AKOS SWIERKIEWICZ

Curriculum Vitae

Office:

IRCOS, LLC 364 W. Trenton Ave., Suite 5 Morrisville, PA 19067

Phone: (215) 736 9970 Fax: (215) 736 9971 akos.s@ircosllc.com

Areas of Expertise

Industry: Insurance and

Reinsurance

Functional:

- Underwriting
- Marketing
- Consulting
- Claims

Education

Temple University -BA, Economics - 1970

American Institute for Property & Casualty Underwriters -CPCU - 1976

Employment

IRCOS, LLC 2000 to date Kemper 1999 - 2000 E-Cert, Inc. 1997 - 1999 SOREMA 1989 – 1997 SCOR 1986 – 1989 CIGNA 1970 – 1986 Akos Swierkiewicz has over 38 years of experience in property and casualty insurance and reinsurance underwriting, management, company startup, marketing and product research and development.

He founded IRCOS, LLC to provide property and casualty insurance and reinsurance consulting and outsourcing services, including company startup and runoff, expert witness and litigation support, feasibility studies, product research and development, policy reviews and underwriting audits.

At IRCOS, LLC he has been involved in the following engagements:

- management of an ad hoc insurance industry group consisting of risk managers, brokers and insurers formed for the purpose of establishing a commercial insurance verification center
- review of manuscript liability policies covering Fortune 500 companies
- underwriting audit of property, power generation and oil, gas and petroleum policies
- annotation of manuscript property policies of brokers for an insurer
- new product research in the US and London markets
- due diligence on an alternative risk transfer division of an insurer
- quality control of a premium reconciliation project for an insurer in runoff
- evaluation of a reinsurance treaty to determine whether it was finite risk or traditional reinsurance and assistance with commutation of the treaty
- expert witness and litigation support involving property and casualty insurance cases

Prior to IRCOS, LLC, Mr. Swierkiewicz has been Senior Vice President at Kemper Casualty Insurance Company where he established its property department.

Professional Associations

CPCU Society Philadelphia Chapter Member

CPCU Society Consulting Litigation & Expert Witness Interest Group Committee Member (2008-2011)

Conference of Special Risk Underwriters Advisory Committee Member and former Chairman

Licenses

Insurance Producer -PA Property, Casualty & Allied Lines

Insurance Broker -NY Property & Casualty

Insurance Producer -NJ Property & Casualty

Mr. Swierkiewicz had a key role in the start up of SOREMA N.A. Reinsurance Co. and during his tenure as its Senior Vice President and Chief Underwriting Officer premiums grown to over \$200 million, while loss ratios remained below industry average. During his last two vears at SOREMA, he was Senior Vice President-Services. including corporate marketing. claims. retrocessions and liaison with industry organizations. He was also Executive Vice President of Fulcrum Insurance Co., a wholly owned excess and surplus lines subsidiary of SOREMA and served on the board of both Companies. He was also an alternate board member of BRMA (Brokers and Reinsurance Markets Association).

Prior to joining SOREMA, Mr. Swierkiewicz has been Senior Vice President, Research and Special Risks at SCOR, where he established and managed a facultative casualty unit for insureds domiciled outside the USA and a surety and fidelity bond unit. He also developed a building guarantee product.

His insurance career began in INA's International operations, where he was underwriting and supervising builder's risk business and continued at CIGNA (after INA's merger with Connecticut General), where he was Vice President, in charge of construction and energy related business. He also developed a system performance product.

Mr. Swierkiewicz has been speaker at Risk and Insurance Management Society and International Risk Management Society conferences. He has written articles for insurance industry publications, including the National Underwriter, Business Insurance and Industry Focus, about rescission, underwriting information and documentation of insurance negotiations.

January, 2009