

RECCOMENDATIONS

8/2025 Wesley Todd, Founder & CEO CaseGlide

"Guy is one of brightest and hardest working people I've had the pleasure of working with. He has the unique ability to understand markets and businesses at the highest level, while also being able to roll up his sleeves and implement tactics. His expertise and experience is as broad as you'll find."

2/2024 Barry Gilway: CEO Citizens Property Insurance Co. (Ret.)

"Having been in the trenches while litigation reform was at first visualized then past it is important to recognize the critical role you played in this process. You were the first to develop extensive analytics that clearly highlighted Florida's litigation problems. You then took a leading position in conducting extensive research that demonstrated exactly what was occurring and in offering solutions. I have always been so impressed with your analytical skills and the research you were able to conduct showing where our problems were and why they were occurring. The Florida market owes you a debt of gratitude for playing this leadership role. Many thanks."

11/2023 Brett Frankel: People's Trust Insurance,

"I was introduced to Guy Fraker through Senator Brandes and the Florida Property & Casualty Association and his reporting on industry data helped change the landscape on the entire Florida homeowners insurance market"

8/2023 Professor Bill Werther, Jr., Ph.D.: STRATEGIC ORGANIZATION ADVISOR

"My strong endorsement of Mr. Fraker comes from our work redesigning the organizational structure of State Farm. As part of a task force of executives and outside consultants, Guy stood out as a key contributor, often providing critical operational insights combined with his ability meld the disparate viewpoints into sensible recommendations.

Add to his intellectual and interpersonal skills, varied job experiences in both a technical and managerial areas. It was these skills that brought him to the attention of the CEO, causing him to be appointed to the task force that redesigned State Farm. Being a quick learner with a superior intellect, Guy would be strong addition to any organizational effort, whether as a leader or advisor. "



From Former Florida State Senator, Jeff Brandes:

Jeff Brandes

8582 Laurel Drive Pinellas Park FL 33782 United States 727-408-0543 22brandes@gmail.com

November 7, 2022

Letter of recommendation

To whom it may concern

Guy Fraker worked on various research projects for approximately 36 months studying trends in Florida's challenging property and casualty insurance market. His knowledge of the Florida insurance market and insights contained in his various reports were deeply valued while I was in the Florida Senate.

We are appreciative of his research and wish him well in his future endeavors. Please let us if you have any questions.

Sincerely,

Jeff Brandes

<u>Dr. Peter Diamandis, Founder X-Prize Foundation, Founder Singularity University, Author Abundance</u>

"I met Guy when he was one of the first students to participate in Singularity University's Executive Program. I was deeply impressed that an insurance industry executive would invest the time to take a deep dive into the future of technology and business. After getting to know him, I realized that his depth of knowledge and interest were extraordinary. I invited him to participate in discussions between the X PRIZE Foundation, environmental organizations concerned with climate change and the energy industry on the subject of carbon recycling. His insight and ability to find common ground between groups with seemingly diverse interests were a key factor in the success of these meetings."



Candace Denton, Vice President Strategic Partnerships at Plug and Play Tech Center

"Guy is a sharp, experienced, and frank individual who has a strong understanding of the insurance market. I worked with him to connect start-ups with State Farm and I found his perspective fascinating when discussing new business models, strategy, and technology."

Kathey Wagner, CPCU, CLU, ChFC, CEO & Executive Strategist

Guy has tremendous ability to see past the "noise" to identify early indicators and market shifts. As an innovator Guy has the innate ability to take small amounts and incomplete information to create comprehensive strategies to concur "the window of opportunity." Throughout the past 10 years, I've marveled at Guy's ability to capture the unknown and create a vision for others to follow. I'm grateful to have Guy as a friend and business advisor. Guy's unique talents make him an incredible resource to any organization or CEO looking to take their performance to the next level.

Ezra Goldman, Founder & CEO at Upshift

"Guy has one of the sharpest minds in the industry when it comes to carsharing expertise. He has his pulse on the trends and latest data from years of experience tracking this space and is extremely well connected."

Robert Chew, Board Member at Pteris Global Limited

"Guy is a clear thinker and innovator, well-grounded with a deep understanding of industry practices and emerging technologies. He is also friendly, approachable and helpful. It was a pleasure working with Guy when we were at Singularity University."

<u>Susan Shaheen, Co-Director, Transportation Sustainability Research Center and</u> <u>Adjunct Professor, UC Berkeley</u>

"Guy Fraker has been an invaluable resource to our research group at the University of California, Berkeley in understanding new markets for shared-use vehicle insurance. He responds quickly and informatively to our requests for assistance and has a wealth of experience and knowledge in insurance and innovative mobility services."

<u>Gregg Maryniak, Chairman, Energy and Environmental Systems, Singularity University, Secretary, X PRIZE Foundation</u>

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Guy Fraker 518 63rd Ave S Saint Petersburg, FL 33705



BAFadvisory.com 309-660-5238 guycf4@gmail.com

Ray Price Professor at University of Illinois

"Guy is creative, innovative and able to influence an organization. These are the capabilities required to be an innovator. I recommend Guy as a creator and leader of innovation.

Stacey Vogler: VP, Marketing and Business at Assurant Solutions

"We brought Guy in on short notice to speak about trends, innovation and culture. He quickly adapted his message to our need and team, instantly adding value to the conversation. It was nice to work with someone that "got it" right away, especially given our short timeline."

Others can be found using this link to LinkedIn:





DEPARTMENT OF THE TREASURY WASHINGTON, D.C. 20220

February 8, 2008

Mr. Guy C. Fraker Director of Global Foresight Analysis State Farm Insurance Corporation 2736 Chattahoochee Circle Roswell, Ga. 30075.

Dear Mr. Fraker:

I want to thank you again for agreeing to speak on a panel at the Department of the Treasury's International Symposium on the U.S. Financial Services Sector Pandemic Flu Exercise of 2007. By all accounts, the guests left the symposium feeling far better informed about business continuity planning for an extraordinary event like a pandemic than when they arrived. We have already received positive feedback from organizations rethinking their own preparations based on ideas imparted on January 29th.

The frankness and insights of the panelists contributed substantially to the success of the symposium. The lively discussion amongst your colleagues on the "Lessons Learned" panel was particularly interesting because it had not been prepared as a series of slides. The candor of the discussion carried through to the end of the day and generated thoughtful questions from the audience. Your remarks reflecting the views of someone from the insurance industry added balance and considerable insight to the discussion.

It has been a pleasure to work with you, however briefly, during this symposium. I look forward to an opportunity to work together again on the important topic of financial sector resilience.

Sincerely,

Valerie A. Abend

Deputy Assistant Secretary

Critical Infrastructure Protection and

Compliance Policy





THE VICE PRESIDENT
WASHINGTON

September 17, 1997

Mr. Guy Fraker 7730 Pardee Lane Oakland, California 94621

Dear Mr. Fraker:

Thank you for contacting my office concerning the dangers of stationary iron window bars. I appreciate hearing from you.

I congratulate you on forming the Security and Fire Escape Training & Education (SAFETE) Task Force. This type of voluntary committment to educate the public and improve the safety of our citizens is commendable. Your participation demonstrates that each and every individual plays an important role in improving the safety of all Americans.

The model program you enclosed will be reviewed as the President and I work on policies concerning this issue. Again, thank you for writing me, and I wish you every success.

Sincerely,

Al Gore

AG/amm