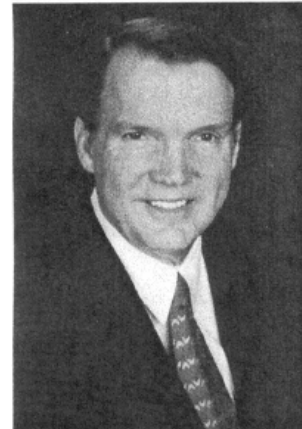


MALCOLM FRANK MILLER

Address: **5912 Twin Coves**
 Dallas, TX 75251
 972.523.6268 (Cell)
 972.980.1976 (Home)
 972.687.9846 (Office)



QUALIFICATIONS

Senior executive position in a captive operation (start-up or existing) to maximize profits and loss control, expedite claims handling and facilitate shareholder interaction through implementation of a state-of-the-art business model, focused on the needs of shareholders/members in today's competitive global market.

PROFESSIONAL ACCOMPLISHMENTS

Introduced a thorough outside screening process for prospective employees that produced improved personnel retention and increased productivity record.

Designed an "Interaction By Departments" plan that fostered cooperation and outstanding results with a minimum of resistance.

Created a highly motivational employee compensation strategy plan.

Implemented a governance plan focused on dividing shareholder equity fairly that maximized shareholder interaction and minimized conflicts over individual underwriting results.

Founding partner of United General Insurance Group, an on-shore captive that specialized in the oil and gas workover and drilling contractors industry.

EXPERIENCE

American Contractors Insurance Group, Inc. (Dallas, TX) (1986 – present)

President and Chief Operating Officer

Involved in all facets of the management of this domestic group with 2003 premiums of \$93 million. Corporation includes an insurance company, a managing general agency, a risk retention group and a risk purchasing group. Through 2003, ACIG earned \$166,511,000 in profits, returned \$110,563,000 in dividends to members and refunded an additional \$224,274,000 in net retro return premiums.

United General Insurance Group (Houston, TX) (1970 – 1986)

President and Chief Executive Officer

Demonstrated success by creating and managing UGIC which became publicly held with \$50 million in annual WC, GL and AL premiums, 8 offices in 7 states and over 400 members.

Organized all aspects of corporate development from planning and initiation through to implementation and management.

Allstate - Special Accounts Sales Rep

Liberty Mutual Insurance Company - Sales Manager

Aetna Casualty & Surety Company - Agent Service Administrator

EDUCATION

B.A., Business Administration, Texas State University, San Marcos, TX

Minor: Economics

Continuing Education

Chartered Property and Casualty Underwriter (CPCU)

Various professional/management seminars