

Attachment A: Curriculum Vitae

EXPERIENCE

November 2003 – Present

Maragold Enterprises, LLC

President and CEO

8750 Montgomery Avenue

Wyndmoor, PA 19038

USA

- Have successfully represented clients involved in litigation and arbitration via expert testimony, where amounts in dispute have ranged from \$10 million to \$1 billion.
- Have assisted legal counsel to mutual clients in formulating a strategy for arbitration and litigation.
- Have performed actuarial reviews for US, UK and European companies.
- Assisted OPL in the sale of OPUS Re to a third party reinsurer, working with both the DoI of Delaware and senior management.
- Board responsibilities include Audit, Compensation, Investment and Nominating Committee work.

January 2001 – November 2003

Overseas Partners US (“OPUS Re”)

Philadelphia, PA

President & Chief Executive Officer

- Responsible for all functions (actuarial, claims, underwriting, finance, IT, accounting, compliance & HR) of a US reinsurance company, reporting directly to the Board of OPL (the parent company)
- Responsible for enhancing the stature of OPUS Re in the marketplace, as the predecessor organization had a financially impaired parent
- Providing leadership in the implementation of a focused, proactive marketing and business plan, which ultimately translates into a growing profitable book of business
- Responsible for “right sizing” the organization, adding & removing existing staff as appropriate
- Oversight of the implementation of Senator for both US & Bermuda
- Managing the voluntary runoff of OPUS Re, as well as spearheading the sale of OPUS Re to a strategic buyer
- OPUS Re was the recipient of the Pat Summerall Success Story of the Year 2001/2002 as seen nationally on Fox TV Network (Insurance/Reinsurance Category)

2000 – 2001

Overseas Partners Ltd.

Hamilton, Bermuda

Executive Vice President,

Chief Underwriting Officer

- Together with the CEO & CFO, formed the Executive Team for OPL, which was responsible for all facets of the reinsurance company
- Turned a historically unprofitable 3rd party book with a limited staff having marginal underwriting expertise
- As part of the Executive Team, performed much of the due diligence in the acquisition of the former Reliance and Stockton Underwriting Teams
- As part of the Executive Team, obtained reinsurance licenses in all states for OPUS Re

1998 – 1999

Greenwich Re

Hamilton, Bermuda

Executive Vice President,

Chief Underwriting Officer

- Responsible for getting a Bermuda Company licensed & Capitalized for a group of US investors
- Wrote a business plan for the investor group to implement
- Was one of four people involved in raising capital for the start-up entity

1994 – 1997

Stockton Re

Hamilton, Bermuda

Senior Vice President,

Chief Underwriting Executive

- Together with a former Centre Re business colleague, licensed an existing “shell” & wrote business plan for Stockton Re, the first reinsurer to fully embrace alternative market investments
- Company doubled in the value over first three years, in addition to paying substantial dividends
- Responsible for all facets of starting & running a reinsurance company, with the exception of asset management
- Contracts underwritten included numerous pmi submissions, two of which were bound (plus one other at Centre Re)
- Book of business produced a profit in each of the four years. This track record is still intact with more than 9 years of development on the most recent year

1991 – 1994

Centre Re

Hamilton, Bermuda

Vice President, Underwriter

- As part of the management buyout agreement, significantly enhanced Centre Re’s London market position
- Bound the most deals of all underwriters the last year I was there (all years were profitable)
- Spearheaded Centre Re’s foray into finite property cat market, where the book of business produced a profit every year, including 1993 (the year Hurricane Andrew hit Florida)

1988 – 1991

Pinnacle Reinsurance Company Ltd.

Hamilton, Bermuda

Vice President, Underwriter

- One of eight officers, which completed a management buyout of Pinnacle and sold the business to Centre Re
- One of the four finite underwriters, writing primarily London and European business. Pinnacle was the largest reinsurer of Lloyds of London in the world.
- For business I personally underwrote, all years produced an economic gain, while the company enjoyed a minimum of 20% ROE every year

1985 – 1988

KMPG

Hamilton, Bermuda

Senior Manager, Actuarial Consultant

- Started the actuarial consulting practice in Bermuda and built a team of actuaries to service audit clients and non-KMPG clientele
- Started the Casualty Actuaries of Bermuda (CABER), the first internationally recognized regional office of the Casualty Actuarial Society
- Served on the Insurance Advisory Committee (9 years in total) which recommended policy practice to the Government of Bermuda

1979 – 1985

Travelers Insurance Company

Hartford, CT

Actuary

- Regional Actuary (one of five) in Personal Lines, primarily responsible for pricing and reserving Private Passenger Automobile and Homeowners Insurance
- Regional Actuary (one of three) in Commercial Lines, primarily responsible for pricing and reserving Workers Compensation, General Liability and Auto Liability Insurance

1977 – 1979

Southington High School

Southington CT

Teacher

- Taught mathematics & physics at a public high school, with focus on Advanced Placement Courses in each subject
- Started the Math Club, which was enthusiastically attended by 30+ students
- Coached the Girls Softball Team to 2 state titles, the first state championship for the sport in the school's history

EDUCATIONAL & PROFESSIONAL DESIGNATIONS

1973 – 1977

Central Connecticut State University

Connecticut

- B.Sc. (teaching degree), Mathematics (major) & Physics (minor)
- Class Treasurer

1986

Member of the American Academy of Actuaries (MAAA)

1988

Fellow of the Casualty Actuarial Society (FCAS)

1990

Member of CABER (Casualty Actuaries of Bermuda; served as its first President)

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| 2001 | Member of CAMAR (Casualty Actuaries of the Mid-Atlantic Region) |
| 2003 | Member of ARIAS (AIDA Reinsurance & Insurance Arbitration Society) |

BOARDS

I currently serve as a Director on the Board of Philadelphia Insurance Company (since 2002). I served on the Boards of Lincoln General Insurance Company (2004-2009) and Jevco (2005-2009), both wholly owned subsidiaries of Kingsway Financial Services (Ticker: KFS). I also served on the Board of IPC Re (Ticker: IPCR) in Bermuda from 2008 until it was sold to Validus Reinsurance (Ticker: VR) in September 2009.

I served as Chairman of the Financial Committee of a non-profit, Breakthrough of Greater Philadelphia (formerly Summerbridge). I have been on the Board since 2002. In November 2009, I began a two year term as Chairman of the Board. In 2012, I left the Board in accordance with the maximum time one may serve.

I hold a Certificate of Director Education from the NACD since March 2007. I am an active member of the Philadelphia Chapter of the NACD.