

EXPERIENCE – QUALIFICATIONS  
F. DARRELL LINDSEY  
EXECUTIVE PROFILE



48 Years Experience  
U.S. Licensed Broker

LICENSED ALL STATES FOR ALL LINES  
OF INSURANCE  
48 YEARS EXPERIENCE

Mr. Lindsey has over 48 years of success in the Insurance, Risk Management, and Insurance Company administration fields. Mr. Lindsey is a U.S. licensed Producer / Agent in all states for: Life and Health, Property and Casualty, is a licensed Surplus Lines Broker, is an approved State Captive Manager for Self-Insured's and Captive/RRG Insurance Companies, and is an approved State Self-Funded Health Plan Manager.

Mr. Lindsey studied: Math, Architecture, and Business Administration at the University of Utah, after being discharged from 4 ½ years in the U.S. Navy during the Korean War.

YOUTH ACTIVITIES

Mr. Lindsey, with 4 boys, has been active in youth sports. Mr. Lindsey was the originator and organizer of the Utah Youth Soccer Association – now with 34,000 boys and girls participating, the highest population percentage in the U.S. Mr. Lindsey was the originator and organizer of the Utah Youth Bicycle Motor Cross Association, and built and operated 7 Motor Cross courses in Utah. Mr. Lindsey 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 leagues. Mr. Lindsey was an officer and administrator in all of the youth programs he participated.

CAREER HIGHLIGHTS

As a leader in the use of innovative methods of underwriting, rating and marketing, Mr. Lindsey has organized and operated three Life and Health Insurance Companies, was the owner of five retail insurance agencies, operated a property and casualty managing general agency for eighteen separate insurance companies doing business in the Western states, and has organized and administered eleven separate Nationwide Risk Retention Purchasing Group Industry Associations. Mr. Lindsey was the founder of the Utah Captive Association, and is an active member, speaker, and committee participant in seventeen Insurance Industry and Self-Insurance/Captive Associations.

Mr. Lindsey for the past 48 years has 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. Mr. Lindsey is licensed in all states to conduct business as a producer/agent/broker, and approved Captive Manager.

FOCUS

Mr. Lindsey currently is directing his efforts toward developing new and effective ways for organizing and administering insurance and self-insurance for large business owners, or small groups of business owners and Associations, organized to self-insure, self-fund or insure their risks for: Life and Health, Property and Casualty, Employee Benefits, Workers' Compensation, and other viable alternative options to transfer the risks of business owners. Many answers include: building on traditional insurance solutions thru standard commercial insurance companies while incorporating self-insurance, Corporate Enterprise Risk Management, and claims management programs under the owner's administration.

(NEW PRODUCT DESIGN)

FOR

Risk Purchasing Groups  
Claims Administration  
Strategic Insurance Planning  
Marketing Strategy  
Reinsurance  
Self-Insurance  
and

Captive/RRG Insurance Companies

By developing an effective *marketing strategy* for programs of insurance, Mr. Lindsey is able to provide underwriting support and administration services nationwide for Industry Association Groups. Mr. Lindsey is currently contracted with licensed insurance companies and Captive/RRG insurance companies relating to developing new products and managing their specialty programs.

*Reinsurance management* is important in support of any insurance or self-insurance program. Mr. Lindsey has reinsurance company contacts worldwide.

*Strategic planning* requires developing the necessary procedures and internal controls so any program, when introduced, will be successful.

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## POSITION

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Mr. Lindsey is currently the CEO of several insurance service companies and has been inspirational in the growth and expansion of the companies since 1969. Mr. Lindsey was first licensed in 1958.

Mr. Lindsey offers the experience and insurance industry contacts to provide start-up direction for any insurance project accepted. Mr. Lindsey will personally coordinate all of the activities required to satisfy regulatory compliance as the contracted parties may need. As project leader, all client services are coordinated by Mr. Lindsey and his personal staff.

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## WORK HISTORY

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As the former President of, and owner/partner in, several Insurance Companies, a number of retail and wholesale insurance agencies, and the organizer and administrator for several Risk Retention Act Groups and Captive Insurance Companies, Mr. Lindsey has been responsible for; the cash flow programs developed, self-insurance programs implemented, and has structured and administered Self-Insurance, Risk Retention Groups and Captive Insurance Company programs, including coordinating the placement of re-insurance.

*Allstate Insurance Agent - 1958* as Agent, Management, and Commercial Lines Specialist – Western Region.

*Fidelity Insurance Group, Inc. – 1969*

As owner and President 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, Mr. Lindsey was able to build during the 60's and 70's, a Western States Insurance Company operation that was sold to a PUBLICALLY Traded Insurance Holding Company in 1982.

*The High Country Insurance Group* was formed in 1982 to be directly involved in Association Insurance programs.

In 1986 High Country organized, under the New Federal Risk Retention Act, the first Risk Retention Act Purchasing Group Association. This program was filed October 31, 1986 nationwide as a program of insurance for the Recreational industry. Today the RPG Association still provides LIABILITY Insurance for members' nationwide. High Country did file and provide insurance related services for eleven (11) national Risk Retention Act Groups involving various Industry Business Associations.

*Evolution Insurance Brokers – 2001*

Mr. Lindsey became President of EIB International and EIB of Salt Lake, entities owned by Prime Insurance Holdings, owners of Prime Insurance Syndicate, a Property and Casualty Insurer operating in 40 states. Prime's largest stockholder and President is Mr. Rick J. Lindsey, one of Mr. Lindsey's sons. Mr. Lindsey transferred management of High Country to two of his other son's, Randy and Robby Lindsey in 2001.

Mr. Lindsey's assumed the responsibility for EIB to: (1) develop new insurance risk class programs under the Federal Risk Retention Act for EIB of SL, and (2) coordinate the development of Retail Brokers for EIB International, a U.S. Broker with Producer / Agent / Surplus Lines Broker authority in all Prime Insurance states. EIB Insurance Brokers International currently has under contract over 1,500 Retail Insurance Agents as Brokers. EIB of SL, the Risk Retention Purchasing Group program Administrator has increased premium production by thirty (30%) percent since 2001.

*New Service – 8/1/2005*

Mr. Lindsey assumed principle management of High Country Insurance Agency, with two of his sons as partners, in support of Mr. Lindsey's future efforts within the Insurance Industry.

Mr. Lindsey has formed *LLL Insurance Services*, as a licensed Insurance entity to develop Insurance and Self-Insurance programs for National and State Industry Associations.

Mr. Lindsey has also organized two separate entities, one to provide *Insurance Consulting Services* for a fee only, and one for the purpose of organizing *Captive Insurance Companies, Cell Captive Insurance Companies, Risk Retention Act Insurance Companies (RRG's)*, Risk Retention Purchasing Group Association's (Buyers of Insurance as an Industry Group), and develop and administer Self Insured programs for: Life, Health, Group Health, Liability, Property, Workers' Compensation, and Employee Benefits, as a U.S. Licensed Producer / Agent / Broker / Surplus Lines Broker and Captive Manager.

Mr. Lindsey has accepted the responsibility of providing Agent/Producer services for state and national associations that refer their members to the Combined Industry Purchasing Group Association of America to obtain insurance quotes for coverage not able to be provided under the Trade Associations insurance programs. This may be Property and Casualty or Life and Health insurance coverage.

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*MEMBERSHIP*  
IN  
INSURANCE  
AND  
SELF-INSURANCE  
INDUSTRY ASSOCIATIONS

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- Insurance Media Association (IMA)
- Captive Insurance Companies Association (CICA)
- National Risk Retention Association (NRRRA)
- 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)
- National Association of Professional Insurance Agents (PIA)
- Western States Surplus Lines Association (WSSLA)
- Montana Captive Association (MCA)
- Hawaii Captive Insurance Council (HCIC)
- Captive Insurance Council of District of Columbia (CICDC)
- Utah Captive Association (UCA)
- Nevada Captive Association (NCA)

- Arizona Captive Association (ACA)
- Delaware Captive Association
- South Carolina Captive Insurance Association (SCCIA)
- Long Term Care Association (LTC)
- National Contractors Association
- National Taxi Owners Association
- National Association for Home Care Hospice's

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CONTACT

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