

John T. Fees

John Fees is a serial entrepreneur with direct experience building technology-enabled ventures at the intersection of financial services and education. His success in this arena has led to the sale of two prior business ventures, Y2M and Members Connect, to Viacom and JP Morgan Chase, respectively.

In 2009, Fees sought to bring these same groundbreaking strategies to the insurance industry by co-founding [Next Generation Insurance Group, LLC](#), a national specialty insurance holding company. NGI's ventures include Bindable and GradGuard.

GradGuard is the authority in designing insurance programs and services that reduce the risks of college life. More than 700 colleges and universities trust GradGuard to protect their students with its pioneering tuition and renters insurance programs. Since 2009, GradGuard's leading insurance programs have protected the investment in higher education of more than 1.8 million members. As a result, the Financial Technology Report has recognized GradGuard as one of the Top 100 Financial Technology Companies in 2022, 2023, 2024, and 2025. Additionally, GradGuard has been recognized as one of the Best Places to Work by the Phoenix Business Journal in 2024 and 2025.

As a business platform, GradGuard seeks to reduce the financial costs of college by enabling schools to mitigate the risks facing higher education. Specifically, the business publishes Higher Ed Risk magazine to more than 5,000 higher education leaders and trustees. In addition, the business is piloting new services that seek to transfer the risk caused by third parties such as vendors and constituent organizations.

Fees is a graduate of Arizona State University, where he received a Bachelor of Science in History, and of Harvard Business School, where he earned a Master of Business Administration.

John Fees lives in Phoenix, Arizona, with his wife, Melissa Soza Fees, Ph.D., and together they have five children. He supports many non-profit organizations, including being the Chairperson for Arizona Education Forward, Director of College Parents of America, Co-Founder of

Leadership Now Arizona, and Founding Director and investor in Pathways to Learning, which provides leadership experiences to 8,000 students annually. Fees was recognized as one of the Top 25 InsurTech Executives by The Financial Technology Report in 2020 and one of the Top 16 Leaders by InBusiness Phoenix in 2025.