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November 4<sup>th</sup>, 2019

Dear clients and partners,

UME is excited to announce that, effective October 10, 2019, Costas Reamensyder has been appointed as the new Chief Financial Officer of Underwriting Management Experts (UME).

Costas joined UME in May 2019 and has over a decade of experience in financial management. His leadership skills and familiarity with auditing and healthcare compliance make him an excellent addition to UME's executive leadership team.

Anne Marie Chapman, Founder and CEO, says, "Since coming to us in May, Costas has proven himself to be a perfect addition to our team. He is driven and passionate, and we are excited to see how UME will grow in the coming years."

Costas replaces former CFO Donna Yaun, who is stepping down from the executive team in order to begin transitioning into retirement. UME has appreciated Donna's great leadership over the past five years, and she will continue to be a crucial part of the Finance team.

Please direct future correspondence and questions regarding premium handling, claims payments, and reinsurance reporting to Costas Reamensyder. If you have any questions about this transition, please do not hesitate to contact us at (855) 315-5088.

Robert Glorioso  
Chief Operating Officer  
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