

Andrew J. Barile, M.B.A., CPCU
Curriculum Vitae

Professional Summary

Mr. Barile has over 50 years of experience which expands the entire insurance distribution system. He has an intricate knowledge of the insurance and reinsurance industries, having been a practitioner in all phases of the industry. Mr. Barile has either owned, or has been employed by, or has been a consultant to the following types of insurance firms:

- Retail Insurance Broker
- Wholesale Insurance Broker/Excess and Surplus Lines
- Managing General Agency on Behalf of both Admitted and Non-Admitted Insurance Companies
- Admitted and Non-Admitted Insurers
- Reinsurance Intermediary/Reinsurance Broker
- Direct-Writing Reinsurer
- Broker Market Reinsurer
- Bermuda Reinsurer
- Captive Insurer/Micro Captives

Mr. Barile is currently the owner of Andrew Barile Consulting Corporation, Inc., a strategic insurance and reinsurance consulting firm providing insurance solutions to members of the insurance industry.

Expertise (Custom and Practice)

- Insurance Industry
- Reinsurance Industry

Education

<u>Year</u>	<u>College or University</u>	<u>Degree</u>
1972	NYU, Stern's Business School	M.B.A., International Business and Finance
1970	The College of Insurance, St. John's School of Business and Risk Management	B.B.A., Insurance
1967	Lloyd's of London and British Insurance Company Market	Anglo-American Fellowship to work at Lloyd's of London and the British Insurance Market

Professional Experience

From: July 2007
To: December 2011
Organization: Appalachian Reinsurance (Bermuda) Ltd.
Title: Director

Andrew J. Barile, M.B.A., CPCU
Curriculum Vitae

Summary: Bermuda segregated cell reinsurance company.

From: July 2006
To: December 2011
Organization: Appalachian Underwriters, Inc.
Title: Consultant to Owner

From: December 2005
To: December 2008
Organization: The Risk Management and Profit Institute, Rancho Santa Fe, California
Title: Co-Founder
Summary: Insurance policy reviews/captive insurance feasibility studies. Designated Insurance Industry Expert by business owners. Direct Procurement Policies.

From: April 2001
To: Present
Organization: Andrew Barile Consulting Corporation, Inc., Savannah, Georgia
Title: Founder and CEO
Summary: Insurance and Reinsurance Consultants, Insurance and Reinsurance Litigation Support. Captive insurance company feasibility studies. Negotiating reinsurance on behalf of Risk Retention Groups. Insurance company market finding on behalf of retail, wholesale, and Managing General Agent owners. Director, Insurance Companies.

Consulting to Owners of Agencies:

- Insurance company market finding
- Program design and implementation
- Agency-Company relations (negotiating MGA Agreements)
- MGA Underwriting

Consulting to Owners of Corporations:

- Captive formation for agents/carriers/corporations
- Captive Feasibility Studies/Direct Procurement Policies
- Fronts and Reinsurance for captives
- Capital raising for captives
- Captive Reinsurance Expert/Director/Arbitrator

Andrew J. Barile, M.B.A., CPCU
Curriculum Vitae

- Mortgage Captive Reinsurers

**Consulting to Litigation Law Firms
(Insurance Industry and Reinsurance Industry):**

- Errors and Omissions litigation services
- Litigation Support to Law Firms
- Insurance/Reinsurance Expert Witness
- Reinsurance Arbitrator
- Reinsurance Broker Litigation

Consulting to Insurance Companies:

- Reinsurance negotiating
- Marketing negotiating
- Insurance Industry Mergers and Acquisitions
- Director/Insurers and Offshore Insurers
- Excess/Umbrella Underwriting
- AM Best Negotiation

From: 1997
To: 2001
Organization: Arrowhead General Insurance Agency, Inc., San Diego, California
Title: President, Commercial Division
Summary: Complete responsibility for the start up and growth of \$40 million, \$9.5 million in gross revenues, new commercial division. Provided the strategic direction in insurance product development, marketing, underwriting, agent relationships, carrier relationships, reinsurance, sales and systems.

- Implemented a commercial insurance product segmentation strategy, revitalizing two insurance product line extensions that increased revenues substantially each year.
- Built a profitable division by renegotiating general agency agreements, and treaty reinsurance agreements.
- Generated increases in premium volume and collected contingent commission checks from insurance companies, and their quota share reinsurers.

From: 1992
To: 1997
Organization: Insurance Agency Programs, Inc., New York City, New York
Title: President/CEO
Summary: Responsible for growth of an independent insurance and reinsurance consulting firm with focus on designing, implementing, and managing special niche insurance programs. Provide strategic direction to insurance agents, insurance companies, reinsurance intermediaries, reinsurance companies, banks, and private venture capitalists and private equity firms.

- Lead the creation of strategic alliances with the vertical integration of reinsurance companies.
- Developed and delivered educational programs to enhance the concept of profiting from specialty niche insurance programs, and banks in insurance.

Andrew J. Barile, M.B.A., CPCU C.V.

Page 3 of 8 Pages

Current as of May 25, 2016

Andrew J. Barile, M.B.A., CPCU
Curriculum Vitae

- Consultant to banks on distribution channel management, ownership of different types of insurance entities.
- Consultant to investment banking firms whom made strategic investments in offshore insurance companies, insurance agencies, and MGUs.

From: 1979
To: 1980
Organization: U.S. Property-Casualty Surplus Lines Insurance Company
Title: President/Director
Summary: Appointed Surplus Lines Brokers; Purchased the Reinsurance Program.

From: 1978
To: 1979
Organization: Bermuda Property/Casualty publicly-held reinsurance company
Title: Board of Directors/ANECO Reinsurance Company, Limited
Summary: Demonstrated expertise in assessing financial insurance risk and realigning business strategy to capitalize on growth of offshore reinsurance industry.

From: 1977
To: 1992
Organization: Reinsurance Brokerage Firm
Title: Co-Founder, Andrew Edwards & Company, Inc.
Summary: Co-founded a reinsurance brokerage firm, raising start-up capital, building a profitable brokerage firm; and eventually selling it privately. Focus captive insurers, start-up insurers, MGAs and program administrators, and all personal and commercial lines of insurance. Capitalized, structured and built a successful reinsurance intermediary utilizing business relationships with MGUs, privately owned insurers, and captive insurance companies. Standard of care for Reinsurance Intermediary.

From: 1966
To: 1971
Organization: North American Reinsurance Corporation and American Re-Insurance Company
Title: Marketing and underwriting positions
Summary:

- Built a profitable portfolio of property/casualty facultative reinsurance business.
- Designed and implemented a treaty reinsurance underwriting manual for treaty underwriting department.
- Established and maintained effective business relationships with ceding insurance companies throughout the United States.

From: 1960
To: 1977
Organization: Commercial Union Insurance Group, Home Insurance Company, Phoenix of London Insurance Group, Great American Insurance Group/Wohlreich and Anderson Ltd. (Alexander Howden – Lloyd's Brokers).
Title: Underwriting Management
Summary:

- Underwrote workers' compensation and large retro rated property and casualty insurance accounts and programs.

Andrew J. Barile, M.B.A., CPCU C.V.

Page 4 of 8 Pages

Current as of May 25, 2016

Andrew J. Barile, M.B.A., CPCU
Curriculum Vitae

- Developed and administered Umbrella Liability and specialty risks, public utilities, public entities, etc.
- Underwrote surplus lines insurance, professional liability, wrap-up insurance.
- Underwrote general liability, commercial auto liability, workers compensation, retro “D” rating.
- Underwrote and placed Directors’ and Officers Liability Insurance at Lloyd’s of London.

Professional Affiliations, Achievements & Awards

- Member, International Insurance Society, Inc., New York City, New York (2005)
- Member, ARIAS-US/AIDA Reinsurance and Insurance Arbitration Society (2004)
- Chartered Property and Casualty Underwriter (CPCU), American Institute of Chartered Property and Casualty Underwriters (1972)
- Member, Society of CPCU: Consulting, Litigation and Expert Witness Section; Agent and Broker Solutions Section – Risk Management Section – Reinsurance Section – Underwriting Section – Excess & Surplus Lines Section – Regulatory Section (1972)
- Anglo-American Fellowship (The College of Insurance) (1967)

Publications

Books

1. Reinsurance, A Practical Guide, Interstate Service Corp., 1978.
2. The Captive Insurance Company, An Emerging Profit Center (out of print, available at The College of Insurance Library, New York City), 1978.
3. Reinsurance and Reinsurance Management, Andrew J. Barile, CPCU, Editor, Interstate Service Corp., Oklahoma City, OK, ©, 1981, 350 pages.
4. A Practical Guide to Financial Reinsurance, CPCU, 1991, 355 pages.
5. A Practical Guide to Finite Risk Insurance and Reinsurance, John Wiley and Sons, Inc., 1995, 350 pages.
6. Reinsurance, A Practical Guide, White Paper, Andrew Barile Consulting Corporation, Inc., 2001.
7. The Agent Owned Captive Insurance Company/How Agents Profit from a Hard Market, White Paper, Andrew Barile Consulting Corporation, Inc., 2001.

Articles

1. Finding Insurance Company Markets for Agents – The Role of the Specialty Insurance Program Intermediary, CPCU Bulletin, 1987.

Andrew J. Barile, M.B.A., CPCU
Curriculum Vitae

2. Consultant Plays Agent – Company Matchmaker, by Colleen Mulcahy, The National Underwriter, September 11, 1989.
3. Finite Risk Insurance and Reinsurance is a must have for anyone in the reinsurance industry, Florida Insurance News, July, 2001.
4. Specialty Program Development, Implementation and Management Requires Doing Your Homework, Florida Insurance News, July, 2001.
5. Could What You Don't Know About Reinsurance Bankrupt Your Business?, Insurance Journal, October 29, 2001.
6. A Captivating Time For Agents, National Underwriter, October 29, 2001.
7. WTC Attacks May Not Devastate Reinsurers, Florida's Insurance News, September-October, 2001.
8. Price Haggling is Intense Among Insurers, New York Times, November 17, 2001.
9. Schlueter, George J., Ph.D. and Barile, Andrew J., Does Offshore Insurance Benefit the U.S. Economy?, Risk Management Magazine, March, 2002.
10. G.E. Weighs Sale of a Unit That Insurers Other Insurers, New York Times, March 16, 2002.
11. At a Premium – Insurance Rates Rising – With No End in Sight, San Diego Union, March 28, 2002.
12. Structuring and Negotiating Risk Linked Securities, Another Alternative Risk Transfer Solution for the Risk Manager, May, 2004.
13. Insurance and Reinsurance Litigation Experts Negotiating Retainer Agreements, May, 2004.
14. Using Catastrophe Bonds to Provide Unique Insurance Solutions, June, 2004.
15. Strategic Insurance Solutions Using the 501(c) and 831(b) Captive Insurance Company by Corporation Owners, August, 2004.
16. The Captive/Offshore Insurance Company, An Emerging Profit Center – Revisited 25 Years Later, September, 2004.
17. Providing Strategic Insurance Industry Consulting Services to Institutional Investment Firms, September, 2004.
18. Outsourcing Technology Overseas on Behalf of the United States Property Casualty Insurance Industry, September, 2004.
19. Negotiating the Buying of Reinsurance on behalf of the Owners of Captive Insurance Companies, October, 2004.
20. Insurers Will Need Help in Managing the Reinsurance Buying Process, November, 2004.
21. Property Insurance Underwriting in the Internet Age ..., December, 2004.
22. Practical Guidance from Experienced Reinsurance Arbitrator, December, 2004.
23. Offering World-Class Software and Technology Solutions for the U.S. Property-Casualty Insurance Industry, December, 2004.
24. Successful Financial Strategies for Hedge Fund Owners Utilizing The Insurance Industry Consultant, December, 2004.
25. Strategic Insurance Advisory Consulting Services to Access "Fronts" For Captive Insurance Companies, January, 2005.
26. Glacier Reinsurance, A Start Up Reinsurance Company, January, 2005.
27. Investment of Captive Insurance Company Funds, January, 2005.
28. Negotiating the Purchase of Reinsurance on Behalf of Owners of Captive Insurance Companies, February, 2005.
29. Negotiating Fees, March, 2005.
30. Investing in Reinsurance, Weather Derivatives, and CAT Bonds for Profit, March, 2005.
31. Investigations/Settlements and Their Implications for Captive Insurance Companies, March, 2005.
32. Finite Reinsurance Controversy Resurrects an Expert's Nearly Forgotten Book, April, 2005.
33. Insurance and Reinsurance Expert to Law Firms, April, 2005.

Andrew J. Barile, M.B.A., CPCU C.V.

Page 6 of 8 Pages

Current as of May 25, 2016

Andrew J. Barile, M.B.A., CPCU
Curriculum Vitae

34. How to Tell If An Insurance Company Is Purchasing Finite Reinsurance, July, 2005.
35. Reinsurance Intermediaries Performing Insurance Company Marketing Finding, October, 2005.
36. Family Business Boards, Best Practices and Beyond (TOPICS: The Use of Strategic Advisory Boards Management Considerations Carrier Relations Strategic Partnerships/Mergers Ownership and Operations of a Family Business), November, 2005.
37. IN PERSON The insurers' go-to guy, San Diego Union Tribune, January 3, 2006.
38. Negotiating Fronting Fees On Behalf Of Owners Of Captive Insurance Companies, March, 2006.
39. Captive Insurance Companies Need Independent Outside Insurance Experienced Directors, ProducersWeb, April, 2006.
40. Outsourcing in the P & C Insurance Industry, ProducersWeb, April, 2006.
41. What Do Lawyers Value When A Selecting Litigation Consultant?, ProducersWeb, April, 2006.
42. Agents: Markets Aren't Always Going to Come to You, ProducersWeb, April, 2006.
43. Understanding Financial Ratings for Captive Insurers, ProducersWeb, May, 2006.
44. A Perspective on the Future for Finite Risk Reinsurance, ProducersWeb, May, 2006.
45. Captive Insurance Company Feasibility Studies Need to Focus More on Quantifying the Captive Savings on Traditional Insurance Costs, ProducersWeb, May, 2006.
46. Accessing Fronts (Insurers) for Captive Insurance Companies, ProducersWeb, May, 2006.
47. Retail Agents, Wholesale Agents, Managing General Agents: Strategic Advisory Director/Consultant Retained to Find Insurance Company Markets, ProducersWeb, May, 2006.
48. Merger/Acquisition Trends and Developments in the Area of Wholesalers/Excess and Surplus Lines Brokers, ProducersWeb, May, 2006.
49. Will Buying Insurance for Corporate America Change?, ProducersWeb, June, 2006.
50. The New Challenges for an Insurance Company Director, ProducersWeb, November, 2006.
51. The Continuing Effect of Hurricane Katrina in the Insurance Marketplace, ProducersWeb, November, 2006.
52. Custom and Practice in the Property and Casualty Insurance Industry Distribution System, ProducersWeb, November, 2006.
53. New Challenges Demand Better-Informed Insurer Directors, National Underwriter, December 11, 2006.
54. Reinsuring the Agent-Owned Captive Insurance Company, ProducersWeb, June, 2007.
55. Hedge Funds Provide Capital to the Insurance/Reinsurance Industry – Private Equity Firms – Investing in Distribution, ProducersWeb, June, 2007.
56. Insights into the Insurance Industry, ProducersWeb, July 30, 2007.
57. Products Liability Insurance Risk Assessment Report, July, 2007.
58. Attention: Agent-Producer Owners, August, 2007.
59. Captive Insurance Companies Need Independent Directors, September, 2007.
60. Yes, Subprime Debacle Will Impact Insurance Industry, September, 2007.
61. Bermuda Provides New Worldwide Insurance Solutions, ProducersWeb, October 15, 2007.
62. Recognizing the Value of Insurance and Reinsurance Experienced Directors, October, 2007.
63. Create An Insurance Program Administrator, Enhance Value, ProducersWeb, October 24, 2007.
64. Insurance Independent Expert Outlines Loss Potential from Directors and Officers Professional Liability, ProducersWeb, October 24, 2007.
65. Strategies for Successful Negotiation of Your MGA Insurance Agreement, October, 2007.
66. Successful Strategies for Negotiating Reasonable Compensation for Insurance Industry Litigation Consultants, November, 2007.
67. Vermont Becomes Offshore Insurance Haven, November 6, 2007.
68. Strategic Confidential Financial Insurance Consulting Services for Agency Owners, November, 2007.

Andrew J. Barile, M.B.A., CPCU C.V.

Page 7 of 8 Pages

Current as of May 25, 2016

Andrew J. Barile, M.B.A., CPCU
Curriculum Vitae

69. Increase Your Agency's Revenue in a Soft Insurance Market, ProducersWeb, November 21, 2007.
70. Global Reinsurance Companies Still Searching for a Bottom to the Subprime Mortgage Problems ... Reinforcing Risk Management Procedures, November, 2007.
71. Should You Sell Your Insurance Agency to a Bank? ProducersWeb, November 21, 2007.
72. Lead-Tainted Products Made in China, December, 2007.
73. Successful Tips for Agent Owners Utilizing Strategic Advisory Directors, January, 2008.
74. Soft Insurance Market Agent Owners Need Capital to Survive, February, 2008.
75. Captive Owners Need Independent Experienced Outside Directors, October, 2009.
76. Do You Need an Independent Director?, October, 2009.
77. Why Be a Director of an Insurance Company?, November, 2009.
78. Increase Your Property/Casualty Sales by Creating Small and Medium Agency Owned Captives, November, 2009.
79. Need for Experienced Independent Directors, December, 2009.
80. Identifying Strategic Insurance Investment Opportunities in Offering Low Cost Health Care, January, 2010.
81. Find Out Exactly Why AIG Needed a Bailout and Detail Exactly Who Benefited, March, 2010.
82. Economic Crisis Brings Need for Strategic Advisory Boards for Owners of Insurance Agencies, Wholesale Brokers, and Managing General Agencies, May, 2010.
83. Insurance and Reinsurance Stock Investment Analysts Need Help from Experienced Insurance Industry Veterans.
84. No Basis for Regulating Property/Casualty Insurance Companies for Systemic Risk.
85. Reinsurance Buyers ... Insurers, Captives, Risk Retention Groups Beware.
86. Private Equity Investing in Global Insurance Industry, Quantum Finance Magazine, April, 2012.
87. Captive Insurance Companies – The Role of an Independent Director, 2012.
88. The Preliminary Captive Feasibility Study, Non-Disclosure Agreement, April 15, 2012.
89. Insurance Industry Executive/Consultant to Expert Network Firms, Asset Management Firms, Hedge Funds, and Private Equity Firms, April, 2012.
90. Managing General Insurance Agency Executive, April, 2012.
91. How Do Captive Insurance Companies Underwrite and Price Direct Procurement Insurance Policies?, December, 2013.

Additional articles have appeared in the National Underwriter, Insurance Advocate, Florida Insurance News, Business Insurance, Forbes Magazine, the Insurance Journal, and Captive Insurance Times.



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Andrew J. Barile, M.B.A., CPCU C.V.

Page 8 of 8 Pages

Current as of May 25, 2016