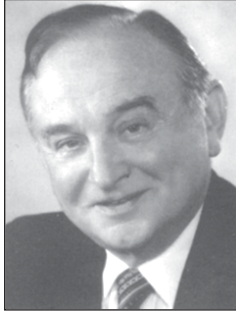




DIRECTOR



Sol Kroll

Mr. Kroll's firm was devoted exclusively to the practice of insurance law and insurance defense. As an insurance lawyer for the past 40 years, Mr. Kroll has worked very closely with Lloyd's Underwriters in the arena of medical malpractice, products liability and professional indemnity in formulating policy wording and promoting "claims made". Over the past twenty years, he has been active in upholding "claims made" as consistent with public policy which has now received the approval and judicial sanction of the courts of the various states in the United States.

Mr. Kroll has been appointed Chairman Emeritus of The American Life Insurance Congress, Ltd. He is presently General Counsel to Stellar Re Intermediaries.

Mr. Kroll has published many articles, particularly on the subject of "claims made" regulation on non-admitted insurance and reinsurance. He was one of the first American insurance lawyers in the Far East and Europe.

His firm developed a keen understanding and appreciation of the needs of its clients in England, Europe and the United States. As such, it has constantly strived to maintain a high level of professional excellence in the rapidly changing dynamic world of insurance. He has been in the forefront of the regulation of insurance and reinsurance in the development of new concepts and ideas. One example is a highly professional subject in the area of electromagnetic fields. His was one of the first firms to place the insurance industry on a watch to monitor this area on the basis of an early warning system.

Mr. Kroll is a member of the American Bar Association, New York State Bar Association, Association of the Bar of the City of New York, and International Association of Insurance Counsel. He served as County Attorney of Putnam County, New York.

Mr. Kroll was U.S. General Counsel to The Institute of London Underwriters, London, England and the Association Francaise Des Societies D' Assurances Transports (AFSAT), Paris, France.

Mr. Kroll resides in Bedford, NY.

Sol Kroll, Esq.
1365 York Avenue • New York, NY 10021
tel. (212) 750-4470 • fax (212) 988-7207
email: skroll2567@aol.com