

PROFESSIONAL QUALIFICATIONS

Mark L. Pollack CPCU, AIC, RPA

Affirmative Risk Management Corporation
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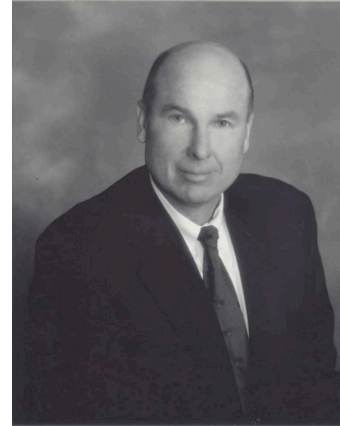
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I have over 20 years experience working as an adjuster, and claims manager. I am currently employed on a full time basis as the claim manager at Affirmative Risk Management. I am also the majority share holder and President of Affirmative Risk Management Corporation, a sub chapter S corporation, incorporated in the State of Arkansas. Affirmative Risk Management Corporation specializes in commercial property, commercial liability, personal line homeowner, inland marine, trucking, motor truck cargo, contractor's equipment, dealer open lot, commercial auto liability, personal auto, and logging insurance claims with focus in Excess and Surplus lines related exposures.

EDUCATION:

University of Arkansas at Little Rock 1989
Bachelor of Business Administration: Insurance/Finance
Insurance Institute of America 1991
Inter-Industry Conference on Auto Collision Repair (I-Car)
Completion of CPCU Education 1999

PROFESSIONAL CREDENTIALS:

AIC designation through IIA courses
CPCU Designation
Marshall & Swift Certified Appraiser
Registered Professional Adjuster # 607
Alabama Adjuster's License # A186310
Arkansas Adjuster's License # 27150
California License # 2G17103

Florida Adjuster's License # E094478
Georgia Adjuster's License # IAN604164
Idaho Adjuster's License # IA118280
Kentucky Adjuster's License # 599976
Louisiana Adjuster's License # 432644
Michigan Adjuster's License # 0326914
Mississippi Adjuster's License # 9708346
Oklahoma Adjuster's License # 27150
Oregon Adjuster's License # 201389
Pennsylvania Adjuster's License # 421627
Texas Adjuster's License # 10243812
Utah Adjuster's License # 222108
Washington State Adjuster's License #729648
West Virginia Adjuster's License # 437881
Wyoming Adjuster's License # 431885866

I fulfill or exceed each states requirement for continuing education on an annual basis in order to maintain licensing.

The society that governs the RPA program requires continuing education in order to maintain this designation on an annual basis. I fulfill or exceed these requirements.

I have presented seminars on commercial trucking coverage and technical aspects of the equipment insured to Reliance American Insurance Company.

I have also presented seminars at Lloyd's of London to claim staff and underwriters regarding coverage issues surrounding the handling of claims and underwriting in America on several occasions.

I have been on panels that present continuing education at The Trucking Lawyer's Association (TLA).

MEMBERSHIPS:

AAMGA
Arkansas Adjusters Association
CPCU Society
NAPSLO
National Association of Independent Insurance Adjusters
The National Truck and Heavy Equipment Claims Council
Phi Kappa Phi National Honors Society
Registered Professional Adjusters Association
Trucking Industry Defense Association (TIDA)
International Cargo Security Counsel
National Association of Subrogation Professionals
International Association of Special Investigation Units

Affirmative Risk Management Corporation serves as third party administrators of over 40 Lloyd's syndicates and underwriting agencies. Affirmative Risk Management Corporation currently handles claims throughout 48 States in America.

I belong to several professional organizations that provide continuing education and fit well with my position as claim manager and Affirmative Risk Management Corporation's business model. These organizations are as follows:

AAMGA American Association of Managing General Agents (associate member)

NAPSLO National Association of Professional Surplus Lines Offices (associate member)

NTHECC National Truck and Heavy Equipment Claims Counsel

TIDA Trucking Industry Defense Associations

DRI Defense Research Institute

ABA American Bar Association (associate member)

NASP National Association of Subrogation Professionals

ICSC International Cargo Security Counsel

Last revised November 17, 2008

I have consulted with counsel/insurers, testified and/or provided opinions in the following lawsuits as a claim professional, consultant, or expert witness:

Style of the Case	Case #	Venue	Fact	Consultant	Expert
First Specialty Insurance Corporation and Certain Underwriters at Lloyd's London Subscribing to Certificate No. 13018FB02 vs. Norman D. Scott	Case CJ-2004-6905	District Court, Oklahoma County, Okla.	Y		
Certain Underwriters at Lloyd's subscribing to Certificate no 6503PC00A vs. Glen Harris et al	CJ-2003-9981	Oklahoma County Court	Y		
Certain Underwriters at Lloyd's London vs. Advance Environmental Recycling Technologies, Inc.	CV05-125-6	Circuit Court of Washington County, AR	Y		
Those Certain Underwriters at Lloyd's of London Subscribing to Covernote/binder number MDDCMCE01315 vs. Johnny McCool Logging Company, Inc.	Civil Case No. 5:02-CV-00147-DCB-JCS	Vicksburg, MS	Y		
BCJ Trucking, Inc. vs. Helton's Wrecker Service, LTD.	Civ-200-622	Faulkner County, AR	Y		
Premier Entertainment Biloxi LLC d/b/a Hard Rock Hotel & Casino Biloxi vs. James River Insurance Company	Civil Action No. 1:06CV12LTS-HRW	Gulfport, MS			Y
Hoyt's Construction Company, Inc. v. Underwriters at Lloyd's London	Civil Action No. 1:02CV753GR	Mississippi	Y		
Patricia A. Watson v. Cotton States Mutual Insurance Company et al	CV-2006-1987	Alabama		Y	
Ohio Management, L.L.C. v. James River Insurance Company	Civil Action No. 06-0280	Louisiana		Y	
Western Union Building, L.L.C. v. James River Insurance Company et al	Civil Action No. 06-7153	Division L-6, Louisiana		Y	
SMW Group, LLC d/b/a The Playground v. JBL Trinity Group, LTD.; Evanston Insurance Company, et al; Investors Underwriting Managers. Inc.	Civil Case No. CV05-780W	Houston County, AL			Y
EYMAQ Inc. v. G&S Racing Transport, Inc. dba G&S Transport	Cause No. 888,266	Harris County, TX	Y		
Artist Design Group, inc. v. James River Insurance Company and Stiel Insurance Services of New Orleans	No. 06-7137	Orleans Parish, LA		Y	
Kenneth J. Vincent and Kenny's Key West, Inc. v. James River Insurance Company	No. 635-514	Jefferson Parish, LA		Y	
Whitney Place Condominium Associates, Inc. v. James River Insurance Company	Civil Action No. 06-4154	US District Court Eastern District of LA		Y	
Ormond Country Club v. James River Insurance Company	Civil Action No. 06-11376	US District Court Eastern District of LA		Y	
Discover Property and Casualty Company v. RSUI Indemnity Co. et al	CV-08-PT-178-M	District Court Northern District of Alabama		Y	

Style of the Case	Case #	Venue	Fact	Consultant	Expert
Jerry Craft, Et ux Climmie Craft v. Volunteers of America of Greater New Orleans	20 06-20710	Civil District Court for the Parish of Orleans, State of Louisiana		Y	
Tara House Condominium Association, Inc., MLB Mortgage and Investments, Inc., and Michael Brown v. James River Insurance Company	06-9840	Civil District Court for the Parish of Orleans, State of Louisiana		Y	
Tyson Poultry, Inc, and Leo Amador-Villanueva d/b/a Amador Contracting v. Auto Owners Insurance Co.	09-5029	United States District Court Western District of Arkansas		Y	
Certain Underwriters at Lloyd's of London Subscribing to Policy No. BG25190 vs. Ocean Blue investments, Inc. DBA Basque Night Club, a California CorporationCross Complaint Ocean Blue Investments, Inc. DBA Basque Night Club, a California Corporation vs. Certain Underwriters at Lloyd's of London Subscribing to Policy No. BG 25190, et al,	BC 403484	Superior Court of the United States for the county of Los Angeles			Y
Richard C. Moore and Ruth A. Moore vs. Allstate Insurance Company, Kenneth Whitt, and Joe Freme	09-C-236-1	Circuit Court of Harrison County, West Virginia			Y
Ralph M. Maxwell and Rhonda Maxwell vs. Allstate Insurance Company	09-5156	United States District Court for the Western District of Arkansas			Y
Jansen International, LLC vs. Unistar Plastics, LLC, Electra Properties, LLC and Jessica Enterprisers, LLC.	2009-00525	District Court of Harris County, TX 215 Judicial District			Y