

Distinguished Programs Launches Marine Cargo Insurance Offering, Appoints Ralph Salce to Lead New Practice

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Distinguished Programs, a national insurance program manager and managing general agent (MGA), has announced the launch of a new Marine Cargo insurance program in the USA, further expanding its specialty underwriting portfolio. The program will be led by industry veteran Ralph Salce and is expected to begin underwriting in the first half of 2026.

The new offering will provide comprehensive marine cargo solutions, including cover for global transit exposures, stock throughput, and specialised logistics risks. It forms part of Distinguished's wider growth strategy, which focuses on building niche programs led by experienced underwriting teams operating with a high degree of autonomy.

"Expanding into Marine Cargo is a natural extension of our strategy to build specialty programs led by best-in-class talent," said Steve Sitterly, Chief Operating Officer and Chief Underwriting Officer at Distinguished. "Ralph and his team bring the experience and market credibility needed to make an immediate impact."

Salce, who will serve as President of Distinguished's Marine Cargo program, brings more than 30 years of experience in ocean marine operations, portfolio underwriting, and strategic leadership. He previously led the Ocean Marine division at Tokio Marine America and is widely recognised for driving profitable growth and operational discipline.

"The marine cargo market continues to evolve, and there is a clear need for experienced underwriting

leadership," Salce said. "We are intentionally building a program that combines proven expertise, strong relationships, and a disciplined underwriting approach. Distinguished provides the platform and support to do that the right way."

The Marine Cargo team brings more than 100 years of combined experience and includes:

- **Derek Gibbons**, with over 20 years of underwriting experience across ocean cargo and inland marine portfolios, specialising in high-volume portfolio analysis and project management.
- **Ralph Santoro**, contributing more than 50 years of experience in ocean cargo management and marine insurance, with a career spanning INA, AIG, Allianz, Hanover, and Tokio Marine.
- **John Murillo**, an ocean marine professional with 18 years of experience, known for strong broker relationships and service delivery, particularly in South Florida.
- **Jose Schloessman**, a West Coast-based cargo production underwriter with more than a decade of experience and hands-on port and terminal operations expertise, and a graduate of the California Maritime Academy.

The Marine Cargo program will complement Distinguished's existing product lines, which span fine art and collectibles, environmental risks, real estate, community associations, hotels, surety, restaurants, executive lines, and inland marine.

More information is available via the Distinguished Programs website.