

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.



50+ YEARS MARRIED

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 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!

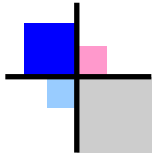
**LICENSED ALL STATES FOR ALL LINES
OF INSURANCE
50+ YEARS EXPERIENCE**

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



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”

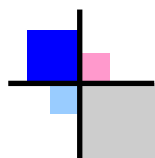


MY INSURANCE SERVICES

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.

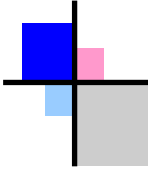
2005 - New Insurance Service Companies Organized - 2005

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!



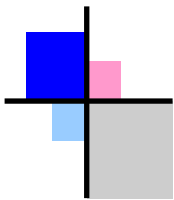


*ACTIVE AND INACTIVE
MEMBERSHIP*
INDUSTRY ASSOCIATIONS
NOTED BELOW

- Insurance Media Association (IMA)
- Captive Insurance Companies Association (CICA)
- National Risk Retention Association (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)
- 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



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50+ 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

