

Midland Claims Service, Inc.

P.O. BOX 20151

BILLINGS, MONTANA 59104-0151

(406)656-9960 Fax (406)656-9983

www.midlandclaims.com



Michael J. Marsh

Montana Adjusters License # 1428, Producer License # 901239

Mr. Marsh is currently the President of both Underwriting Solutions, Inc. (USi) and Midland Claims Service, Inc., Montana corporations. He has a diverse insurance and technology skill set, unique in the insurance industry and is a licensed Adjuster and Agent in Montana.

Midland Claims Service, Inc., and its wholly owned subsidiary Industrial Injury Claims, is a leading provider of third party workers' compensation claims administration service to self-insured companies and organizations doing business in the state of Montana. The company's clients employ over 15,000 employees in Montana working in the healthcare, long term care and mining industries. Utilizing hyper-efficient computer data processing systems, team-based business management and best practices garnered over three decades in the claims industry, Mr. Marsh has reenergized the company since his return to Billings from California in 1999 and led the company through a period of significant growth. From deployment of internally developed actuarially sound financial reporting to extensive medical and litigation management, the company's clients have enjoyed significant reductions in total expenditures and average cost per case during a time of challenge in the Montana workers' compensation system. In the most recent fiscal year, MCSi was responsible for over 25% of all self-insured (Plan 1) claims filed in the state of Montana in addition to providing property/casualty claims service to the insurance industry.

Mr. Marsh was a founding member (2004) of Claims Professional Liability Insurance Company, a national risk retention group providing professional and general liability insurance to independent claim service companies in all 50 states. Michael was the author of the company's policy contracts and forms, assisted with creation of the rating and underwriting plans, and continues to serve on the Risk Management committee of CPLIC.

Michael provided consulting services to Ensera, Inc. (acquired by Mitchell International) and IAnet, Inc., internet-based automation companies serving the automobile insurance industry. He was the creator of the technology architecture to automate auto claims processing (patent pending). Michael was the lead implementation consultant for the startup of Esurance Inc. (www.esurance.com) in 1999 - 2000, a pioneering company offering automobile insurance exclusively over the Internet. He served as VP of Insurance Management Group West, CA from 1996 through 1998. Michael was the exclusive claims consultant for the California Earthquake Authority (www.earthquakeauthority.com), creating the CEA's claims processing procedures during its formation. He served as a private consultant to Sullivan & Sullivan General Agency, Sovereign General Agency, Automobile Club of Southern California and Western General Insurance Company. He has also worked as a software (beta) testing consultant for America On Line, Microsoft and Intuit.

Mr. Marsh served in 1994 through 1996 as the Vice President of Underwriting and Operations of Western Pioneer (Commerce West) Insurance Company, Pleasanton, CA, a leading writer of preferred private passenger automobile insurance. There he was responsible for the acquisition and implementation of automation systems, underwriting programs and procedures, customer and agency service and claims and support services. From 1992 through 1994, Mr. Marsh was the Vice President of Claims and Operations for Western Pioneer. He was also the national President of the Policy Management Systems Corporation "POINT" User Group.

From 1986 through 1992, Mr. Marsh was with National American Insurance Company of California, serving as its national Vice President of Claims. There he was responsible for home office and branch claims operations for the United States for the \$75 Million book of Workers' Compensation, Commercial and Personal Lines business in the 11 western states. Claims included runoff business from Stuyvesant and Mission American Insurance Companies, where he handled or directed in excess of \$1 Billion of liability and property claim exposures in all 50 states ranging from landslide and construction defects claims to ground water property and bodily injury pollution claims. He was instrumental in the design and roll-out of the NAICC "PAL" main frame insurance processing system.



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Michael is a graduate of Billings West High School (1976), a member of the National Honor Society and several music performing groups. He received five years of secondary education, with concurrent majors in Architecture and Business Management, at Montana State University – Bozeman. Mr. Marsh, a strong proponent of continuing education, has attended over fifty educational seminars and classes; topics ranging from business management, insurance underwriting, claims, litigation management, personnel supervision and computer web site and SQL query/report programming.

Other Points of Interest

Approved Instructor/Provider – Insurance Continuing Education – Montana Department of Insurance – current

President – Affiliated Adjusters, Inc. (www.affiliatedadjusters.com) 2007 – 2009 term

Board Member – Affiliated Adjusters, Inc. 2004 - present

President/Board Member – Billings Motorcycle Club (www.billingsmotorcycleclub.us) 2005 – 2007 term; also responsible for safety / risk management, web site and community relations development; received the organization's Outstanding Member Award in 2007

President/Owner – Recreational Action Sports Entertainment (www.ridethebigsky.com) 2003 – present; motorsport-oriented event and travel promotion company

President/Owner – Underwriting Solutions, Inc. (www.usimga.com) 2000 – present; independent property / casualty / workers' compensation insurance agency

Sponsor – American Heart Association Heart Ball – 2004 (wife Loribeth was the event Chairperson)

Participant – Labor / Management Advisory Council on Workers' Compensation (Montana); author of proposed legislative change (2009) for licensing and CE requirements for WC claims handlers; WCRI state Workers' Compensation inventory study participant

Sponsor – Billings Youth Soccer 1999 – 2003

Business Partner – Montana Department of Labor and Industry, Employment Relations Division; designed electronic data interface system implemented by ERD to allow direct WC data reporting and change to SROI reporting resulting in much improved data submission volume and accuracy received by ERD (and subsequently reported to the legislature)

Member – Billings Chamber of Commerce 2006 – present (3 companies and BMC), and member of several of the Chamber's committees

Member – National Association of Independent Insurance Adjusters

Approved Claim Services Provider – State of Montana Risk Management Division

Member – Society of Registered Professional Adjusters; # 730

President – Orange County (CA) Claims Managers Council 1989 – 1990

Member – Pacific Claim Executives Association 1989 - 1996

