BIOGRAPHY

Mitch Stringer, Managing Partner Select Benefits Communications Group, LLC

Mitch Stringer is the Managing Partner of Towson, Maryland based Select Benefits Communications Group (SBCG), www.SelectBenefitsGroup.com. The firm specializes in the design, communications, enrollment and administration of voluntary insurance benefits at the workplace. SBCG presently has over three hundred group clients and in excess of 20,000 insureds for whom they provide ongoing policyholder service, enrollment and claims payment assistance. The company works with the brokerage and consultant communities throughout the Mid Atlantic states and performs enrollments on a national basis.

In late 1999, Mitch, his father Ed Stringer and business partner Jim Franzoni discussed capitalizing on Mitch's experience in the private employer group worksite sales arena. After years spent working for two worksite carriers and with a number of leading enrollment firms, third party administrators and consultants, the timing was right to branch off on a new career path. Select Benefits would be launched as a firm that took a consultants perspective on worksite marketing whereby a full menu of products from various carriers could be offered to a single group. The key to simplifying the process for the group administrator and employees was a single consolidated bill and a one-stop resource for employees to call with product questions and for assistance. Having no customers in hand but a strong belief that the brokerage and consulting communities would gravitate towards this approach to worksite sales, Mitch, his wife Heidi and one year old son Evan relocated to the Baltimore area from Los Angeles.

Active marketing began in early 2000 and the rest, as they say, is history. Over the last three years, Mitch has been a featured speaker on the expanding world of limited benefit medical plans and teaches an approved continuing education course in Maryland on the subject. As an outgrowth of his expertise in the mini med field and voluntary products marketplace, Select Benefits has forged exclusive relationships with multiple regional health insurance carriers, major brokerages, labor unions and large national employer groups. Through his leadership, SBCG has evolved from solely a voluntary benefits enrollment firm to include such capabilities as consolidated benefits billing for over thirty carriers, national Call Center enrollment, and full Consumer Driven Healthcare education for client's employees. Recognizing the need for high quality performance standards, Mitch instituted a stringent set of requirements that all of his salaried enrollment staff must meet or exceed to continue their employment with the firm. The SBCG commitment to employee education and client service permeates all aspects of the business at SBCG.

Prior to forming SBCG, Mitch spent three years working with Dan Jund as Western Region Vice President for Transamerica in Los Angeles. During that time his role was to recruit new producers for Transamerica throughout the region. At the time of his

departure to form SBCG, regional production had grown substantially from new producers placing their business with Transamerica as a result of the many relationships and friendships Mitch developed and maintains to present day.

In 1996, Mitch left Miami based American Bankers Insurance Group to join Transamerica in Los Angeles closing out almost four years with the carrier. During that time he was promoted to National Sales Director for Voluntary Benefits after being recognized as Sales Representative of the Year for two consecutive years. During his tenure as National Sales Director, Mitch relocated to Miami, Baltimore and Dallas and traveled the country identifying large group producers and working with joint venture partner Carolina Continental to design unique products that met the needs of large national clients in both case takeover and new product implementations. At the time of his departure, Mitch had developed production sources that quadrupled new sales volume from his arrival four years earlier.

Mitch began his insurance career out of school in 1986 as a field agent for the company his father had founded with longtime family friend Jim Franzoni in 1981. While with SF&C Insurance Associates in Baltimore, Mitch would market payroll deducted life and disability insurance products to municipal union members at the workplace. Many times this required 2nd and 3rd shift meetings at prisons, schools, recreation and parks departments and assorted government facilities. This valuable experience would later serve as the foundation for understanding the enrollment business and fostered an appreciation and insight regarding the varying needs that the public has for benefits and the lack of effective communication for all employees regardless of education, understanding and socio-economic background. These early experiences served to drive the mission of present day Select Benefits. That mission is to provide straightforward, clear communication to all employees and service that makes benefits easy to access when a claim is payable.

Longtime an advocate of industry involvement, Mitch is a frequent speaker and participant at industry conferences such as the Baltimore Association of Health Underwriters, Society of Human Resource Management and, Greater Washington Association of Health Underwriters and the former (NAPES) National Association of Professional Enrollment Specialists meetings among others. He is also a past and present member of a number of carrier advisory boards in recognition of his years as a leading worksite producer.