



## **Joel Kratzer, CPA (Inactive)**

*Consultant*

### **ABOUT JOEL**

Joel is an accomplished senior-level executive with 35+ years of experience serving in highly regulated business and accounting environments. His expertise includes corporate governance, risk management, strategic planning and execution, mergers and acquisitions, financial and statutory reporting, treasury management, and process improvements.

A skilled CPA (Inactive), Joel's extensive knowledge stems from a successful and long-tenured career at a super-regional insurance carrier ranked as a top 20 mutual insurance company in the U.S., where he advanced from accountant to numerous accounting management positions, including in budget & cost accounting, reinsurance, and property/casualty & life accounting, before serving as assistant vice president of corporate accounting and vice president of accounting. He also has experience advising several companies, including a regional insurance group and a software development company, as an accounting consultant and transition/change management consultant.

Joel deeply understands financial reporting for internal management and external compliance purposes, including multi-company reporting, intercompany transactions, cost accounting, GAAP accounting, investment accounting, reinsurance accounting, and specialized regulatory methodologies. He is adept at financial planning and analysis, budgeting, proforma forecasts, cash and invested funds management, and due diligence analysis. His skill set includes experience with multiple accounting, investment, statistical, and ad-hoc reporting systems.

A capable project manager, Joel is comfortable leading teams of accounting professionals, managing the end-to-end procurement cycle, designing and implementing application systems, and coordinating audits and compliance examinations. He enjoys coaching and mentoring others, empowering them to succeed. Clients appreciate Joel's outstanding leadership skills as he provides their organization with insightful observations and actionable solutions.

### **INDUSTRY EXPERIENCE**

Asset Management, Banking, Brokerage, Credit Unions, Employee Benefit Plans, Financial Services, Insurance, Investments/Investment Companies, Mortgage Banking

### **EDUCATION**

- The Ohio State University, Bachelor of Science in Business Administration, Accounting

## **CERTIFICATIONS**

- CPA – Certified Public Accountant – Ohio (Inactive)