



MICHAEL D. WHITE, PH.D., CLU, ChFC



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 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's monthly digital magazine *BankInsurance.com News* has a circulation of more than 55,000. He also publishes the *Michael White-Prudential Bank Insurance Fee Income Report*, *Michael White-ABIA Bank Annuity Fee Income Report*, the *Michael White-Meyer Chatfield BOLI Holdings Report*, *The MWA BOLI Capital Concentration Report*, his benchmarking service *The MWA Bank Fee Income Ratings Report*, and the *Michael White-Securities America Report: Community Bank Investment Programs*. 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, State Initiatives and Public Policy Committees.

MWA is the Preferred Services Provider of bank insurance consulting services for the Independent Community Bankers of America (ICBA). Dr. White has also taught Retail Delivery of Insurance Products at 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 on a number of research and benchmarking projects.

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 was a charter member of the International Insurance Society, Inc. (IIS) and an elector of the international Insurance Hall of Fame.

Michael White Associates, LLC 823 King of Prussia Road, Radnor, PA 19087
Phone: (610) 254-0440 Fax: (610) 254-5044 Email: mwa@BankInsurance.com