He is a member of the American Institute of Certified Public Accountants and the Puerto Rico

Society of Certified Public Accountants. He is also President of Sageza, LLC, a firm he established in 2010.

He has over eighteen years of experience in the public accounting field that includes working for two international CPA firms and two local CPA firms where he started as a Tax Specialist and later moved on to Senior Tax Associate, Tax Manager, Director of a Tax Department, and Partner in charge of new business development, the tax department and corporate advisory services.

His work experience has provided him with a solid corporate and financial background with ample knowledge in all matters related to Puerto Rico, United States, and International corporate and tax laws. Also, he gained varied exposure on business reorganizations of corporations and partnerships, and represented clients in administrative procedures at the Puerto Rico Treasury Department, Municipal Revenue Collection Center (CRIM) and municipalities.



Dr. David E. Bernier Popular Democratic Party (PPD)

David Enrique Bernier Rivera, is a dentist by profession and has served with distinction in important public service roles. He was appointed Executive Director of the Office of Youth Affairs of Puerto Rico in 2003 and Secretary of Sports and Recreation in January 2005.

He was elected President of the Puerto Rico Olympic Committee in 2008, responsible for organizing the 2010 Central American and Caribbean Games in Mayaguez, the 2011 Pan American Games in Guadalajara, and the 2012 Summer Olympics in London.

In January 2013, he was unanimously confirmed as Secretary of State of Puerto Rico, where he created the Morales Carrión Diplomatic and Foreign Relations School, opened several Puerto Rican trade promotion offices in foreign countries, and greatly reduced the backlog of business charters filings and intellectual property filings

Outside of politics, Bernier was an accomplished athlete. He was a member of the Puerto Rican national fencing team, and represented the island at the Pan American Games and in the Central American and Caribbean Games (1998). Bernier studied at the University of Puerto Rico at Cayey where he received a bachelor's degree in natural sciences. He then completed a doctorate in odontology at the University of Puerto Rico, Medical Sciences Campus



Mr. Manuel Cidre-Miranda Independent Candidate

Manuel Cidre's first working experience was in the pharmaceutical industry with Upjohn.

In 1978, he founded Los Cidrines, a leading firm in the manufacture, export, wholesale distribution, and retail sales of bakery and pastry products in Puerto Rico.

Manuel Cidre served as President of Los Cidrines until November 2015, when he announced his candidacy.

In addition to being a successful entrepreneur he has an outstanding record as a business and civic leader, having served as: President of the Puerto Rico Manufacturers Association, President of the Puerto Rico Products Association, President and founder of the Alliance for Puerto Rico Development, and Chairman of the Board of Directors of the Puerto Rico Small Business Development and Technology Center.

His commitment with Puerto Rico has also led him to help and serve multiple community, educational, and philanthropic organizations, such as: Fundación Comunitaria, SER de Puerto Rico, Echar Pa' Lante, Agenda Ciudadana, Instituto de Política Pública Universidad Metropolitana Sistema Ana G. Méndez (UMET), and member of the Board of Trustees of the Catholic University of Puerto Rico. Manuel Cidre graduated from The Pontifical Catholic University of Puerto Rico with a BBA in finance and marketing.



Our Speakers



Mrs. Alexandra Lúgaro, Esq. Independent Candidate

Alexandra Lúgaro Aponte is an attorney and businesswoman .

She graduated from the High School of the University of Puerto Rico at the age of 15 and was admitted to its Río Piedras Campus where she earned her Bachelor’s degree in Business Administration with triple concentration in Finance, Marketing and Economics and subsequently, her Juris Doctor.

In 2014, she obtained her Masters of Laws (LL.M.) from the Universidad Complutense de Madrid, where she is currently finishing her Doctorate in Financial and Taxation Law.

During the last decade she has served as Executive Director of two corporations, America Aponte and Associates and The Metropolitan New School of America, where she has submitted competitive proposals for federal and state funds with which to implement innovative science-based educational initiatives in Puerto Rico. For the last 15 years, she has successfully directed dozens of educational projects and millionaire budgets, improving student academic achievement in over 500 schools in Puerto Rico.

Also, through her private practice as a lawyer, she has provided legal assistance to those who are unfamiliar with the judicial system and can’t afford adequate legal representation.



Dr. Ricardo A. Rosselló-Nevares New Progressive Party (PNP)

Ricardo Antonio “Ricky” Rosselló Nevares[a] (born March 7, 1979) is a college professor, scientist and politician. He is the candidate for Governor of Puerto Rico of the New Progressive Party in the 2016 elections and the President of the New Progressive Party. A graduate of the Massachusetts Institute of Technology and the University of Michigan, Rosselló is the son of former Puerto Rico Governor Pedro Rosselló.

In 2010, Rosselló founded the political advocacy group Boricua ¡Ahora Es! that supports a change in the political status of Puerto Rico. After several years of political advocacy, on September 20, 2015 Rosselló announced he would seek the New Progressive Party’s nomination for Governor of Puerto Rico at a rally in the Roberto Clemente Coliseum.

In 2012, Rosselló founded Boricua ¡Ahora Es!, a political advocacy group that advocates changing Puerto Rico’s current political status. The movement featured a grass-roots educational campaign,[8] suggesting that involvement of the international community may be necessary for the United States government to take action.[9] Boricua ¡Ahora Es! actively campaigned during the 2012 Puerto Rico status referendum.

Rosselló married Beatriz Isabel in 2012. They have a daughter together, Claudia, born on August 21, 2014.[19] He has two brothers. He has gone to South America to work alongside other stem cell doctors in developing better stem cell treatment.



Mr. Francisco J. Rodriguez-Castro
President & CEO, Birling Capital, LLC

Mr. Rodriguez-Castro has been Managing Partner of Birling Capital since its creation and manages all aspects of its practice. Mr. Rodriguez-Castro, with over 25 years of experience, has been a key executive in government, global, multinational and public companies, as well as a key corporate advisor to multiple entities in a diverse array of market segments.

He has participated in the structuring over \$10 billion in Municipal Finance, Corporate, Commercial, Asset Based, AFICA, and Mergers and Acquisitions transactions.

Mr. Rodríguez Castro has been Managing Director at UBS, President & CEO of the Puerto Rico Economic Development Bank, and has held senior lending positions in the local corporate banking sector. He is also a key leader in promoting the private sector's participation in the formulation of the island's public policy, supporting the government in its efforts to achieve and maintain sustained economic development for Puerto Rico.

In addition to his management roles, he was the founder of the Private Sector Coalition, a not-for-profit association composed of leading business organizations in Puerto Rico.



Mr. Jorge Irizarry
Executive Director, Bonistas del Patio

Jorge Irizarry has been involved for over 25 years in corporate finance, municipal finance and commercial banking at leading entities. He has managed the placement of over 50 investment banking transactions in the US and Puerto Rico markets with a total value exceeding \$32B.

In 2013 Jorge joined Morgan Stanley Public Finance Division as Executive Director responsible for the Firm's business in Puerto Rico and the Caribbean.

In 2005 he joined the Government Development Bank and was later appointed President, directing its activities as fiscal agent for the Commonwealth of Puerto Rico, where he stabilized government credit ratings and market access. Previously, Jorge had been a Director at PaineWebber, covering Puerto Rico and Latin America and later founded an advisory firm specializing in strategic and financial consulting to clients in financial services and the public sector.

Jorge has developed long standing relationships with leading Wall Street firms, commercial banks, securities law firms, institutional investors and rating agencies. He has also acted as spokesman to the capital markets on all financial matters regarding Puerto Rico.

Jorge holds an MBA from the Harvard Business School and a Bachelor's Degree in Finance from NYU.



Our Speakers



Mr. Héctor Negroni
Principal, Fundamental Advisors

Hector Negroni is the Co-Founder, Co-Chief Executive Officer, and Chief Investment Officer of Fundamental Credit Opportunities (FCO). Mr. Negroni has been a pioneer in proprietary trading in the municipal market for over 20 years, leading innovation in public/ private financing, military housing privatization, basis arbitrage, Tender Option Bond securitization, municipal derivatives, and a host of structured solutions.

Prior to forming FCO, he was the head of municipal trading at Goldman Sachs, overseeing all capital commitments, flow trading, money markets, collateralized lending and issuer derivatives. Mr. Negroni joined Goldman Sachs as a Managing Director in 2005, to build and lead the Municipal Proprietary Trading and Structured Products businesses. He later assumed responsibility for the broader municipal trading franchise in 2007. Prior to joining Goldman, Mr. Negroni ran the municipal structured arbitrage desk at Société Générale.

Mr. Negroni began his career in municipal securities at Citigroup and Lazard Frères in various proprietary and structuring roles. Mr. Negroni recently served on the Municipal Division Executive Committee of the Securities Industry and Financial Markets Association (SIFMA). He earned a B.S.E. from the Wharton School of the University of Pennsylvania.



Mr. Fernando J. Viñas
Managing Director, Samuel Ramírez & Co.

Fernando J. Viñas is an investment banker and Managing Director at Ramirez & Co. in San Juan.

He has over 25 years of experience in corporate and government financing, having served as: Senior Vice President, Public & Corporate Finance at BBVA Securities, San Juan; at Chase Manhattan Bank, San Juan, he was Vice President, Corporate Finance Group (Relationship Manager, Commonwealth of Puerto Rico); and Resident Vice President, Citibank, San Juan, Corporate Banking Group and Public Finance Unit.

Mr. Viñas has collaborated on many economic development initiatives for Puerto Rico including: (1) Sale of Telefonica PR to GTE. (2) Advisor to Thames on the Super Aqueduct Project. (3) Financing for the AEE fiber optic network. (4) Creation of the Finance Corporation for Municipal Financing. (5) Collaboration with Puerto Rico’s Senate on Law 185 of 2014, the Private Equity Funds Act.

He is a graduate of the University of Puerto Rico, BA Economics and Penn State University, MA Economics.



Mrs. Graciela C. Eleta
CEO, GFR Media

Graciela C. Eleta is a seasoned, well rounded professional with over 30 years of Marketing, Media and General Management experience. Her demonstrated strengths are in the areas of strategic planning, organizational leadership, brand building, consumer insights, marketing, advertising, and media. Ms. Eleta's core expertise is in the Puerto Rico and U.S. Hispanic Markets.

She is currently CEO of GFR Media, the largest media company in Puerto Rico. They are publishers of El Nuevo Dia, Primera Hora and Indice brands. Their multiplatform offerings include print, digital, video, Out-of-Home (OOH), events, on-site activations, daily deals, e-coupons, and data products.

Prior experience includes serving as Senior Vice President, Brand Solutions at Univision Communications; Vice President, Multicultural Business Development at Proctor & Gamble; and General Manager/Vice President at P&G Puerto Rico.

Ms. Eleta graduated from Wellesley College, B.A. Economics, Magna Cum Laude, and from Boston College with an M.B.A. degree in Marketing.



Mr. Rafael Rojo
Partner, Empresas VRM

Mr. Rafael Rojo is a partner at Empresas VRM, one of Puerto Rico's leading real estate development firms specializing in master planned residential communities and responsible for over 10,000 housing units built and delivered in the island. Rojo and his partners are also involved in real estate development in several US markets, mainly in the Orlando, Delray Beach, Opa Locka, Florida markets and also Atlanta, Georgia.

VRM's and Rojo's latest effort have expanded the company's footprint to Dominican Republic where the company has under construction a 72 unit, 20 story high rise in Santo Domingo and an 800 unit social interest community in Santo Domingo Este.

Mr. Rojo has been recognized for his hard work and roles in various efforts on important public policy and economic issues, among them are Caribbean Business Person of the Year, SME Top Management Award in Construction and the Industries Defense Award from the Puerto Rico Builders Association.



Our Speakers



Mr. Dionisio Trigo President, Restaurant Operators, Inc.

Dionisio Trigo has been in business for almost 60 years. The roots of the family business can be traced back to 1868 in San Juan PR as a shipping and commercial enterprise. In 1961 Mr. Trigo founded his first manufacturing company producing animal feed in Cataño. This was followed by nine different companies and

businesses he founded or co-founded which became leaders in their respected markets employing several thousand persons in PR.

As an entrepreneur in diversified areas of manufacturing, distribution and finance he had to learn through many tough challenges and mistakes that he had to build strong management teams in these enterprises to develop their businesses and make them successful. Some of the brands own or under franchise by these businesses are: CASERA, LONGHORN, SIZZLER, OLIVE GARDENS and now RED LOBSTER.

Throughout his long career Mr. Trigo has been very active in areas outside his business interests that have helped develop our Island's economy such as founding and being first president of "Asociación de Productos de PR" In 1960, presiding the "Asociación De Libre Empresa" and as a member of president Reagan's council for the Caribbean Basin Initiative.



Mr. José Vázquez Barquet, Ph.D. PRCC Former President & Partner PR Subway Restaurants

Dr. José Vázquez Barquet is Subway Restaurants' Development Agent (master franchisee) in Puerto Rico, with over 225 stores in the Island. He is also Vice President of Operations for Subway Puerto Rico, and personal owner of 17 restaurants. Prior to this, Vázquez worked in Academia as VP of Finance and then as

Academic Dean of the Polytechnic University of Puerto Rico.

Mr. Vázquez was the 2015-2016 Chairman of the Board of the Puerto Rico Chamber of Commerce (CCPR). He has been an active member of CCPR since 2000 and has actively participated in several committees. He was elected and served as member of the Board of Directors from 2006-08. He was then reelected and served as Treasurer from 2012-13. Previous to his experiences in academia and as a businessman, Vázquez served as an officer in the U.S. Air Force. He later worked in private industry as Senior Financial Analyst for Lockheed Martin Aerospace in New Orleans, Louisiana, and as Financial Manager of Kraft Foods USA Dairy Group in Philadelphia, Pennsylvania. Vázquez was President of the Small Business Technology Development Center's External Board (SBTDC) from 2007-2011, and is a graduate of the Price- Babson Symposium for Entrepreneurship Educators (SEE) at Babson College. He is also an Independent Director of the Board of Directors of the Santander Asset Management Family of Funds. Mr. Vazquez has a Ph.D. in Management of Higher Education from the University of Pennsylvania and an MBA in Finance from the University of North Dakota.



Mr. Antonio L. Medina-Comas, P.E.

Immediate Former Executive Director of PRIDCO

Antonio L. Medina Comas has the mission to position Puerto Rico as a global leader in the knowledge and innovation economy, driving economic development and new jobs to the Island. PRIDCO's Executive Director has dedicated a great part of his professional career to the execution of strategic projects, with over 20 years of experience at Merck Sharp & Dohme.

From the Americas, to Europe and Asia, Medina Comas has occupied several positions, most recently as Chief Finance Officer at Merck Sharp & Dome in Brazil.

During his career, he has had the role of Global Supply Analyst, Business Development Manager, Director of Financial Evaluation, Senior Finance Director of Manufacturing and Regional Finance Director for Central America & Caribbean. He began his career with Merck as manufacturing engineer for the site located in Barceloneta, Puerto Rico, and before that he also worked in the area of software development. As Chief Finance Officer in Brazil, Medina Comas headed the integration of the financial operations after Merck's fusion with Schering Plough. This resulted in a significant reduction of operational costs, focused on sales growth, while complying with regulatory standards. His academic credentials include a Master degree in Business Administration (MBA) from the Wharton School of Business of the University of Pennsylvania, and both a Master and Bachelor degrees from the Rensselaer Polytechnic Institute in New York. Spanish is his native language and he's also proficient in English and Portuguese. Responding to the request to serve the people of Puerto Rico, Medina Comas was appointed and confirmed as the Executive Director of the Puerto Rico Industrial Development Company (PRIDCO). He's been in charge of the position since January 2, 2013 as part of the cabinet of Puerto Rico's Governor, Alejandro García Padilla.

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Mr. Richard Allan Shinto, M.D., MBA

President & CEO for MMM Holdings, LLC

Dr. Richard Shinto is President and Chief Executive Officer for MMM Holdings, LLC and Innovacare Health Solutions. He has more than 20 years of clinical and operational healthcare experience.

Prior to joining MMM Holdings, he served as Chief Operating Officer and Chief Medical Officer for Medical Pathways Management Company. Also, was President and CEO of North American Medical Management from 2004 to 2012.

Dr. Shinto is a specialist in Internal Medicine and Pulmonology. He holds a B.S. degree from the University of California at Irvine, his medical degree from the State University of New York at Stony Brook and an M.B.A. from University of Redlands.



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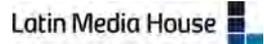
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Panelistas Invitados:



Sr. Eduardo Zelina
Principal, Qinetix Group, LLC



Sr. Luis O. Maldonado Irizarry
Gerente, Milliman, Inc.

Proyecto de Medicamentos: ¿Qué se puede hacer?

Panelistas Invitados:



Sr. Jason Borschow
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Abarca Health, LLC



CPA Raúl Rodríguez
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Luis Garratón, Inc y
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Ing. Ricardo A. Rivera-Cardona,
Director Ejecutivo, Administración
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Últimas Noticias: La Promesa de Salud en Puerto Rico

Orador Invitado:



Hon. Pedro R. Pierluisi
Comisionado Residente de
Puerto Rico Congreso de los EEUU
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ObamaCare 2017- Un Repaso Rápido de Oferta Nueva

Panelistas Invitados:



Sra. Camalis Flores
Vicepresidenta de Ventas
Comerciales, Medical Card System



Sr. Jaime R. Pericas Alfaro,
HIA, MHP, CHC, FAHM
Practice Leader/Commercial Sales
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Sr. Manuel Martín, CIC, CRM, MBA
Vicepresidente Auxiliar de Ventas,
Mapire Life de Puerto Rico



Sr. Gustavo A. Pérez Fernández
Vicepresidente de Ventas y
Mercadeo, Triple-S Advantage

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Oradora Invitada:



Sra. Isabel Rullán
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