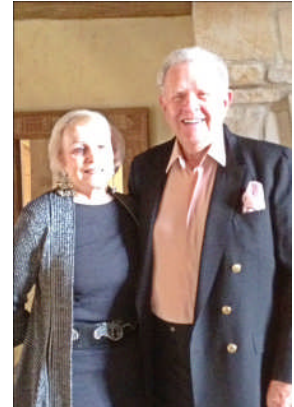


**DARRELL & HEIDI LINDSEY**

**OVER THE YEARS – the thousands of Business Owners  
And Professionals we work with Nationwide – have asked  
“WHO ARE YOU?” \*THIS IS OUR STORY\*!**

Heidi moved from Switzerland at age 14 to the United States.  
I was born in Seattle, Washington. We are the parents of four  
wonderful boys. **LIKE EVERYONE – we have shared life’s many  
challenges.**



**55 YEARS MARRIED**

---

---

**LICENSED ALL STATES FOR ALL LINES  
OF INSURANCE  
49 YEARS EXPERIENCE**

---

---

I have over 49 years of success in the Insurance, Risk Management, and Insurance Company administration fields. I am a U.S. licensed Insurance Broker in all 50 states. I am licensed for; Life and Health, & Property and Casualty. I am an approved Captive Manager for Self-Insured’s and Risk Retention Group Insurance Companies.

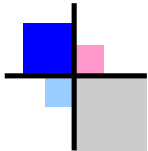
---

---

**YOUTH ACTIVITIES**

---

---



With 4 boys, I have been active in youth sports. I was the founder and organizer of the Utah Youth Soccer Association (FIFA) now with 34,000 boys and girls participating; the highest population percentage in the U.S. I was the founder and organizer of the Utah Youth Bicycle Motor Cross Association, and built and operated 7 Motor Cross courses in Utah. I coached little league football for 14 years, supported youth hockey (to which 3 of the boys still participate as adults) and participated as coach in several baseball and basketball league programs. I was also an officer, financial supporter and administrator in all of the youth programs I participated.



---

---

## CAREER HIGHLIGHTS

---

---

As a leader in the use of innovative methods of underwriting, rating and marketing, I have organized and administered eleven separate Nationwide Risk Retention Purchasing Group Industry Associations. I was the founder of the Utah Captive Association, and I am an active member, speaker, and committee participant in seventeen Insurance Industry and Self-Insurance/Captive Associations.

For the past 49 years I have been involved in every aspect of the Life and Health, Property and Casualty and Self Insurance / Captive (Alternative Risk Transfer) Insurance Industry on a nationwide basis. I am licensed in all states to conduct business as a producer/agent/broker, and approved Captive Manager.

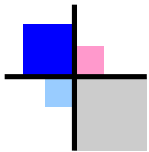
---

---

## FOCUS

---

---



I am currently directing my efforts toward developing new and effective ways for organizing and administering insurance and self-insurance programs for small business owners and Industry Associations. I have recently organized self-insured programs for: Life and Health, Property and Casualty, Employee Benefits, Workers' Compensation, and other viable alternatives to transfer the risks business owners have today.

---

---

## POSITION

---

---

I am currently the CEO of several insurance service companies and have been inspirational in the growth and expansion of these companies since 1969. I was first licensed in 1959 with Allstate Insurance Company.

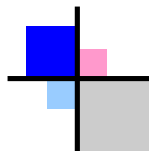
---

---

## WORK HISTORY

---

---



In 1959 I became an Allstate Insurance Company agent as the Insurance Companies Western Region Commercial Lines Specialist.

In 1969 I formed the Fidelity Insurance Group, Inc., to which I was an owner and organizer of three Life Insurance Companies, five Retail Insurance Agencies, a Wholesale Managing General Agency, a Premium Finance Company, an Insurance Computer Program Software Company, and an Insurance Claims Company. Fidelity was sold to a publically traded Insurance Holding Company in 1982.

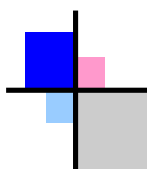
In 1982 I formed the High Country Insurance Group to become directly involved in National Industry Association Insurance programs.

In 1986 High Country organized the first National Risk Retention Purchasing Group Association. This program was filed October 31, 1986 (nationwide) as an insurance program for the Recreational industry.

In 2006 I formed LLL Insurance Services to develop insurance and self-insurance programs for National and State Industry Associations.

In 2006 I also organized two separate business entities; one to provide Insurance Consulting Services for a fee only, and one to organize Captive Insurance Companies, and Risk Retention Act Insurance Companies.

Please contact our office with any questions you may have? Thank you for listening to my story.



*ACTIVE AND INACTIVE*  
*MEMBERSHIP*  
INDUSTRY ASSOCIATIONS  
NOTED BELOW

- **Insurance Media Association (IMA)**
- **Captive Insurance Companies Association (CICA)**
- **National Risk Retention Association (NRRA)**
- **Risk and Insurance Management Society (RIMS)**
- **Self Insurance Institute of America (SIIA)**
- **Professional Liability Underwriters Society (PLUS)**
- **Target Markets Program Administrations Association (TMPAA)**
- **International Mass Marketing Association (IMMA)**
- **Insurance Marketers Communication Association (IMCA)**
- **Independent Insurance Agents and Brokers of America Association (IIABA)**
- **National Association of Professional Insurance Agents (PIA)**
- **Western States Surplus Lines Association (WSSLA)**
- **Captive Insurance Council of District of Columbia (CICDC)**
- **Utah Captive Association (UCA)**
- **Arizona Captive Association (ACA)**
- **Long Term Care Association (LTC)**
- **National Contractors Association**
- **National Taxi Owners Association**
- **National Association for Home Care**



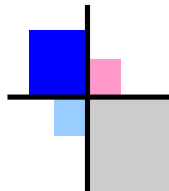
---

---

CONTACT

---

---



*F. Darrell Lindsey*  
*P. O. Box 526357*  
*Salt Lake City, UT 84152-6357*  
*Phone: (801) 937-7037*  
*(801) 942-7134*  
*FAX: (801) 937-7010*  
*(801) 942-7267*  
*E-Mail: [fdl@fdlindseyassociates.com](mailto:fdl@fdlindseyassociates.com)*  
*Website: [fdlindseyassociates.com](http://fdlindseyassociates.com)*



**49 Years Experience**  
**U.S. Licensed Broker**



**F. Darrell Lindsey**  
**U.S. State Licensed Agent/Broker**  
**U.S. Corporate Enterprise Risk Mgmt. Consultant [ERM]**  
**U.S. State Approved Captive/RRG/Self Insured Manager**  
**U.S. Approved Self-Funded Health & W.C. Plan Manager**

---

---