

2016 -2017 BOARD MEMBER BIOGRAPHIES

STEPHEN R. CRIM, ASRRG – BOARD MEMBER

C&S Specialty Underwriters, LLC
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Mr. Crim is a founding partner of C&S Specialty Underwriters, LLC (C&S), a managing general underwriter that specializes in underwriting commercial casualty insurance risks that are underserved by the standard markets. C&S acts as the Program Manager for American Safety Risk Retention Group, Inc. (ASRRG), and underwrites on behalf of ASRRG as well as other insurance companies for a variety of risks, including environmental and construction.

Prior to founding C&S, Mr. Crim was President and CEO of American Safety Insurance Holdings, Ltd. (ASI), a publicly traded Bermuda-based insurance holdings company listed on the NYSE. Mr. Crim joined ASI in 1990 as Vice President of Underwriting, and was responsible for all underwriting functions of the Company. Prior to joining ASI, Mr. Crim was employed in the underwriting departments of Aetna Casualty and Surety and The Hartford Insurance Co. between 1986 and 1990.

Mr. Crim has over 28 years of experience in the insurance industry. He received a Bachelor of Science degree in mathematics with an outside field in business from Indiana University in 1986. He is a current member of the Boards of Directors of NRRRA, the Atlanta Chapter for the American Red Cross and the Aquinas Center of Theology.

DUNCAN DALE – BOARD MEMBER

Dale Underwriting Partners
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Duncan Dale is a highly experienced underwriter in the London/Lloyd's market. He started his career in 1982, initially in the London reinsurance sector and entered Lloyd's in 1989. Following a long career at the Amlin Syndicate, where his last position was the Managing Director of Amlin London, he left in order to establish his own Syndicate. Duncan is an Associate of the Chartered Insurance Institute and the past Chairman of the Lloyd's Market Association's Casualty Reinsurance Business Panel and the Non-Marine Committee and is a current member of the Board of Directors of NRRRA. The Dale Underwriting Partners

Syndicate at Lloyd's writes DWP of \$150m and is highly focused on providing solutions and introductions to the RRG industry.

SANFORD "SANDY" ELSASS – IMMEDIATE PAST CHAIR

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Sanford "Sandy" Elsass recently joined Structured Health Management Innovation as President. He continues to be Principal and Managing Director of Encore Partners, LLC, consultants to the insurance industry. He has served for three years (2012-2015) as Chairman of the National Risk Retention Association. Sandy became involved in the risk retention sector when he formed and managed risk retention groups to serve the long-term care industry, physicians and nurses. Over the past 30 years, Sandy has held senior positions in the insurance industry. He was CEO of Montgomery & Collins, one of the five largest insurance wholesalers in the U.S. He grew the company over six years and arranged its sale to Marsh McLennan in 1999. Sandy began his insurance career with MacIntyre, Fay & Turner in Newton, Massachusetts, which grew into one of the top 50 insurance agencies in the country under his leadership.

NANCY GRAY – TREASURER

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Nancy Gray is Regional Managing Director – Americas for Aon Insurance Managers and has over 20 years of experience in the captive and insurance industry. Nancy joined International Risk Management Group (IRMG) in 1996, which was merged into Aon Insurance Managers in 2001. She previously worked at Ernst & Young, Johnson & Higgins and Price Waterhouse. When Aon Insurance Managers and IRMG merged their worldwide operations, Nancy assumed the position of Deputy Managing Director of the combined Vermont captive operation. Nancy was promoted to Executive Director in 2005 and to her current role of Regional Managing Director in 2009. She is responsible for overseeing the captive management operations located within the western hemisphere. In addition to her management responsibilities, Nancy acts as a senior advisor to several large captives as well as assisting new clients in evaluating and implementing captive programs.

Nancy has a BS in Accountancy and an AS in Management from Bentley College located in Waltham, Massachusetts, and has attained the CPA, CPCU and HIA designations.

Nancy has served as a Director and Treasurer of the International Center for Captive Insurance Education and as a Director of the Vermont Captive Insurance Association. She also serves as an Officer and/or Director for a number of captive insurance company clients.

JON HARKAVY - *SECRETARY*

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Jon Harkavy, Vice President and General Counsel for Risk Services LLC, has for many years been a strong advocate in the legal and political arena on behalf of captive clients and the alternative insurance market community. Over the past 5 years, Risk Services has been one of the largest captive managers of Risk Retention Groups in the United States. He served for eight years as Director of Governmental Affairs and General Counsel to the Risk and Insurance Management Society (RIMS) during which time Jon played a key role in the enactment of the Federal Liability Risk Retention Act Amendments of 1986. Jon has served as Chairperson of the Vermont Captive Insurance Association (VCIA), was Vice Chairperson of the National Risk Retention Association (NRRRA), a past Chairman of the American Bar Association's Self Insurers and Risk Managers Committee, a past Director on the Board of the Captive Insurance Council of the District of Columbia and is currently serving as a Director on the Board of the Nevada Captive Insurance Association. He serves on the faculty of the International Center for Captive Education.

Jon is a graduate of Temple University School of Law and a published author in numerous trade publications including Bests Review, Business Insurance, National Underwriter, and Risk Retention Reporter.

DAN LABRIE -- *CHAIRMAN OF THE BOARD*

President

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Dan Labrie is President of Valdor Consulting LLC, a company incorporated in CT, which provides consulting services to the captive insurance industry. In addition Dan is a senior

advisor with Hanover Stone Partners and is a reporter for captive.com. Previously he served for 19 years as President and CEO of HAI Group, a family of 12 companies providing insurance and added value services to public and the affordable housing industry. Dan is a former Chair of VCIA and CICA Board of Directors. He is currently the Chair of NRRA. He also is one of the founder of ICCIE and served on the Board of Directors. Dan has engaged in commercial underwriting and marketing in primary, reinsurance and captive programs. He earned a Bachelor's Degree in Finance from Western New England University and MBA from Thunderbird School of Global Management.

MARK B. MAXSON – BOARD MEMBER

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Mark Maxson is Executive Vice President of JLT Re (North America) and head of their RRG National Practice Group. JLT Re is headquartered in London and is the fourth largest international reinsurance broker.

Mark joined JLT Re in 2013 after 21 years with Willis Re where he worked as a senior production and servicing broker for property and casualty reinsurance including RRGs.

Prior to that Mark worked with John F. Sullivan Co. and Toplis & Harding Loss Adjusters (now McLaren's International).

Mark graduated from the University of California at Santa Barbara with a degree in Economics and has a MBA from the University of Puget Sound. He is on the Athletic Board of the University of California at San Diego and previously on the Director's Council of the Insurance Industry Charitable Fund and past member of the JLT Re (North America) Executive Committee.

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 – BOARD MEMBER

Owner/Operator

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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.

JAMIE SAHARA*Founder and CEO*

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Jamie Sahara is the Founder and Chief Executive Officer of VALE Insurance Partners, a managing general underwriter focused on writing specialty property and casualty insurance. VALE acts as the Program Manager for Onyx Insurance Company, Inc., a Risk Retention Group and underwrites on behalf of Onyx, as well as other insurance companies.

Jamie oversees VALE's strategic initiatives, internal operations and administrative matters. He currently serves as chairman of Onyx and MP Reinsurance, a Cayman Island based reinsurer. In addition, Jamie serves on the board of Commonwealth Casualty Insurance Company, an Arizona based auto insurance company.

After launching his career at General Re, Jamie transitioned to an underwriting position with Swiss Re, where he focused on casualty and professional liability. Prior to founding VALE, he was Chief Underwriting Officer at Southport Re and Chief Financial Officer at DGU Insurance Associates.

Jamie earned a Bachelor of Science from Northwestern University where he received an athletic scholarship and served as captain of the tennis team.

MICHAEL J. SCHROEDER – VICE CHAIR/CHAIR-ELECT

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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 Councilors. 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.

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 (NRRRA). He continues to serve as Chairman of the NRRRA *Government Affairs Committee* (GAC), which he took over in 2008. The GAC generates and manages NRRRA'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.