

POMS: Jonny Atkinson; Nicholas C. Bacon; Helen B. Barnett; Joseph F. Bermudez; Patricia A. Brookey; Mark Butler; Joe Caban; Michael Civisca; RJ Coar; Damaris Cruz; Michael Dandini; William Demers; Christopher Duca; Alexander Dunn; Meghan Dunworth; William Elborne; Glenn R. Femminella; Mark Fernandez; Kimberly Fincher; Sheila Fisher; Steve Genett; Lauren Glasser; William Glastal; Thomas Guarnera; Ed Helfers; Sharon Herschlag; Mark Hill; Sean Kennedy; Reshma Khanna; Jason Kinsella; Eric S. Kittleson; Michael Knox; Marianna Korshukin; Michele Lareau; Melissa Lishner; Lori Ann Lowery; Paula Malafaia; Nicole Marek; Suzanne M. Meintzer; Jason Douglas Melichar; Kathleen Murphy; Mark J. Noonan, Antonio de Novaes Neto; Kathy Olsson; John Passaro; Joyce Petty; Ed Pinto; Joseph A. Rago; Roy Reynolds; Jason M. Richardson; Susan Ross; Laura Ruetz; Fritz Seifert; Catherine Shertenlieb; Rodney Solomon, Jr.; Michael Soltynski; George Stratts; Nabeel Tanveer; Douglas E. Terry; Jack Thomas; Sheila Webb; Michael Wenzke; Stephen Whelan; James J. Wrynn; Dennis Zervos; and PK Ziaja are all People on the Move. Read their details here. POM is sponsored by Smith Hanley.



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STATE OF THE MARKET WEBINAR

Tuesday, October 6 @ 11am EDT. Register using this link:

<https://www1.gotomeeting.com/register/715733816>

The insurance marketplace continues its downward progression of pricing. As the year end approaches, both the economy and insurer capacity appear to be stabilizing with unpredictable results on the

market. Will improving insurer investment results spark a new round of heated price competition? Or will increasing demand for insurance capacity as the economy improves drive up premiums? Advisen will be teaming with a group of industry experts to review the current market and discuss the implications for buyers and their brokers. This Webinar will address pricing trends by line of business including a 2010 forecast; how the credit crisis and the recession will impact insurance capacity in 2009-2010; and the impacts on capacity and competition caused by the hurricane season, distressed competition, and M&A.

SECURITIES LITIGATION QUARTERLY WEBINAR

Advisen's 3rd Quarter Securities Litigation Webinar will be held on Friday, October 16 @ 11am EDT. Register using this link:
<https://www1.gotomeeting.com/register/843719489>

Replay the previous Q2 webinar - Click on this link to replay the actual webinar, access Advisen's Q2 Securities Litigation briefing, and download the webinar slides:

http://corner.advisen.com/reports_topical_securities_quarter2_home.html

POM TRENDS

There are 67 Underwriters, Brokers, Lawyers and other commercial insurance professionals mentioned here. This POM includes 21 people joining Hartford Financial Products.

Jonny Atkinson joined RK Harrison Insurance Brokers Limited, London as Leader of the newly-launched ExecPro Solutions as of September 1. He was previously the CEO of WNA London and Bermuda, the wholesale P&C operation for Willis HRH North America. Contact Jonny in London at 020.7456.9364 or jonny.atkinson@rkharrison.com

Nicholas C. Bacon at Marsh has been appointed CEO of Bowring Marsh, the specialist international placement division of Marsh effective November 1. He is currently Chief Operating Officer. He succeeds Mark Gregory, who is leaving the company to take up a senior position at a major insurance carrier. Nick will report to Alex Moczarski, CEO of Marsh International, who commented, "We are fortunate in having a senior executive of Nick's calibre, who combines extensive management experience with deep knowledge of every aspect of the international insurance market. Nick played a pivotal role in Bowring Marsh's creation 14 months ago and has overseen its day-to-day development ever since." Contact Nick in London via 020.7357.1000 or nicholas.c.bacon@marsh.com

Helen B. Barnett has joined Valiant Insurance Group as Business Services Manager at the new Atlanta location. She was most recently a Business Services Manager at Markel Corporation and she has previously held positions at General Star Management Company, Crump Insurance Services, London Brokers' Ltd., The Moore Group, and The Hartford Insurance Group. Contact Helen in Atlanta at helen.barnett@valiantinsurance.com

Joseph F. Bermudez has joined Nelson Levine de Luca & Horst as a Partner with the National Insurance Coverage Practice Group. His practice concentrates on domestic and international commercial insurance and crisis management coverage matters, including food contamination and product recall coverage matters. He has experience as national and regional counsel for insurance companies and underwriters with regard to issues involving policy drafting, insurance coverage and reinsurance. Reach Joe in Denver at 303.573.0335 or jbermudez@nldhlaw.com

Patricia A. Brookey has joined PMA Companies as Assistant Vice President for Managed Care Services. She will be responsible for managing PMA Companies' overall Managed Care Vendor Management program and cultivating successful long-term vendor relationships. Patricia has 20 years of expertise in managed care services, with particular emphasis on vendor contract negotiation, quality assurance, statistical analysis and compliance. Previously, Patricia was Director of Case Management Operations, Workers' Compensation Strategy Division, at CNA where she had worked for eight years. Contact Patricia in Conshohocken, PA at 610.397.5313 or patricia_brookey@pmagroup.com

Mark Butler has rejoined Hartford Financial Products (HFP) in the Emerging Markets business unit as an Executive Underwriter. Mark's previous experience includes Marsh USA, Inc. where he served in the FINPRO Private Equity and Mergers and Acquisitions departments. Prior to Marsh, Mark was with HFP from 2006 to 2007 in the Emerging Markets Department. Reach Mark in New York at 212.277.0417 or mark.butler@thehartford.com

Joe Caban has joined Hartford Financial Products (HFP) Commercial D&O business unit as Assistant Vice President & Director, Commercial Midwest Region and Large Private Commercial National Practice Leader. Joe has been in the insurance industry for nearly 15 years with previous experience at AIG, where he was an Assistant Vice President of the Financial Institutions Group, and earlier in his career a Senior Underwriter. Prior to AIG, Joe worked for Zurich North

America as a Senior Underwriter in the Commercial Group and an Underwriter in Accident and Health. Joe started his career at Reliance National as an Account Executive in Workers' Compensation. Reach Joe in New York at 212.277.0832 or joseph.caban@thehartford.com

Michael Civisca at Navigators has been promoted to Executive Vice President and Chief Operating Officer of Navigators Management Company, Inc. (NMC). He will report to Chris Duca. Mike joined Navigators in 1987 and has most recently been responsible for the marine, energy, inland marine and commercial multi-peril business of NMC. Contact Mike in New York at 212.244.2333 or mcivisca@navg.com

RJ Coar has joined Hartford Financial Products (HFP) as an Underwriting Manager. He was most recently a Vice President of Executive Risks at Willis of New York, Inc. He was also with Integro Insurance Brokers as a Senior Associate, and at AIG in a variety of roles ranging from Project Manager to Senior Underwriter. Contact RJ in New York at 212.277.0450 or rj.coar@thehartford.com

Damaris Cruz of Chartis has been named Regional Manager for the Real Estate & Financial Institutions Division. Damaris joined Chartis in the National Accounts Division of Excess Casualty, and has since held underwriting roles of increasing responsibility. Most recently, she served as Assistant Manager for the New York Region, Corporate Accounts and Real Estate & Financial Institutions Division. Prior to Chartis, Damaris worked at Chubb and Xtend Communications. Contact Damaris in New York at 646.857.1293 or damaris.cruz@chartisinsurance.com

Michael Dandini has been named Senior Vice President of Hartford Financial Products (HFP). Before assuming this role in 2009, he was a Vice President and Global Practice Leader of The Hartford's Technology Practice Group, where he was responsible for managing all aspects of The Hartford's Property & Casualty business in the technology/emerging markets industries, including standard and professional lines, for software and computer-related services, electronic manufacturing, telecommunications and life science (pharmaceutical, bio-tech and medical device) companies. Michael has over twenty years experience in the insurance and professional liability fields. He joined The Hartford in 1999 from a private law practice. His areas of insurance industry experience include errors & omissions liability, management liability, products liability, general liability, advertising injury, personal injury and employment practices liability. Reach Michael in New York at 212.277.0750 or michael.dandini@thehartford.com

William Demers has rejoined Hartford Financial Products (HFP) as a Director. Will's role includes product management responsibility for Miscellaneous Professional Liability, Kidnap & Ransom, and Employed Lawyers in Middle and Emerging Markets. Will returned to HFP from QAT, where he developed HFP's Middle Market Quality Assurance standards and guidelines. Prior to QAT, he was the Product Manager for HFP Middle Market and a National Underwriting Manager for the Bond Department. Before joining the Hartford, Will worked for Aetna and Travelers in National Fidelity roles and Coopers Lybrand as a Staff Auditor. Contact Will in Hartford at 860.520.2259 or william.demers@thehartford.com

Christopher Duca at Navigators has been promoted to President and CEO of Navigators Management Company, Inc. (NMC). He will report to Stanley Galanski, who will serve as Chairman of NMC and will continue to serve as President and CEO of The Navigators Group, Inc. and the insurance company subsidiaries. Chris joined Navigators in 2001 and has been responsible for NMC's management liability, professional liability and casualty business. He will continue to maintain direct responsibility for Navigators' global management and professional liability business, and for specialty casualty business. Reach Chris in New York at 212.613.4305 or cduca@navg.com

Alexander Dunn has joined Hartford Financial Products (HFP) in the Financial Services business unit as an Underwriter. Alexander was most recently at AIG, where he previously served in the Construction Excess Specialty Group and the Consumer Finance Group. Reach Alexander in New York at 212.277.0866 or alexander.dunn@thehartford.com

Meghan Dunworth has rejoined Hartford Financial Products (HFP) in the Diversified business unit as an Underwriting and Sales Manager. She worked previously in Aon's Financial Services Group and she was part of the Middle Market Department and the New York Deal Team. She also worked at Kemper Financial Insurance Solutions. Prior to Aon, Meghan was with HFP from 2003 to 2006 in both the Diversified D&O Department and the Emerging Markets D&O Department. Reach Meghan in New York at 212.277.0799 or meghan.dunworth@thehartford.com

William Elborne of Cooper Gay has been appointed as Placing Specialist as of September 9. He will lead the London team and will develop business with clients in Europe. His particular focus will be on solutions for large and complex property risks, and developing joint strategies with Cooper Gay's local partners in this region.

William brings more than 20 years of experience designing and placing both direct and reinsurance solutions in the global markets for clients across Europe. He formerly worked for Aon Global, where he led the London property placing team for the EMEA region, and Marsh with which he spent six years working in Germany. Reach William in London at 020.7204.4913 or william.elborne@coopergay.com

Glenn R. Femminella, BPMP, CWCP, CRIS has joined MagnaCare, Inc. as Director of Commercial Accounts. He will be responsible for handling management of Workers' Compensation, No-Fault and Group Health for regional PPO accounts. Prior to MagnaCare, Glenn worked as the National Director of Operations for a construction brokerage located in Nassau County, NY. Contact Glenn in Garden City, NY at 516.282.8923 or gfemminella@magnacare.com

Mark Fernandez has joined the Hartford Financial Products (HFP) as an Executive Underwriter in the Financial Services business unit. He was most recently at Marsh USA, where he was a Client Advisor in the FINPRO Department specializing in Management Liability, Fidelity and Professional Liability coverages for Financial Institutions. Prior to Marsh, he was an Underwriter at AIG in the Financial Institution Bond/General Partnership Liability groups. Contact Mark in New York at 212.277.0814 or mark.fernandez@thehartford.com

Kimberly Fincher has joined Valiant Insurance Group as an AVP and Underwriter at the new Atlanta location. She worked most recently at Markel Corporation. Her background is underwriting and management experience in the excess and surplus lines market. She also previously held various underwriting positions at Commercial Services & Protection, Inc. in Duluth, GA. Contact Kim in Atlanta at kim.fincher@valiantinsurance.com

Sheila Fisher has joined Valiant Insurance Group as an AVP and Underwriter at the new Atlanta location. She worked most recently at Markel Corporation. Her background is underwriting and management experience in the excess and surplus lines market. She also held underwriting positions at Maxum Specialty Insurance, Windward Group, General Star Management Company, as well as underwriting positions at several local Atlanta insurance agencies. Reach Sheila in Atlanta at sheila.fisher@valiantinsurance.com

Steve Genett has joined Hartford Financial Products (HFP) in the Emerging Markets business unit as an Executive Underwriter. He joined The Hartford in 2003 as a Workers' Compensation Claim Handler in the Northeast Workers' Compensation Claim Center in

Syracuse, NY. Prior to HFP, Steve played a variety of roles within the organization, working in field operations, actuarial, and corporate roles. Before Steve joined The Hartford, he was an Operations Supervisor for Diversified Information Technologies in Scranton, PA. Steve recently relocated from Hartford to New York City. Contact Steve in New York at 212.277.0417 or steve.genett@thehartford.com

Lauren Glasser has joined Krauter & Company as Marketing Director as of September 14. Lauren's responsibilities include creating, implementing, and overseeing unique marketing and business development activities for all of the company's offices. Her experience includes several years of marketing and public relations experience. Contact Lauren in New York at 212.596.3436 or lglasser@krautergroup.com

William Glastal has joined C.V. Starr & Company as Vice President-National Accounts as of September 21. He will underwrite excess casualty above \$25 million attachment points for Fortune 2000 accounts. He was most recently underwriting Excess Casualty at AIG/Chartis, where he spent over seven years. He also worked at Munich American Risk Partners. Contact Bill in New York at 646.227.6376 or william.glastal@cvstarr.com

Thomas Guarnera has joined Frank Crystal & Company as a Senior Associate in the Employee Benefits Services unit. Tom will work from the firm's New York office in the Group Benefits department, and will spearhead the unit's marketing efforts. He has over 28 years of marketing industry experience and most recently served as a Senior Consultant at Conner Strong Companies. Contact Tom at 212.504.5954 or guarnerat@fcrystal.com

Ed Helfers at Navigators has been named President of the Marine Division of Navigators Management Company, Inc. (NMC). He will report to Michael Civisca. Ed joined Navigators in 2006 to form the Inland Marine Division, which he will continue to manage. Contact Ed in New York at 212.613.4210 or ehelfers@navg.com

Sharon Herschlag joined Safety National as Regional Underwriting Manager. She brings over 30 years of claims and underwriting experience to Safety National from AIU, formerly known as AIG Risk Management Group. Her most recent position as Senior Vice President involved managing AIG's large excess units across the country. Sharon will be actively seeking and underwriting large Excess Workers' Compensation accounts in the Eastern region of the US for Safety National. Reach Sharon in New York at 212.858.7622 or sharon.herschlag@safetynational.com

Mark Hill joined Iron-Starr Excess Agency Limited as Vice President as of September 10. For the last two years, Mark was the Casualty Manager for Lexington Insurance Company in Bermuda. During his seven-year tenure with Lexington in their London office, he served as Manager of the Mid Excess Liability Department, and as Vice President and Senior Underwriter in the Casualty Department. Contact Mark in Bermuda at 441.279.8200 or mark.hill@ironshore.com

Sean Kennedy has joined Hartford Financial Products (HFP) in the Fidelity business unit as an Executive Underwriter within the division's Financial Institution Fidelity department. Sean was most recently at Chubb Specialty Insurance, where he was a DFI Underwriter. Prior to Chubb, he worked at the Beekley Corporation as a Sales Specialist and at MassMutual as a Mutual Fund Technician. Reach Sean in Hartford at 860.520.1805 or sean.kennedy@thehartford.com

Reshma Khanna has joined Hartford Financial Products (HFP) Claims Organization as a Claims Specialist in the Middle Market/Employment Practices Claims unit. Reshma joins HFP with several years of claims experience at AIG where she was a Claims Analyst and a Professional Associate focusing on Errors & Omissions and Directors & Officers Liability claims. Contact Reshma in New York at 212.277.0800 or reshma.khanna@thehartford.com

Jason Kinsella has joined Hartford Financial Products (HFP) as an Underwriter in the Diversified Business Unit. Jason's previous experience includes work at Bloomberg LP, Capital Market Services, LLC, Bear, Stearns & Co. Inc., Schwartz & Perry, LLP and at both ESPN SportsTicker and J.P. Morgan Chase & Co. earlier in his career. Reach Jason in New York at 212.277.0701 or jason.kinsella@thehartford.com

Eric S. Kittleson has joined Iron-Starr Excess Agency Limited as Senior Vice President, Excess Casualty Manager as of September 10. He was an 11-year AIG veteran, most recently serving as Senior Vice President, Underwriting Manager for AIG Cat Excess Liability Company in Bermuda, where he was responsible for the company's portfolio of occurrence, occurrence reported and claims-made accounts for complex corporate risks. Reach Eric in Bermuda at 441.279.8200 or eric.kittleson@ironshore.com

Michael Knox, Esq. has joined Hartford Financial Products (HFP) Claims Organization as a Claims Consultant in the Miscellaneous

Professional Liability unit. Michael's insurance industry experience emphasizes professional liability. Michael practiced law at Peterson Ross as well as Sedgwick Detert. He also worked as a TPA, where his experience included directly handling claims and managing various books of business. Michael also recently served as a Professional Liability Specialist at an insurance agency. Reach Michael in New York at 212.277.0859 or michael.knox@thehartford.com

Marianna Korshukin, Esq. has joined the Hartford Financial Products (HFP) Claims Organization as a Claims Specialist in the Lawyers Professional Liability unit. She was most recently an Associate at Reed Smith. Contact Marianna in New York at 212.277.0458 or marianna.korshukin@thehartford.com

Michele Lareau, Esq. has joined the Hartford Financial Products (HFP) Claims Organization as a Claims Consultant in the Lawyers Professional Liability unit. Her previous professional liability experience was gained at AIG, ACE and Liberty International. She has worked on directly handling claims as well as developing claims protocols and training and educational programs. Prior to pursuing her career in insurance, Michele worked in a legal capacity at several public agencies. Contact Michele in New York at 212.277.0858 or michele.lareau@thehartford.com

Melissa Lishner has joined Frank Crystal & Company as a Director in the Financial Insurance Services unit. Melissa will work from the firm's New York office in the Financial Professional Liability department. She has over 28 years of insurance industry experience and most recently served as a Senior Vice President at Marsh USA Inc., where she worked in the FINPRO Unit. Contact Melissa at 212.504.5829 or lishnerm@fcrystal.com

Lori Ann Lowery has joined Navigators in the newly-created position as President of Field Operations. She was most recently President of Lloyd's Inc., North America. She has 22 years of experience including executive positions at Wells Fargo Insurance Services and Marsh. She will be responsible for Navigators Management Company's marketing, sales, distribution management and overall oversight of US regional management across all product lines. She reports to Michael Civisca. Contact Lori Ann in Dallas via her cell phone 917.721.5832 or lowery@navg.com

Paula Malafaia is now Office Retail Executive at Lockton Brazil as of September 4. She has previously held leadership positions with Miller do Brasil and JLT. With 15 years in the insurance market, Paula joined

Lockton from Colemont. Contact Paula in Rio de Janeiro, Brazil at +55.212.221.2718 or pmalafaia@br.lockton.com

Nicole Marek has joined Hartford Financial Products (HFP) as Marketing & Communications Director. She has been with The Hartford for 10 years. She started her career in the marketing group of the Hartford Technology Services Company. She has served in The Hartford's Marketing & Communications and Sales & Distribution areas, handling the marketing and communications needs for the Middle Market & Specialty Commercial divisions, including HFP and Loss Control. Contact Nicole in Hartford, CT at 860.520.2297 or nicole.marek@thehartford.com

Suzanne M. Meintzer has joined Nelson Levine de Luca & Horst as an Associate in the Denver office in September. She concentrates her practice on domestic and international commercial insurance coverage matters, including food contamination and product recall coverage matters. Reach Suzanne in Denver at 303.573.0362 or smeintzer@nldhlaw.com

Jason Douglas Melichar joined Nelson Levine de Luca & Horst as a Partner in the Denver office in September. His experience stems from representing large national and international companies in complex civil, commercial and insurance litigation, as well as insurance coverage matters. Contact Jason in Denver at 303.573.4823 or jmelichar@nldhlaw.com

Kathleen Murphy joined ACE USA as Vice President for Professional Liability for the Southeast Region and as National Product Line Manager for Miscellaneous Professional Liability. Prior to ACE, she spent five years at Zurich North America, where she served as the Product Line Manager for Miscellaneous and Technology E&O, and most recently, as Southeast Regional Vice President in the Management Solutions Group. Kathleen was a litigator for five years specializing in non-medical professional liability defense. Reach Kathleen in Atlanta at 678.795.4071 or kathleen.murphy@acegroup.com

Mark J. Noonan has joined Integro Insurance Brokers as a Managing Principal in the Casualty Practice as of September 21. He has 32 years of experience in workers' compensation and general liability coverages. Mark will focus on developing outcome and process-based strategies for clients with complex workers' compensation issues. Mark was most recently a Managing Director and National Practice Leader for Workers' Compensation at Marsh, where he worked for the past twenty years. He also practiced law as defense counsel, and he

was Assistant General Counsel at the Massachusetts Bay Area Transportation Authority and a member of the Risk Management department at Raytheon. Reach Mark in Boston at 617.531.6855 or mark.noonan@integrogrou.com

Antonio de Novaes Neto has been appointed as the Director for Lockton Re in Rio de Janeiro. He has 20 years of insurance experience. Antonio previously worked in leadership roles with Bradesco Seguros Group, reinsurance broker CatalystRe and with the IRB, Brazil's state-owned reinsurer. Reach Antonio in Rio de Janeiro, Brazil at +55.212.221.2718 or anovaes@br.lockton.com

Kathy Olsson of Chartis is now Vice President, Global Marine and Energy. She has 20 years of brokerage experience specifically focused in the energy sector including energy exploration, production, utilities, mining and other energy classes. Kathy was most recently at Lockton where she served as energy liaison for their southern region. She also worked at Willis & Sedgwick Energy & Marine. Reach Kathy in Houston at 714.436.3231 or kathy.olsson@chartisinsurance.com

John Passaro has joined Travelers as Regional Vice President as of August 25. He will be in charge of the New York Metro Region for Bond & Financial Products' Management Liability businesses. John's background is in underwriting, marketing and management of management liability products for non-profit, private and public companies, as well as for financial institutions in the greater New York and New Jersey territory. Over his 18-year career, he has worked in key management positions with a number of major insurers and national brokerage operations. Reach John in New York at 917.778.6181 or jpassaro@travelers.com

Joyce Petty of Chartis is now Assistant Manager for the Los Angeles Region, Construction Specialty. In her new role, she will assist with underwriting referrals, manuscript endorsement requests, weekly forecasting and staff management. She will also continue to be the regional liaison for e-Excess and eDelivery. Joyce joined the company in 1994 and has since held various senior underwriting and management positions with Excess Casualty's Real Estate & Financial Institutions and Construction Specialty Divisions. Reach Joyce in Los Angeles at 714.436.3231 or joyce.petty@chartisinsurance.com

Ed Pinto has joined the Hartford Financial Products (HFP) Financial Services business unit as an Executive Underwriter. Ed's previous insurance industry experience includes roles at AIG, RLI Insurance Company, Quanta US Holdings, Inc. and Willis of New York. Contact Ed in New York at 212.277.0848 or edward.pinto@thehartford.com

Joseph A. Rago has joined Chubb as a Senior Underwriter. He was most recently an Underwriter and Account Executive at Travelers where he worked since June 2006. Joe focuses on Management Liability lines for public companies. Prior to Travelers, Joe was a Broker at Arthur J. Gallagher for two years. Reach Joe in New York at 212.612.4137 or jrago@chubb.com

Roy Reynolds has joined Hartford Financial Products (HFP) in the Financial Services business unit as an Underwriting Specialist. Roy has been in the insurance industry for ten years, with previous experience at RCP TAX in his role as a Managing Partner and Broker. Prior to RCP TAX, Roy worked for Chubb Specialty Insurance as an Underwriting Manager in the Department of Financial Institutions and a Senior Underwriter in the Chubb Pro Practice Group. Roy also worked at PVS Chemicals, Inc. as a Managing Director and a General Manager and as a Tax Attorney at both Schwartz, Kelm, Warren & Ramirez and Cummings & Lockwood. Contact Roy in New York at 212.277.0794 or roy.reynolds@thehartford.com

Jason M. Richardson has been appointed as Willis HRH's Managing Partner for Colorado as of September 11. He will be responsible for the retail offices in Denver and Greenwood Village. He reports to Bill Creedon, National Partner, South Central Region of Willis HRH. Jason most recently served as a Senior Vice President with insurance broker Beecher Carlson in Atlanta, where he focused on large, national risk management clients, in particular those in the construction and real estate (REIT) sectors. Contact Jason in Denver, CO at 303.722.7776 or jason.richardson@willis.com

RIMS BENCHMARK SURVEY 2009

What do other companies spend on their insurance coverage and how much limit do they buy? Purchase a copy of the RIMS Benchmark Survey via www.RIMS.org/book

Susan Ross has joined Valiant Insurance Group to expand the specialty and casualty operations. She will serve as VP – Office Manager of the new Atlanta location. She has over 25 years of leadership and management experience in excess and surplus lines. Sue worked most recently at Markel Corporation. She also previously held casualty insurance positions at General Star, Hartford Specialty and Travelers. Reach Sue in Atlanta at sue.ross@valiantinsurance.com

Laura Ruetz joined Yates & Associates Insurance Services as Business Underwriter. She is responsible for new business developments and will report directly to Alex Zardeneta, Vice

President, Underwriting/Marketing. Laura began her insurance career as a CSR at Colony West Financial & Insurance Services where she worked for six years. Most recently, she spent five years at Klein & Costa Insurance as a P&C commercial business underwriter. Reach Laura in Santa Ana, CA at 714.550.5050 x251 or lruetz@yates-assoc.com

Fritz Seifert has joined Everest Re as a Director on September 8. He will focus on development of new programs. Fritz was previously a national marketing manager for AIG Programs, where he spent 4.5 years. He was also a Vice President of business development for programs at United National, and he spent 15 years at Marsh as well. Reach Fritz in Liberty Corner, NJ at 908.604.3352 or fritz.seifert@everest.com

Catherine Shertenlieb has joined the Marketing Team of McAuley Woods & Associates. She previously worked for a large property/casualty retail brokerage firm in Atlanta, and she has over a decade of industry experience focused on the placement and service of complex commercial insurance accounts. Her background includes the servicing and supervision of multinational insurance programs, marketing efforts in both standard and non-standard markets, as well as agency operations roles. Reach Catherine in West Palm Beach, FL at 561.615.5537 or cshertenlieb@rmwins.com

Rodney Solomon, Jr. has joined the Hartford Financial Products (HFP) Claims Organization as a Coordinator in the Lawyers Professional Liability unit. Rodney worked for Comp Options Insurance Company and Blue Cross and Blue Shield of Florida prior to joining HFP. Contact Rodney via rodney.solomon@thehartford.com

Michael Soltynski has joined Willis Corroon Aerospace of Canada Ltd as Project Manager and legal specialist. He is using his international legal background to assist major aviation clients with their contractual risk assessments and drafting requirements. In his move to Vancouver, Michael brings over 15 years of legal experience in insurance spanning transport, financial institutions and corporate commercial work in London and Cape Town. Contact Michael in Vancouver at 604.605.5615 or michael.soltynski@willis.com

George Stratts of Chartis is now President and Chief Executive Officer of Global Marine and Energy Division. He was previously Executive Vice President of Lexington Insurance Company, a Chartis company, and Senior Executive for Lexington's Property Division. In his new role, George will oversee the global energy casualty, global energy property, oil rig and global marine product lines for Chartis.

He reports to John Doyle, President and CEO of Chartis US, and Ralph Mucerino, COO of Chartis International and Chairman of Chartis' Global Marine and Energy Division. George will also serve as Senior Property Executive of Chartis US, reporting to David Fields, SVP and Chief Reinsurance Officer of Chartis. "George brings deep experience to the Chartis executive team," said Chartis CEO Kris Moor. "His background in underwriting and operations will prove immensely valuable as Chartis continues its progress toward greater global integration." George joined Lexington in 1999 and has held underwriting positions of increasing responsibility, becoming SVP of Property for Lexington in 2003. In 2006, he became an EVP overseeing Lexington's Property Division. He was previously an underwriter at Chubb. Contact George in New York at 212.458.3708 or george.stratts@chartisinsurance.com

Nabeel Tanveer has joined Gibson Insurance Group as a Managing Director for the Indianapolis office effective September 8. He was most recently was Senior Vice President of Mergers & Acquisitions for Marsh Berry before joining Gibson to grow their Indianapolis operations. Reach Nabeel in Indianapolis, IN at 317.923.3000 x1106 or ntanveer@gibsonins.com

Douglas E. Terry of IPS Group has been appointed as Senior Vice President of IPS Search, Inc. He will provide search and selection consultation to insurance, healthcare, and financial services clients with whom he has developed and partnered since 1978. He was previously a Managing Director at Jacobson Executive Search and led senior-level client searches on a national basis in the P&C and life & health arenas. Contact Douglas in Chicago at 312.214.4931 or dterry@ipssearch.com

Jack Thomas has joined Crowell & Moring LLP as Partner in the Commercial Litigation and Insurance/Reinsurance groups as of September 2. He is a complex commercial litigator with experience in trial and appellate work, international commercial disputes, insurance and financial institution litigation, and class actions. Formerly of Morgan, Lewis & Bockius LLP, Jack has handled various types of arbitrations, both international and domestic, including those relating to acquisition agreements and accounting disputes. He has represented numerous clients in a variety of matters seeking provisional remedies, including the seizure of property and injunctions. He has also represented clients in shareholder disputes, disputes arising out of financial transactions, and in energy-related matters, including those relating to offshore drilling facilities and the acquisition of power generators. Contact Jack in New York at 212.895.4306 or jnthomas@crowell.com

Sheila Webb has joined Yates & Associates Insurance Services as Business Underwriter. She began her career in 1971 and she has worked with underwriters at Yates & Associates throughout the years. Her background includes experience in underwriting national accounts at Insurance Services of America. As the Commercial Department Manager at Anderson & Murison, Sheila increased revenues in her division by 40%. She was a Senior Account Manager at Woodruff-Sawyer & Co. and most recently Western Region Coordinator at Western Maritime in its wholesale division. Contact Sheila in Santa Ana, CA at 714.550.5050 x215 or swebb@yates-assoc.com

Michael Wenzke has joined the Hartford Financial Products (HFP) Middle Market Department as an Executive Underwriter. Michael will be located in the Boston Region working directly with the company's Northern New England agents. Michael has been in the insurance industry since 2005 working for Travelers as a Management Liability Underwriter, specializing in Private Company risks. Contact Michael in Boston at 617.526.7778 or michael.wenzke@thehartford.com

Stephen Whelan has joined Hartford Financial Products (HFP) as Vice President of Commercial and Financial Risks. Steve will oversee HFP's entire domestic insurance portfolio for larger risks, including commercial, financial services, diversified, REIT and transactional risk accounts. Steve joins HFP from AIG, where he served in a number of roles of increasing responsibility. His most recent role was the Executive Vice President and Senior Regional Executive in the Executive Liability area. During this time, he also served as Executive Vice President of the AIG Passport Insurance Platform within the Executive Liability area. Contact Steve in New York at 212.277.0408 or stephen.whelan@thehartford.com

James J. Wrynn, the acting New York State Insurance Superintendent as of August 20, has been unanimously confirmed by the State Senate as New York's 40th insurance superintendent. He was most recently Executive Director of the New York State Insurance Fund. New York Governor David Paterson stated, "Jim's experience as an insurance lawyer and his expansive involvement in government prepare him well for this position. He will be an asset to the department and the state in this critical time as the nation moves forward with health insurance reform and financial services regulatory reform." Jim is a founding Partner of MacKay, Wrynn & Brady LLP, where he represented major companies, policyholders, municipalities and public authorities. As a trial attorney, he also handled matters including professional malpractice, subrogation,

property/casualty coverage disputes, liabilities and insurance. He also served as a board member of the New York City Economic Development Corp. and the New York City Business Relocation Assistance Corp.

Dennis Zervos has joined Safety National as Regional Underwriting Manager. He has 26 years of underwriting experience, including the past 16 years at Zurich North America. Dennis most recently held the position of Vice President of Risk Management and was responsible for marketing and managing the company's risk management casualty portfolio in the New York market area. He will now focus on Safety National's Large Deductible accounts in the Northeast region. Reach Dennis in New York at 212.858.7623 or dennis.zervos@safetynational.com

PK Ziaja at RJF Agencies has become a Shareholder. After only six years at RJF Agencies, this Employee Benefits Consultant has risen to become a part-owner of the company. "In her six years at RJF, PK has shown the character and leadership that we look for in our shareholders," said CEO Bill Jeatran. "She truly represents our values and core beliefs, respects her team and co-workers as equals, and has shown consistent sales success." Reach PK in Minneapolis at 763.746.8536 or ziajap@rjfagencies.com

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Is your Broker paid by fee or commission? What services does your Broker provide for that compensation, and how do those services compare to what other buyers say they receive? This year's 2009 RIMS Benchmark Survey contains our annual study of Broker services and fees. Based on responses from 1,241 Buyers of Insurance, the study found that there are significant differences by company size and industry group in the types of services provided. Why should Brokers care? These results illustrate that plenty of clients clearly pay more on a commission basis compared to a fee basis. Also, when pitching new business or creating stewardship reports, this information will prove invaluable by helping you to differentiate your services.

Why should you buy this book? The RIMS Benchmark Survey book independently reviews pricing and structure trends for commercial insurance. Whether using it to bolster confidence in a particular program's structure, costs and design or to validate risk management data for CEOs and CFOs, Insurance Buyers and Brokers all say this book is an essential resource. Published since 1979, the RIMS Benchmark Survey remains the definitive statement regarding premiums, retained losses, limits and retentions across commercial insurance lines for North America. You can easily qualify for a free copy by contributing your program data, or you can purchase a copy at www.RIMS.org/book (\$500 for RIMS members and \$750 for non-RIMS members)

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