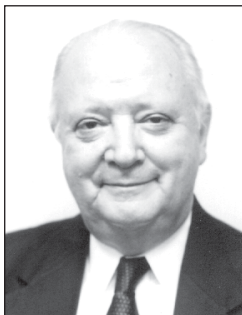




DIRECTOR



Michael E. Curan

Retired

Curan, Ahlers, Fiden & Norris, LLP

Michael E. Curan, a former First Deputy Superintendent of The New York State Insurance Department, opened his private practice of law in 1984. Prior to Curan, Ahlers, Fiden & Norris, LLP, he was senior litigation counsel with Conway, Farrell, Maloney, Stern, O'Connor and Duignan and, from 1979 to 1980 served as Executive Director and General Counsel of the New York State Insurance Brokers Association.

As First Deputy Superintendent from 1975 to 1979, Mr. Curan was instrumental in the development of the enabling act for the Free Trade Zone and the drafting of the Constitution of the New York Insurance Exchange.

Prior to his appointment to the Insurance Department, Mr. Curan headed the national litigation section of the Law Department at Merrill, Lynch, Pierce, Fenner & Smith and was litigation attorney with the law firm of Haight, Gardner, Poor & Havens.

Mr. Curan was Chairman and Executive Director of the Insurance Federation of New York from 1980 to 1988 and has been an arbitrator for the National Association of Securities Dealers since 1975.

Additionally, he has been a visiting professor and lecturer at the Catholic Medical Center of Brooklyn and Queens. Mr. Curan served in the Navy during the Korean conflict. He is a member of the Association of the Bar of the City of New York, serving on the Administrative Law Committee from 1979 to 1982, and is also a member of the Defense Association of New York, The Trial Lawyers Association and the American Bar Association.

A *cum laude* graduate of Princeton University, Mr. Curan received his Juris Doctor Degree from Fordham University Law School in 1963. Mr. Curan resides in Riverhead, NY with his wife Charlotte.

Curan, Ahlers, Fiden & Norris, LLP
14 Mamaroneck Avenue • White Plains, New York 10601
tel. (914) 428-3313 • fax (914) 949-5800
email: curanlaw@aol.com