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## Management Team Bio's

### Benjamin F.J. Rozum, President

Ben's background includes 15 years of insurance industry experience, holding various positions within administration, brokerage, sales, and management. He is a Principal and Managing Member of Ternian Insurance Group charged with executing the business strategy. As a former Senior Vice President at Star HRG, he provided executive leadership over the sales organization and was responsible for the business development and retention of a \$175 million book of business. He has managed a distribution channel of captive sales representatives and over 700 appointed independent agents and brokers. His responsibilities have included direct sales, strategic planning, expanding sales and marketing initiatives, new product development M&A diligence, and strategic alliances. Ben has participated in industry round-table discussions, speaking engagements and trade journal articles. He is licensed in all 50 states as a life and health insurance agent and holds a resident property and casualty license. Ben earned a Masters of Business Administration degree from the University of Arizona - Eller College of Management, and a Bachelor of Arts degree in Economics with a minor in Business Administration from Central Connecticut State University.

### Timothy L. Cook, Principal

Tim is an entrepreneurial businessman with over 35 years of ownership and executive management experience. He is a partner in Ternian Insurance Group providing strategic direction and oversight. As the former President of Star HRG, he led the company since its inception and his passion for the business guided it to become the nation's leading provider in its market. Tim's extensive knowledge and leadership experience stems from his background in investment banking, business brokerage and as a financial officer of a manufacturing operation. With nearly 20 years of experience in the insurance industry, he has owned and managed small to mid-size businesses and held the position of a corporate officer for UICI, a \$1 billion publicly traded insurance company. He has been featured in industry publications, been engaged to speak on many occasions as a subject matter expert, and was a contributing member of AHIP's national committee on limited-benefit medical plans. Tim also served as an officer in the United States Army and has a bachelor's degree in Electrical Engineering from the University of Minnesota.

### Craig A. Smith, Principal

Craig brings over 35 years of insurance industry experience to Ternian Insurance Group. He is a partner in Ternian providing strategic direction and oversight. As the former Executive Vice President of Star HRG, he spent 13 years successfully building and managing their operations and administration departments to become a best-in-class performer. His extensive experience provided guidance on strategic initiatives, product development, underwriting and pricing, policy compliance and marketing directives. His background includes 22 years of employment with CNA Insurance Company where he held various underwriting, marketing, and sales positions within the Special Risks business group. While at CNA, he was also an instructor for the company's Management Development Programs. Craig holds a Bachelor of Fine Arts degree from Miami University in Ohio.