Confirmed Integrated Sol utions Ltd ALAN R. HAYES, BA, CMA P. O. Box 614 Germantown, New York 12526-0614 Phone: 518 755 7948 Fax: 518 537 6548 Email : arhayes@yalstar.net

Alan Hayes is Certified as an Arbitrator by ARIAS US, and is also a Certified Management Accountant, a Canadian Professional Accounting Designation. He has 35 years of experience in the insurance industry analysing accounting, underwriting, claims, and information technology documents and practices, as well as the design and management of accounting and management information systems for the insurance and reinsurance industry. For the past 19 years, he has also participated in reinsurance arbitrations in various ways, ranging from expert testimony to complete management of the process and instructing counsel on behalf of clients.

For 28 years, Alan has owned and managed a consulting practice that specialises in forensic accounting of assumed and ceded reinsurance issues in multiple lines of business. He has managed the audits of books of business involving accounting, claims, and underwriting records. He has researched and testified as an expert witness on accounting and financial issues and created automated systems to ensure that insurance and reinsurance companies satisfy government requirements and management needs. Alan was also appointed by the corporate board of directors to act as signing officer (COO) for all operations of the company. He also taught a course for the Canadian Insurance Accountants Association on the fundamentals of insurance and reinsurance accounting.

Prior to beginning his consulting practice, Alan worked in the corporate side of the insurance industry holding various positions ranging from actuarial student, accountant, accounting manager, CFO, and CEO. Activities included management of mid sized companies (\$100m to \$500m annual revenue), review of reinsurance treaties, accounting for active and run-off books of business, administrative procedures, and final approval of claim payments.

- Consulting Clients included US, Canadian, and overseas insurance and reinsurance companies such as: John Hancock, Travelers Insurance Companies, Arkwright Mutual Insurance Company, Reinsurance Corporation of New York, Gold Circle, Allendale Mutual Insurance Company, Protection Mutual Insurance Company, Philadelphia Manufacturers Mutual Insurance Company, FMGlobal, Walton Insurance Company (Bermuda), Celina Group, 1st New York Syndicate (NY Insurance Exchange), Constantine Insurance Company (Bermuda), Michigan Mutual Insurance Company, Pierce Insurance Company, Herald Insurance, Terra Nova Insurance Company (U.K.), and Crum & Forster Canada.
- Corporate positions were held at National Life Insurance Company of Canada, Lumbermens' Mutual Insurance Company (Kemper in Canada), and Home Insurance Company of New York – Canadian Division.
- □ Formal education includes BA in Math from Indiana University, and CMA, a post secondary professional accounting designation. Member of CMA Canada and ARIAS-US.