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EXPERIENCE

- 2003 – Present **Sheridan Ridge Advisers LLC**
- Insurance and reinsurance consulting, including arbitrations and expert witness practice
- 2000 – 2003 **American Country Holdings Inc.**
Nasdaq-listed insurance holding company until it was acquired by Kingsway Financial Services in 2002
- Chairman, President and Chief Executive Officer
American Country Insurance Company
- 1999 – 2000 **Independent Consultant**
- Practice focused on insurance and reinsurance issues
- 1990 – 1999 **The First Reinsurance Company of Hartford
Oakley Underwriting Agency, Inc.**
These two companies were 100% owned by Financial Institutions Insurance Group until 1996, when they were acquired by the private equity firm Castle Harlan. Castle Harlan merged them into another insurance investment and renamed the business Dearborn Risk Management. In 1998, Castle Harlan sold these two companies to Gryphon Holdings, and in 1999 Gryphon Holdings was acquired by Markel Corporation.
- President and Chief Executive Officer
- For the first six years under the ownership of Financial Institution Insurance Group, served as CEO of this Nasdaq-listed company's effort to write reinsurance for financial institutions business and to expand its business into specialty insurance lines
 - For two years under the ownership of Castle Harlan and Dearborn Risk Management, continued to expand its insurance business, including in the excess and surplus lines business through Homestead Insurance Company.

- For seven months under the ownership of Gryphon Holdings, coordinated professional liability expansion within this multi insurance company holding company.
- For three months under the ownership of Markel, worked on the integration of the business into another division of Markel.

1987 – 1990

Aon Corporation

President – Virginia Surety Company, Inc.
 President – Dearborn Insurance Company

1983 – 1986

Chicago Underwriting Group, Inc.

This company served as an underwriting manager for Old Republic Insurance Company.

President

Cofounded this joint venture, which underwrote specialty insurance coverages (Professional Liability and Directors and Officers Liability)

1974 – 1983

Crum & Forster

Senior Vice President – L.W. Biegler Inc.
 Senior Vice President – International Surplus Line Insurance Company

EDUCATION

1974 – 1978

MBA, Finance and Marketing
 Northwestern University, Kellogg Graduate School of Management
 Evanston, IL

1969 – 1973

BA, Psychology
 Yale University, New Haven, CT

OTHER ACTIVITIES

Dearborn Risk Management, Inc., Director
 Homestead Insurance Company, Chairman and Director

Certified ARIAS Arbitrator and Umpire

Kenilworth Union Church - Member, Board of Trustees
 Josephinum Academy – Member, Board of Directors

Yale Alumni Schools Committee – Member