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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 and investment 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 50,000. He also publishes fee income reports on bank insurance brokerage, bank wealth management activities, BOLI holdings, community bank investment programs, bank annuity sales, and his benchmarking service *The MWA Bank Fee Income Ratings 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, State Initiatives and Public Policy Committees.

Dr. White has served as professor of Retail Delivery of Insurance Products for the Stonier Graduate School of Banking of the American Bankers Association (ABA). He has also worked closely over the years with the Independent Community Bankers of America (ICBA). The Insurance Information Institute (III) and The Financial Services Roundtable have included many findings from MWA's reports in compiling their *Financial Services Fact Book*. The American Bankers Insurance Association (ABIA) of the ABA has collaborated with MWA on a number of banking and insurance fee income reports.

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.

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