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Dr. Michael D. White is president of Michael White Associates, LLC (MWA), headquartered in Radnor, PA, and at BankInsurance.com on the World Wide Web. MWA helps banks and insurers implement successful insurance programs that generate substantial fee income for clients and benefit their customers. MWA also provides research and expert testimony services to the banking and insurance industries. MWA's clients include banks, thrifts, credit unions, insurance companies, trade associations, independent insurance agencies, third-party marketers, and law firms.

Dr. White has extensive domestic and international experience in insurance, securities and banking. He was the founding CEO and managing director of Security Pacific Corporation's international insurance group, and he held senior executive positions with the E.F. Hutton Insurance Group, including national insurance sales director. During his career, he has planned and supervised insurance programs that have produced billions of dollars in sales volume and premiums. Before entering management, he was a successful insurance agent, registered representative and financial planner for Investors Diversified Services (IDS), now Ameriprise Financial.

Dr. White publishes his quarterly *Michael White-LPL Financial Institution Services Report: Community Bank Investment Programs*, his annual *Michael White-Symetra Bank and Bank Holding Company Fee Income Reports*, his benchmarking service *The MWA Bank Fee Income Ratings Report*, *The Michael White-MullinTBG BOLI Holdings Report*, and *The MWA BOLI Capital Concentration Report*. The National Underwriter Company has published two of his books, *A Comprehensive Guide to Bank Insurance* and *The Sales & Marketing Guide to Bank Insurance*. Dr. White is the founder and past publisher of *Bank Insurance Marketing* magazine, now known as *Bank Insurance & Securities Marketing*. From 1991-2000, Dr. White served as a member of the board of directors of the Financial Institutions Insurance Association (FIIA), now known as the Bank Insurance & Securities Association (BISA). President of FIIA (1993-95), Managing Director (1995-2000), and creator of the Raiken-Sender Bank Insurance Industry Award, he served as founding chairman of the FIIA Honors and State Initiatives Committees and as co-chair of the Public Policy Committee and Community Bank Insurance Council.

MWA is the Preferred Services Provider of bank insurance consulting services for the Independent Community Bankers of America (ICBA). Dr. White has also served as professor of Retail Delivery of Insurance Products for the Stonier Graduate School of Banking of the American Bankers Association (ABA). The Insurance Information Institute and The Financial Services Roundtable depend on MWA's reports to compile their *Financial Services Fact Book*. The American Bankers Insurance Association (ABIA) of the ABA collaborates with MWA, which produces the ABIA's summary reports on bank holding company insurance fee income.

Previously, Dr. White held the Frank M. Engle Distinguished Chair and was graduate professor of economics, international markets and financial institutions at The American College in Bryn Mawr, PA. Dr. White earned his Ph.D. in Economic Philosophy, four master's degrees, and the professional insurance designations Chartered Life Underwriter (CLU) and Chartered Financial Consultant (ChFC). A former U.S. delegate to the OECD Insurance Committee in Paris, France, Dr. White also served ten years (1993-2002) as treasurer and executive steering committee member of the Pacific Insurance Conference (PIC), the world's oldest international life insurance company trade association. He is a charter member of the International Insurance Society, Inc. (IIS) and an elector of the international Insurance Hall of Fame.

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