2011-2012 BOARD MEMBER BIOGRAPHIES

KEN BARRETT – BOARD MEMBER
Chief Executive, Besso Re Limited
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Ken has over 40 years experience in insurance, starting in 1971 as a broker.

In 1972 Ken moved to the Merrett Group at Lloyd's as a trainee underwriter and in 1976 was given responsibility for underwriting certain property reinsurance business. This led to underwriting responsibility in other lines of business, specifically Medical Malpractice and other Professional Liability. Following on from this Ken was then appointed Treaty Underwriter of the Merrett non-marine syndicate in 1984 and, was appointed deputy underwriter of the syndicate in 1986.

In 1989 Ken was appointed Active Underwriter of syndicate 1066, which was a specialist in North American Casualty Reinsurance, specifically Medical Malpractice for Physician and Hospital insurers, Commercial Auto and Workers Compensation.

In 1993 Ken joined Zurich Financial Services London Reinsurance Company as Chief Underwriting Officer and a member of the company's Executive Committee. In 1999 Ken started his own underwriting agency, underwriting on behalf of a number of Lloyd's syndicates, which ceased operation in 2001 following the merger of a number of syndicates the agency was representing.

In 2001 Ken joined the Willis Group as an Executive Director with responsibility for production and marketing of North American casualty business.

Ken joined the Besso Group in September 2003 as Chief Executive Officer of Besso Re. Besso Re is staffed with a group of very experienced Executives who are familiar with worldwide Property and Casualty reinsurance.

DUNCAN DALE – BOARD MEMBER
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Duncan Dale is the Head of the Property and Casualty business unit in Amlin London.

He started out in the insurance industry in 1982 in the London company reinsurance sector, before entering Lloyd's with the Merrett Underwriting Agency in 1989.

In 1994, he joined JE Mumford Syndicate, which was a predecessor to Amlin Syndicate and transitioned from claims management responsibilities to underwriting.

He assumed full responsibility for the Casualty underwriting in late 2000 and successfully ran that business until 2008 when he assumed responsibility for the Property & Casualty business for Amlin in London. His broader responsibilities include the property insurance, accident & health, transportation, professional lines and casualty underwriting on an insurance and reinsurance basis. He is also a member of the Amlin London Executive Committee which oversees all London business units.

Duncan is an Associate of the Chartered Insurance Institute, Chairman of the LMA Casualty Reinsurance Business Panel, Deputy Chairman of the LMA Non-Marine Committee and a regular speaker at industry events.

SANFORD "SANDY" ELSASS – CHAIRMAN OF THE BOARD

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Sanford "Sandy" Elsass is President of Uni-Ter Underwriting Management Corporation (UUMC) and a director of U.S. RE Companies, Inc., an international financial services and reinsurance brokerage firm. UUMC is a subsidiary of U.S. RE Companies that builds and manages risk retention groups in the healthcare industry. The risk retention groups provide general and professional liability insurance to long-term care facilities, physicians, surgeons, nurses, other healthcare professionals, and related businesses in 48 states. Mr. Elsass joined the U.S. RE Group in 2002 and serves as a senior officer.

Mr. Elsass has been in the insurance industry and related business for 30 years. He serves currently as a director of the Nevada Captive Insurance Association, the National Risk Retention Association (presently Chairman), and Sunshine State Insurance Company of Florida.

Prior to joining U.S. RE, he was an investment banker with Marsh Beny and Co. Earlier, he was president of Montgomery & Collins, a wholesale insurance broker that was sold to

Marsh & McLennan. Elsass is a former director of Wainwright Bank & Trust Company of Boston.

GLORIA H. EVERETT – BOARD MEMBER

President & CEO MedAmerica Mutual RRG, Inc
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Gloria Everett is MedAmerica Mutual's President and Chief Executive Officer.

Gloria's career began as a healthcare administrator with Kaiser Permanente. Her insurance career got underway at Norcal Mutual, then onto Fireman's Fund and TIG. In 2000, she teamed with a delegation of 14 international operating companies to form Fairfax Financial Holdings EBusiness Solutions. Gloria currently sits on two outside board of directors and is a strong legislative advocate for emergency physicians' liability reform in Washington and Sacramento. She earned her bachelor of art's degree from St. Mary's College.

MedAmerica Mutual Risk Retention Group, Inc., founded in 1992, is a self-managed captive offering professional liability insurance to emergency physicians and their medical groups. The company has grown and thrived during her 10-year tenure. Gloria has tripled the size of the company and reported positive net income every year.

DAN LABRIE – BOARD MEMBER

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Dan Labrie is president and CEO of Housing Authority Insurance Group, a family of 10 companies serving the insurance and risk management needs of public and affordable housing communities. Housing Authority Insurance Group includes a risk retention group, two insurance companies, an insurance agency, and a software company. The other companies provide a range of products and services, including web-based training and association management.

During his 35 years in the insurance business, Mr. Labrie has engaged in commercial underwriting in the primary and reinsurance markets. This includes underwriting large multinational accounts and managing offshore group captives.

Mr. Labrie earned an MBA from the American Graduate School of International Management and a bachelor's degree in business from Western New England College.

Mr. Labrie holds the ARM risk management designation and is a certified Public Housing Manager. He served as Board Chair for the Vermont Captive Insurance Association (VCIA) and the Captive Insurance Companies Association (CICA). He also served as a director of the International Center for Captive Insurance Education (ICCIE) and is an active member of Vistage.

ROBERT H. "SKIP" MEYERS, JR. – GENERAL COUNSEL

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Robert H. ("Skip") Myers, Jr. is the managing partner of the Washington, D.C. office of the law firm of Morris, Manning & Martin. Mr. Myers is a graduate of Princeton University and the University of Virginia Law School. His practice specializes in financial services, regulatory and corporate issues. He represents a variety of insurance entities, trade associations, and other corporations.

He has written, spoken, and presented testimony on various issues, including the antitrust regulation of the financial services industry, the utilization of interstate compacts for insurance regulation, federal initiatives regarding the regulation of the business of insurance, financial services reform, privacy, the Liability Risk Retention Act, the Terrorism Risk Insurance Act, and a variety of cases related to captive insurance companies. His articles have appeared in the Journal of Insurance Regulation, Journal of Reinsurance, Risk Management, Journal of Taxation, The Brief, Best's Review, The Risk Retention Reporter, and other publications. He co-authored "Insurance Regulation in the Public Interest: Where Do We Go From Here?", which won the best article award from the Journal of Insurance Regulation in 1994. He was nominated to, and is included in, the Guide to the World's Leading Insurance and Reinsurance Lawyers.

Mr. Myers has served as the Chair of the Public Regulation of Insurance Law Committee of the American Bar Association. He is a member of the District of Columbia and Maryland Bars and is a member of the Federation of Regulatory Counsel and has served as the Chair of its Board.

Morris, Manning & Martin, LLP is a law firm located in Atlanta, Georgia and Washington, D.C. The firm has over 200 lawyers engaged in a sophisticated business and litigation practice. The firm has strong corporate, insurance, healthcare, privacy and financial services groups in Atlanta and Washington. Mr. Myers is based in the firm's Washington office.

ROD NOFZIGER – VICE CHAIR/CHAIR-ELECT

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Rod Nofziger serves as the Chief of Staff for the Owner-Operator Independent Drivers Association (OOIDA). In his present capacity, Mr. Nofziger oversees various advocacy and business operational activities for the Association as well as the OOIDA RRG.

Prior to his current role, Mr. Nofziger served as OOIDA's Director of Government Affairs where he directed the Association's federal legislative and regulatory lobbying efforts. Prior to his time with OOIDA, Rod was employed by the U.S. House of Representatives Committee on Transportation & Infrastructure and was employed as a lobbyist for Washington, DC-based law firms.

Mr. Nofziger holds a Bachelor's Degree in Business Management from Hillsdale College and a Master's Degree in Education from Goucher College.

MICHAEL J. SCHROEDER – BOARD MEMBER

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Mr. Schroeder is a founder of Allied Professionals Insurance Company (APIC) and has an extensive background in alternative healthcare. He has represented the American Chiropractic Association, the California Chiropractic Association, the California State Board of Chiropractic Examiners, the American Podiatric Medical Association, the California Podiatric Medical Association, the California Acupuncture Association, and the California Chapter of the American Massage Therapy Association and has formed and been a member of numerous boards and foundations serving the allied and alternative health professions. Mr. Schroeder also founded the National Chiropractic Council, the American Acupuncture Council, and the American Massage Council, all of which are insurance *purchasing groups*.

Mr. Schroeder holds a Bachelor's Degree in History and a Juris Doctorate from the University of Southern California and currently serves as a member of the USC Law Board of Counselors. He is admitted to practice before the bar in California and Hawaii and possesses the prestigious "A-V" rating for ethics and legal ability from Martindale-Hubbell. He is also admitted and qualified to practice before the United States Supreme Court.

REBECCA L. SMART – BOARD MEMBER

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Rebecca Smart currently serves on the NRRA Board of Directors and is a past Chairman of the Board.

Ms. Smart is corporate secretary and legal counsel for LPAC. LPAC provides contractual liability insurance coverage to financial institutions who are members of Lenders Mutual Benefit Association for their debt cancellation programs. Ms. Smart 's duties for LPAC include providing legal services related to regulatory, contractual and coverage issues. She has 30 years of experience in insurance regulatory, claims and corporate legal work including experience working on various regulatory boards. Ms. Smart is a participant in various industry trade groups and active in pertinent committee work of the American Council of Life Insurers, Consumer Credit Industry Association and the Nebraska Insurance Federation. She also serves as a director on the Nebraska Life and Health Guarantee Association Board. She regularly attends NAIC meetings and has developed significant contacts with regulatory and industry representatives throughout the years.

Ms. Smart received both her undergraduate and law degrees from Creighton University in Omaha, Nebraska.

DERICK A. WHITE – BOARD MEMBER

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Derick White, President, Strategic Risk Solutions (Vermont), Ltd. Derick is responsible for the oversight of SRS' clients and staff in Vermont and the eastern U.S., and is the Practice Leader for Risk Retention Groups.

Derick has been in captive insurance since 1989. Prior to joining SRS, Derick was the Director of Captive Insurance for the Vermont Department of Banking, Insurance, Securities & Health Care Administration. There he was responsible for the administration and regulation of captive insurance companies including risk retention groups. He has

reviewed over 550 captive formations including approximately 100 RRG applications for licensure by the Department.

Derick was also an active member of many committees at the NAIC including the Risk Retention Group Handbook Working Group, the RRG Corporate Governance Task Force and the RRG (E) Task Force. He is also past President of the Society of Financial Examiners and serves on the Board of Directors for the National Risk Retention Association and various committees.

Derick received his BA in Economics from the University of Vermont and is a Certified Public Accountant and a Certified Financial Examiner.

TROY WINCH – TREASURER

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Troy Winch is a Certified Public Accountant (CPA), who has nearly twenty years of experience in the formation and management of captive insurance companies and in 2007 was appointed as a Director and Treasurer for the National Risk Retention Association board, a national Association representing the interests of entities formed under the Federal Liability Risk Retention Act. His background includes four years working in the Vermont captive industry, three years in the Hawaii captive industry and most currently, responsible for the oversight of Risk Services' seventy plus captive clients domiciled in a variety of onshore and offshore domiciles. Under Troy's guidance, Risk Services has formed more new Risk Retention Groups in the past decade than any other captive management firm.

Troy has worked with a diversified group of single parent captives, group/Association captives, Risk Retention Groups and segregated cell facilities domiciled in Arizona, Montana, Bermuda, District of Columbia, Hawaii, Nevada, South Carolina, Delaware and Vermont. His client base has been from a variety of industries such as transportation, auto warranty, health care entities, health care professional groups, long-term care facilities, higher education, retail, life insurance, travel, advertising, and non-profit organizations. His responsibilities for these clients includes preparation of the application for licensure, oversight and review of the day to day operations, quarterly and annual statements for filing with the NAIC and other regulatory agencies, regulatory compliance filings, serving in officer and director roles and making Board of Director's meeting presentations.

Prior to entering the captive and alternative risk transfer industry, Troy was employed by the "Big 4" accounting firm of Ernst & Young, LLP. Troy is a 1992 graduate of Mercyhurst

College in Erie, Pennsylvania, graduating Summa Cum Laude with a Bachelor of Arts in Accounting.

KIM WYNKOOP – SECRETARY

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Kim Wynkoop is the Legal Counsel for the Ophthalmic Mutual Insurance Company (OMIC), a risk retention group domiciled in Vermont and based in San Francisco, California. Formed in 1987 by members of the American Academy of Ophthalmology, OMIC provides professional liability insurance to the Academy's ophthalmologist members nationwide, as well as their business entities and ancillary personnel.

A current member of the California Bar, Ms. Wynkoop received her BA from the University of California, San Diego, and JD from the University of Oregon. She has been with OMIC fourteen years and provides corporate governance, regulatory, coverage, and other legal guidance to the company. She is a member of the Physician Insurers Association of America Corporate Counsel Section and the Vermont Captive Insurers Association. She is a current member and past Chair of NRRA's Board of Directors.

JOSEPH E. DEEMS – EXECUTIVE DIRECTOR

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Until his agreement to serve as Executive Director, Joseph (Joe) Deems served as a member and Secretary of the Board of Directors of the National Risk Retention Association (NRRA). He continues to serve as Chairman of the NRRA *Government Affairs Committee* (GAC), which he took over in 2008. The GAC generates and manages NRRA's response to all developing regulatory or legislative changes and judicial matters which would adversely impact risk retention and purchasing groups across the country. The GAC oversees four (4) other subcommittees.

Mr. Deems has over 37 years' experience as an attorney licensed to practice before both state and federal courts with an emphasis on insurance law. His present practice also includes transactional corporate affairs, business formation and regulatory issues. He frequently serves as a neutral mediator and arbitrator and has testified as an expert witness. Mr. Deems has been in private practice since 1978. For six years, he also served as general counsel to a risk retention group. He is a regular speaker at industry events and has published articles in numerous publications.

Among other law related and community activities, Joe has served as International Justice (President & Chairman), General Counsel, and on the Executive Board of Directors of Phi Alpha Delta Law Fraternity, International, and that of its wholly owned Public Service Corporation located in Washington, D.C. He received his J.D. from Southwestern University School of Law and a B.A. from Loyola University of Los Angeles, California. He lives in Tarzana, California.