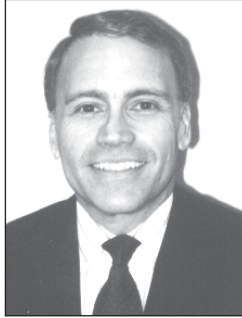




PRESIDENT



Lance J. Albright

Sr. Vice President

QBE the Americas

Lance J. Albright is Senior Vice President of Claims for QBE Specialty Insurance, one of the four major business pillars of QBE the Americas. QBE Specialty focuses on program specialty business in the U.S.

QBE the Americas is a division of QBE Insurance Group Ltd, Australia's largest international general insurance and reinsurance group. It is one of the top 25 insurers and reinsurers worldwide.

Mr. Albright was Vice President and General Manager for the Legal Solutions Division of Computer Sciences Corporation, the third largest software and IT consulting and services firm in the world.

Prior to joining CSC, Mr. Albright was the Senior Executive Vice President and Chief Operating Officer of The Yasuda Fire & Marine Insurance Company of America, where he was responsible for the management of Interdepartmental Operations and was a member of Yasuda's Board of Directors.

He began his insurance career with The Hartford Insurance Company in NYC as a field claims adjuster. He then moved to international insurance with AFIA Worldwide Insurance where he was responsible for international claims. He spent four years at The Home Insurance Company in NYC where he was home office branch claims manager for the Western Region and Canada.

Mr. Albright received his Bachelor of Arts degree from the University of Notre Dame. He received his Master of Business Administration (MBA) degree from Seton Hall University.

Mr. Albright holds the Chartered Property and Casualty Underwriter (CPCU) designation. He also has an Associate in Risk Management (ARM) degree.

He is a member of the Federation of Defense and Corporate Counsel, and serves as the Chairman of the International Defense Law Section. He is a member of the New York City Chapter of the Society of CPCU.

A member of the Defense Research Institute International Law Committee, he serves as Vice Chair for Japan. He is also a member of AIDA, the International Insurance Law Society, U.S. Chapter.

Mr. Albright resides in Springfield, New Jersey with his wife, Cynthia, and their two daughters, Kristen and Blair.

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