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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. I served 4 years in the US Navy during the Korean War.

I moved from Salt Lake City at the age of 16 to California, lived with my grandma in Mt. View, California and worked at a restaurant. I then served 4 years in the US Navy during the Korean War. After the Navy I went to work as a manager of a steak house in Mt. View, CA for my prior restaurant boss. I left California to register with the University of Utah for Architects school and worked part time at Montgomery Wards (like Sears). After 6 months I was hired full time by Montgomery Wards full time and transferred to Longmont, CO as a store manager. I was then hired by Allstate Insurance Company as one of five persons in the U.S. to start Allstate into selling Business Insurance. I left Allstate after nine years to start my own insurance career!

I became president and owner of Fidelity American Life Insurance Company – owned by Willard Marriot, Ken Garff, Dave Freed, Bob Hansburger & Dave Robinson. I then formed Fidelity General Agency – A western states MGA representing 25+ insurance companies. I sold everything after 10 years to a large investment group and organized the High Country Insurance Group in 1981. The rest is noted below!

LICENSED ALL STATES FOR ALL LINES OF INSURANCE 50+ YEARS EXPERIENCE

I have over 50+ 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 – in all 50 states. "Currently" - as a retail agent – I provide property and casualty insurance to insurance buyers in all 50 states.

*****SEE WEBSITE:** WWW.HIGHCOUNTRYINSURANCEGROUP.COM

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. As a Golfer: With golf coach Dean Rymouth in San Diego and Callaway golf; I made two Golf Channel 30 minute movies for senior golfers. I enjoy my time with friends and family playing golf. The Golf Channel still shows my movies at 3am sometime.

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 50+ 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

Today, I am specifically involved in "Direct Sales" to business owner insurance buyers for; Liability, Property, Business Auto, Workers Compensation, Bonds and Inland Marine in all 50 states – working with over 300+ offices. I am also directing my efforts toward developing new and effective ways for organizing and administering insurance and self-insurance for small business owners and Industry Associations. I have organized self-insured programs for Business Owners for: Life and Health, Property and Casualty, Employee Benefits, Workers' Compensation, and other viable alternatives to transfer the risks business owners have today. Many Risk Transfer solutions include; building on traditional insurance standard coverage programs - while incorporating self-insurance, risk management, and claims management programs under the owner's administration. I have also developed several health insurance multiple

employer trusts.

By creating an effective marketing strategy for programs of insurance, I have been able to provide underwriting support and administration services nationwide for over 30 Industry Association Groups. I am contracted with licensed insurance companies and captive insurance companies to develop new products and to manage their specialty programs. Reinsurance management is important in support of any insurance or self-insurance program. I have reinsurance company contacts worldwide.

*****SEE WEBSITE:** WWW.LLLINSURANCESERVICES.COM – "Direct Buyer Insurance Applications"

MY INSURANCE SERVICES

I have been the CEO of several insurance service companies and inspirational in the growth and expansion of these companies since 1969. I was first licensed in 1959 with Allstate Insurance Company. I have the experience and insurance industry contacts to provide start-up direction for any new insurance project. I have personally coordinated all of the activities required to satisfy regulatory compliance of any contracted parties needs. As project leader, all client services are coordinated by me and my personally selected staff.

WORK HISTORY

As the former President and owner/partner in, several life + health and property and casualty insurance companies, a number of retail and wholesale insurance agencies, and the organizer and administrator for several Federal Risk Retention Act Insurance Groups and Captive Insurance Companies, I have been responsible for; the cash flow programs developed, self-insurance programs implemented, and have structured and administered Self-Insurance, Risk Retention Insurance and Purchasing Group Associations and Captive Insurance Company programs, including coordinating the placement of reinsurance. I currently provide – direct insurance sales to insurance buyers in all 50 states with support of over 300+ insurance companies.

Allstate Insurance Agent - 1959 as Agent, Management, and Commercial Lines Specialist - Western Region. One of five persons nationwide to operate Allstate's entry into Commercial Lines Insurance – worked out of Allstate's claim office.

Fidelity Insurance Group, Inc. – 1969 – 1982 – which included; As owner and organizer: 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, I 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.

In 1982 I formed the High Country Insurance Group to become directly involved in developing 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. Today this RPG Association still provides LIABILITY Insurance for members' nationwide. High Country did "also" file and provide insurance related services for eleven (11) other National Risk Retention Act Groups involving various Industry Business Associations.

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

I assumed the direct responsibility for EIB International 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 Agency for EIB International, a U.S. Broker with Producer / Agent / Surplus Lines Broker authority in all Prime Insurance states. EIB Insurance Brokers International currently had under contract over 2,500 Retail Insurance Agents as Brokers. EIB of SL, the Risk Retention Purchasing Group program Administrator increased premium production by thirty (30%) percent.

2005 - New Insurance Service Companies Organized - 2005

In 2005; I assumed principle management of High Country Insurance Agency, with two of my sons as partners, in support of my future efforts within the Insurance Industry.

I organized three 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 to 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. The third entity, LLL Insurance Services – provides "Direct Sales" of insurance to – business owners in all 50 states.

I formed LLL Insurance Services in 2005, as a U.S. licensed Insurance entity, to provide "Direct Insurance Sales" – of; Liability, Property, Business Auto, Workers Compensation, Bonds, Inland Marine, "Direct to" individual business owner buyers – in all 50 states!

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**

Soccer

booms in Utah

by Tom Wharton

Tribune Staff Writer

THE YOUNG SOCCER PLAYERS giggled in delight as they tried to kick the multi-colored ball through the goal. It wasn't as if scoring a goal was that important. The simple fact was that kicking and running after the ball was fun.

In another part of the field, a youngster picked a dandelion. Another child received some consolation from a coach, who encouraged his star as the little one tried to catch his breath.

There were no substitutes sitting on the sidelines, waiting anxiously to play. Every kid on the team was out on the field, running after that ball and standing tall in his team's uniforms.

It wasn't many years ago that scenes like this in Utah were rare. The only folks who seemed to know anything at all about playing soccer were the ethnic groups. The number of Utahns who knew of what is perhaps the world's most popular sport numbered in the hundreds.

Now, it is the most popular youth sport in Utah. According to Parrell Lindsey, commissioner of the Utah Youth Soccer Association, over 21,000 Utahns under the age of 19 are playing in some form of soccer program. That's more than little league baseball, football and basketball participants combined.

When you throw in the 500 youngsters participating in the American Youth Soccer Association program and the 1,200 adult men and women who play in the Utah Soccer Association, you have a soccer boom of large proportions in Utah.

Why?

THERE APPEAR TO BE many reasons for the sudden increase in popularity of soccer:

The sport is relatively simple to learn. Equipment is inexpensive — largely confined to a T-shirt, shorts, a ball and a pair of shoes. It is a non-contact sport.

While some leagues are competitive, Lindsey says that about 90 percent of the youngsters who play in his organization participate in a recreational league where no standings are kept and no championships are awarded.

"The kids just play on a week-by-week basis for recreation," says the commissioner.

That fact appeals to parents who would like to pull their children into a little league sports program but have been turned off or afraid of the

which some little league programs have become known for.

Another reason for the sport's newfound popularity is that it is co-educational. That means that girls are encouraged to participate at a young age all the way through adulthood. The fact that there are 25 women's teams in the adult Utah Soccer Association is testimony to the fact that women want a recreational program every bit as much as men do.

Finally, the sport is a good way of getting plenty of exercise in.

"I think there's a significant base in the coming years in which young people and parents will come to recognize soccer as a recreation and a technically skillful sport," says Lindsey, who also was one of the founders of the Ute Conference little league football program 17 years ago. "The eye-foot coordination is particularly helpful to younger players. Everyone gets to touch the ball and there's very little pressure. No one is embarrassed."

LINDSEY HAS WORKED HARD to make certain his little league programs are good for the participants and not harmful to them. He has consulted with psychiatrists and psychologists in order to come up with the best possible environment for youngsters to play in.

There are, however, highly competitive leagues available for those talented youngsters who are hoping to play soccer in college and high school. These leagues involve extra travel fees and practice time so that all but the most dedicated are discouraged from competing.

As soccer continues to boom (Lindsey estimates close to 50,000 Utah children will be playing the sport five years from now), one of the biggest problems is finding qualified people to participate in the program.

"The difficulty the sport presents," says Lindsey, "is that it is normally not well identified with any of the adults who have to coach, referee or administer the program. The challenge has been to have clinics and training programs for adults."

"The sport itself is relatively simple," he continued. "If you understand four or five rules, you can pick it up in a hurry and not feel that it is so technically involved. It has been readily accepted by adults, who are encouraged and enthused when they see how much fun it is for the young people."

The Utah Youth Soccer Association and Utah Soccer Association are affiliated with the United States Soccer Federation, which is part of the Federation International Football Association

level — both in the amateur and professional ranks.

LEAGUES IN THE YOUTH divisions are held for girls and boys under six, under eight, under 10, under 12, under 14, under 16 and under 19. The competitive leagues start with the under 12 age group.

Players are generally recruited from local elementary schools and junior high schools by sending flyers home to parents. Advertisements telling kids where to register for soccer also appear in local newspapers.

Leagues are run in the fall and in the spring and the participation rate in some grade schools runs close to 40 percent of the kids in the school.

WHERE IS ALL THIS SUDDEN soccer popularity going to lead in the future in Utah?

"As soon as the sport is identified as acceptable, you'll see an indoor professional team located in Salt Lake," predicts Lindsey. "BYU has a fine college team and other colleges in the area will pick up soccer as a program. It will also be picked up as a high school sport."

"When that happens, spectator interest will equal that of football within 10 years. That's a natural consequence of so many people becoming involved in the sport as participants and learning about it from a users' point of view. The enjoyment of a fun experience now will attract them in their later years."

One of the problems with soccer has been a lack of acceptance of the sport on the high school level as an official team sport. High school state championships are held on the Class 4-A and 3-A level but, with a few exceptions, the sport receives little acceptance or support from the school districts.

It has not been adopted by the Utah High School Activities Association as an official sport and thus has lived with a kind of semi-official status at many schools.

ACCORDING TO MARION Tree, the executive secretary of the Utah High School Activities Association, the travel expenses of adding another sport to its program is one of the big reasons soccer has been placed under the umbrella of his organization.

"There is some sentiment against adding another major sport in a time when people are having to cut back on their athletic budgets," said Tree.

Still, the state high school tournament which drew over 1,500 fans this year under the auspices of a private, club-type organization.

That shows that the interest is there, and, with 50,000 kids expected to be playing soccer by 1985, that interest



8 B

DESERET NEWS, FRI. P.M./SAT. A.M. JUNE 19-20, 1981

LEE BENSON

SPORTS EDITOR



Lindsey's league

Until five years ago, F. Darrell Lindsey, an insurance man in Salt Lake City, knew as much about soccer as an average Brazilian in Rio knew about American baseball.

When Darrell grew up in the 40s and 50s, soccer wasn't one of the big three sports. Nobody played it at the Kiwanis-Felt Boys Club in Salt Lake, which was where Darrell spent the bulk of his waking hours. He was parentless. The Boys Club was his tutor. From its windows he viewed the world.

Physical education majors used to come to the club from the University of Utah to teach the boys about sports. From them Lindsey learned a universal, non-sports lesson: Adults really do mold the lives of young people.

Darrell decided he'd like to pay back the kindnesses of these students should he ever get the chance.

Easy to repay

Not many years down the road, he found himself the father of three sons and he found it easy to start repaying.

He helped found, with Gerald Tovey, the Ute Football Conference for little leaguers in 1964. He still coaches every fall in that league. Football was soon followed by hockey and motorcycle racing and bicycle racing. Darrell Lindsey was not selfish with his time. If a youth organization needed help, he was there.

But baseball, he didn't get involved with.

His sons didn't much care for it.

So five years ago, fearing idle time on his son's hands in the spring — and perhaps on the hands of many non-baseball players (strikers, if you will) — he figured he should enroll his boys in soccer.

The marriage was born.

Lindsey showed up with his sons at a field in Sandy in 1976 where there were 100 boys and one coach, such was the extent of organized youth soccer at the time. The youth programs were under the direction of the Utah Soccer League, which traditionally had devoted most of its energy to adult teams and clubs.

Lindsey knew a bad program when he saw one.

A year later he showed up at Cottonwood High School with a card table and a receipt book. He had sent fliers around neighborhoods announcing a new soccer program.

Within an hour his receipt book was used up. He sent to the store for another one. Kids were showing up from everywhere. He looked like the piper, he, and that card table. A total of 370 kids signed up for 23 teams — as many as were enrolled in the entire Utah League program.

The Lindsey League teams linked up with the Utah League teams and played all through that spring, the Utah Leaguers winning regularly at first because of experience. But the Lindsey Leaguers began to hold their own by season's end, and the fact they were uniformed (all in orange) and well-organized made an impression that reverberated throughout the Salt Lake Valley.

The rest is statistical history.

In the spring of '78 4,300 kids signed up, creating 320 teams — "and none of us knew anything about soccer," grins Lindsey.

By the spring of '79 8,300 were registered. By 1980 the number climbed to 12,800 and in 1981 18,900 signed up for spring soccer, meaning more than 20,000 boys and girls, if trends continue, will be playing soccer this fall.

This compares to around 9,200 in baseball and 4,600 in football.

There are now more than 40 districts around the state, staffed by some 3,700 volunteers, 800 certified referees and more than 1,500 coaches. There are teams for kids under 6 and the age groups climb all the way to 19.

Soccer's advantages

Lindsey foresees 50,000 soccer playing youngsters in Utah by 1986 and his eyes light up even more when he discusses the advantages of soccer for youngsters — the eye-foot coordination development, the nonstop exercise, the camaraderie, the de-emphasis on individual achievement.

As soon as the 1981 spring season ended, Lindsey stepped down as league "commissioner," electing to pursue more specialized goals for the league. His company (Fidelity Life) will continue to provide computer and accounting services and Darrell will continue to give of his time as he pays back those boys club volunteers who left such an impression on him more than 20 years ago.

He still is yet to see a live soccer match between professionals. But, then, he didn't start out to show youngsters how to play. He just wanted to give them an outlet for their energy. He gave his time. Giving your time isn't so difficult, Lindsey insists, once you get into the habit.

For proof of that there's the 20,000-kid strong Utah Youth Soccer Association. Or, if you prefer, the Lindsey League.



F Darrell Lindsey

Tyrone Reveen

Yesterday at 6:46 PM

TY--Nice to here from you--I miss the old days when you lived across the street. Hope you and the FAMILY is doing OK in these hard times. Maybe someday Heidi & I may have a chance to see you---and of course any of your brothers, Been over 40+ yrs sense the last time we saw any of the family. OUR BEST FDL & HML--the old folks. OUR LOVE and **BEST WISHES!!**



Zane Lindsey, Tyson Lindsey and 1 other

2 Comments

Like

Comment



Tyrone Reveen

OMG Darrell, I'd love and can't wait to see you and Heidi, my entire family will never forget you and your family. If it wasn't for you I wouldn't be alive! We love ALL the Lindsey Family forever! For anyone in the USA that wants to have the BEST Insur... [See More](#)



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1



Tyrone Reveen

On 4th of July many years ago, I was jumped by a Street Gang and beaten to near death with a crow bar, my parents were in Europe and were hard to contact, but luckily our dear friend and Insurance provider called an ambulance and followed me to the Hospital, the doctors said I had about 6 hours to live and I would needed immediate brain surgery, so Mr. Lindsey called the number one Neurosurgeon in Utah "Dr. Marion L. Walker" and convinced him to leave a party to save my life. I will forever be thankful to God that Mr. Lindsey was there to help save me! ❤️ If you want the best Insurance Company in America, call Darrell Lindsey or Rick Lindsey at High Country Insurance - LLL Insurance Services LLC,