
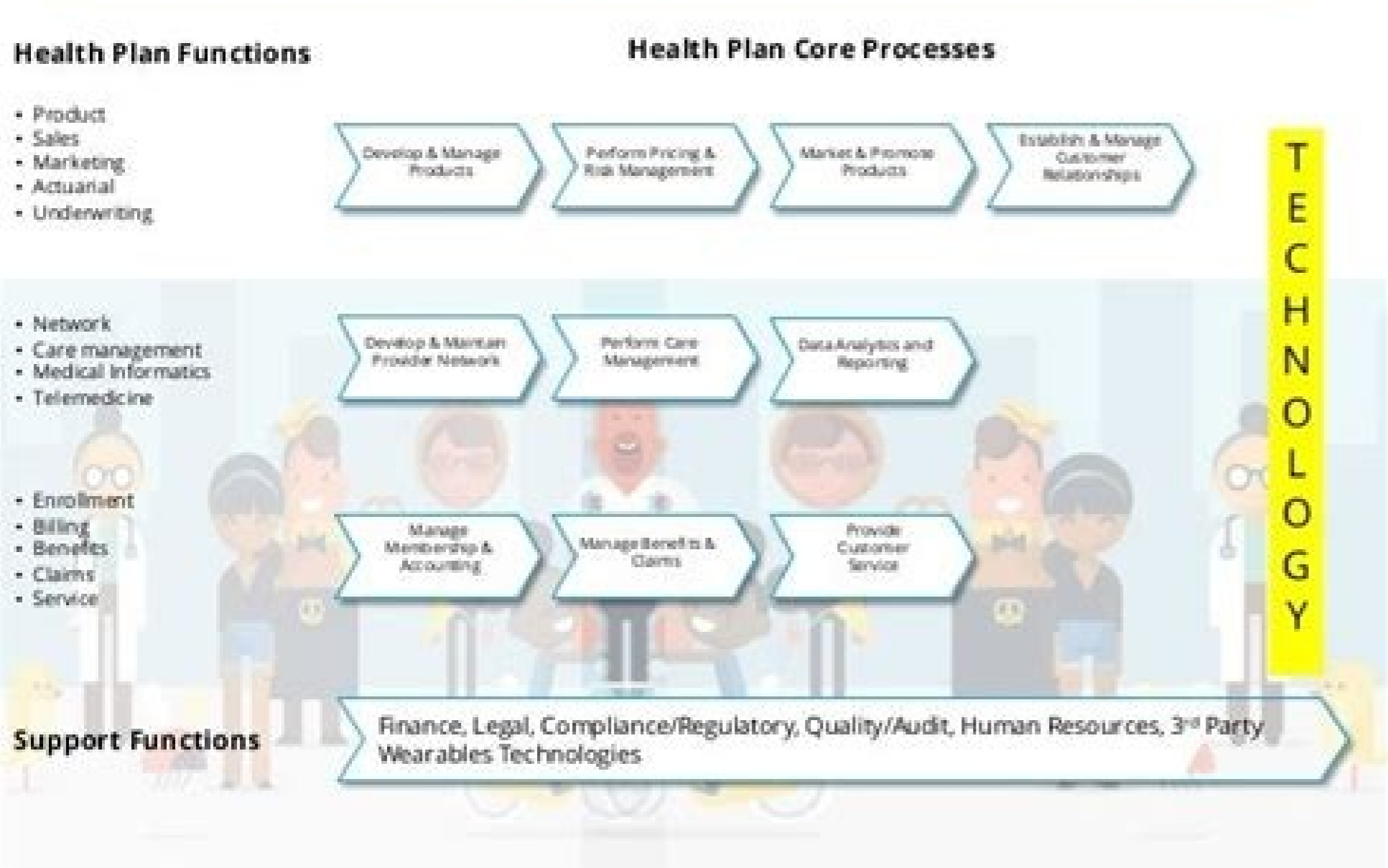


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**Open**

# Oscar Value Chain



**Insurance Brokers Professional Liability - Proposal Form**

Proposer Details

1. Name of Firm

2. Principal address

To: \_\_\_\_\_

3. Date Firm Established

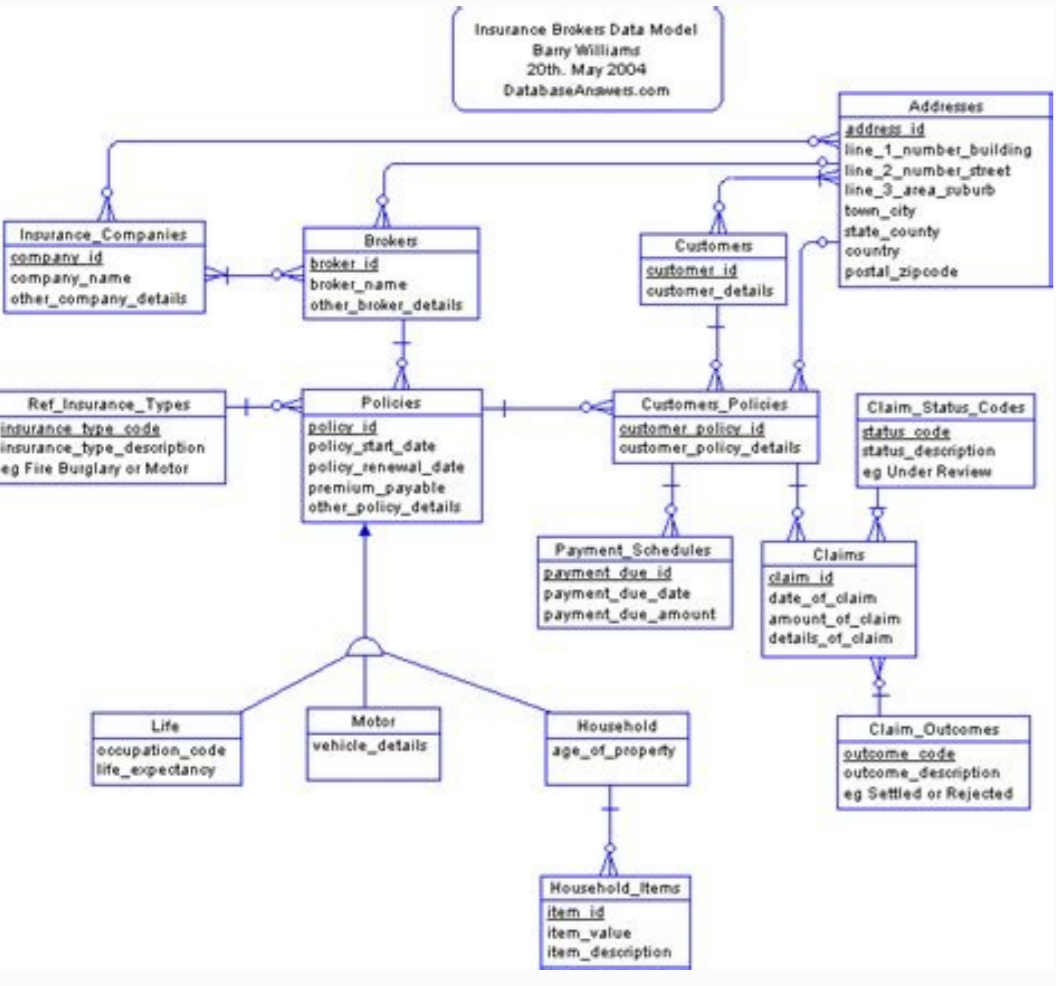
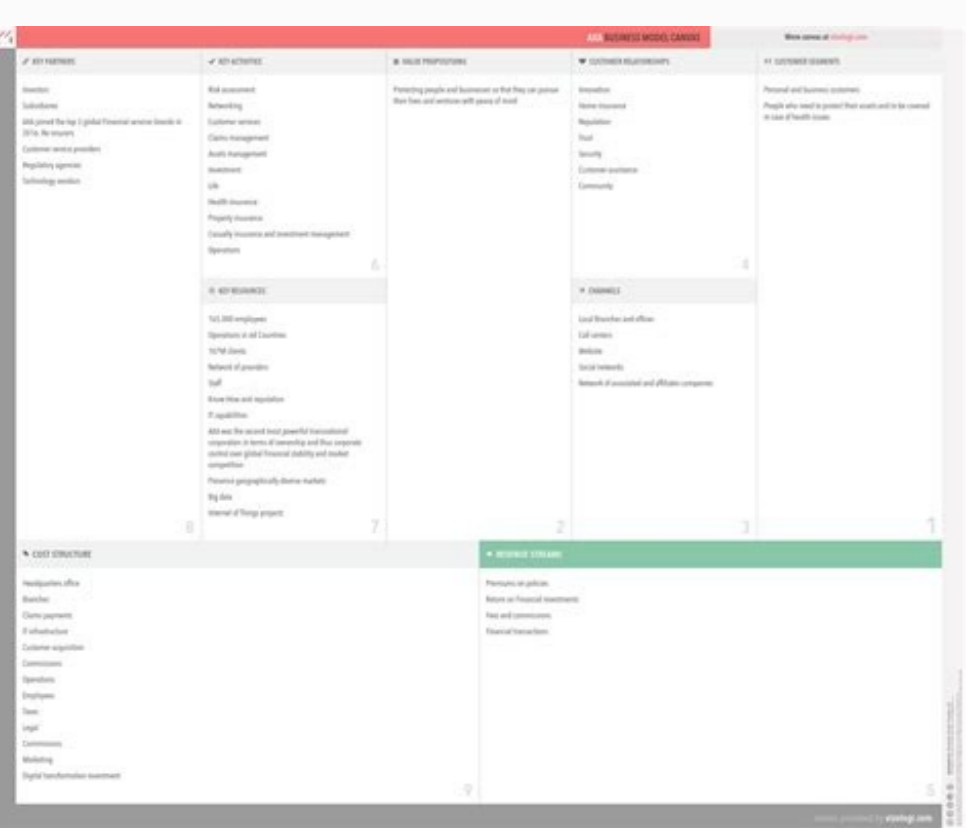
4. Please provide details of any subsidiary companies which are to be included under the insurance

| Subsidiary Trading Name | Country |
|-------------------------|---------|
|                         |         |
|                         |         |

5. Coverage required for any Partner, Director or Proprietor for any business for which they are a Partner, Director or Proprietor (if any other products attach separately)

6. Please give details of all Partners, Directors or Directors of the Firm (if any)

| Name | Job Title | Date Qualified | How long Partner/Director/Proprietor? |
|------|-----------|----------------|---------------------------------------|
|      |           |                |                                       |
|      |           |                |                                       |



RESUME OF MICHAEL BARAZ

Allstate Insurance Company, Northbrook, IL 02/2001-06/2001

Project leader for a leading insurance company for the design and development of a B2B extranet web site for workflow management agency and broker/dealer management, Customer Relationship Management (CRM), product sales agreement approval status. Use ColdFusion v4.5, JavaScript v1.3, Microsoft SQL Server v7.0 DBMS. Features include significant workflow management facility allowing account administrators to process the approval of sales agreements for various insurance projects. Dynamic security allows pages to create necessary administrative access based on user authority. Map and convert data from various data sources.

National Antivivisection Society, Inc., Chicago, IL

For a non-profit organization, project leader for the design and development of a web site for membership contact, education, National Antivivisection Society.

- Web site features include significant content management facility allowing to web site administrators to maintain most aspects of their web site via a "wizard" based approach. Built an opt-in e-mail subscription manager to facilitate communication with members and guests. Implemented Ektron eMPower Content Management application server and search engine. Built an opt-in e-mail subscription manager to facilitate communication with members and guests. Use ColdFusion v5.x, Microsoft SQL Server 2000 DBMS.
Project leader for the design and development of a web site for legal, legislative and bibliographic research, AnimalLaw.com. Use ColdFusion v5.0, Microsoft SQL Server 2000 DBMS. Web site features include various search engine interfaces building dynamic parameterized searches and administrative tools.

MyWeddingPlans.com, Inc., Chicago, IL

Project Manager and Architect for design and construction for a startup Internet e-Commerce company, MyWeddingPlans.com, a large, business-to-consumer web site project. Technology uses ColdFusion v4.x, Sybase PowerDesigner v6.1, Sybase Adaptive Server Anywhere v6.0 DBMS, Verity search engine. Web site features include online event planning and management, e-Commerce, discussion threads and self maintenance of event managers and participants. Plans for Phase 2 included an eCommerce web factory for small business channel partners.

- Facilitated business strategy definition.
Created technical strategy.
Hands-on leader of web site layout, navigation design, functional decomposition and use cases.
Led design of database schema and n-tier application architecture.
Procured and implemented web server, database server, transaction server and application server.
Managed provisioning of T1, ISDN and DSL communication lines.
Managed analysis, development and implementation effort for a team of 25 people.

Motorola, Inc., Schaumburg, IL 11/1998-05/1999

Team leader for large telecommunications manufacturing company for systems conversion to implement large call center, technical field representatives dispatch and repair depot application. Wrote specifications to migrate current systems for Amdocs Clarify ClearSupport and ClearLogistics, an Oracle based client/server Customer Relationship Management (CRM) application solution. Developed various application interfaces to and from several large systems, including Oracle Financial Systems, SAP manufacturing systems, Brio Reports and various other internally built systems including configuration database. Implemented on Oracle 7.3 DBMS on Windows NT v4.0.

Minnesota, Mining and Manufacturing, Inc. (3M), Minneapolis, MN 09/1998-11/1998

Project manager for large manufacturing company to develop and deliver computer-based training (CBT) for PeopleSoft accounts payable/purchasing application. Managed 14 people including lesson designers, developers, graphics artists and audio engineer. Implemented strong methodology. Deployment was via an intranet using Asymetrix ToolBook, Macromedia Authorware v5.0 and Dreamweaver on a Lotus Notes and Domino web server.

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How can the customer get the full coverage full at the competitive market price when the broker wears three hats? A, the incentive of insurance brokers concerns exclusively the sale of a policy. I firmly believe that there is a strong opportunity to move the traditional brokerage model from a purely transactional model to a strategic counseling role they need companies around the world, based on trust. From a national survey it emerges that business holders want simplified procedures for compensation requests, require assistance for risk management and a guide to the value by agents. To transfer the risks in the most effective way, it is essential to know how to fully know the operations of the customer and, at least, the contractual obligations of him. Many intermediaries / agents, especially smaller ones, are generalist, but in the emergence of technology and data proliferation, insurance products are continuously improved and are often difficult to interpret without a deep understanding of both the sector Specific of customers, both the new language of insurance contracts. This brings many retail brokers to use a broker at wholesale (specialist) to place the risk, as they don't understand how to correctly explain the risk or coverage conditions (I can't blame them). Furthermore, consumers differ in the AI-driven insurance; business insurers move technological priorities; 3 key check-in themes with customers and more. Consider computer insurance. How can a person negotiate exclusively for me if he has financial incentives and contractual relationships potentially in conflict with my interests? 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