

**Simon Kilpatrick**  
**President**  
**Advantage Insurance Management (USA) LLC**

Simon Kilpatrick is our Senior Vice President with responsibility for Business Insurance. He joined our predecessor company in 2003 and has been responsible for the growth of our U.S. captive management business. Prior to joining our predecessor company, he was an investment manager with Coutts & Co.'s Cayman Islands branch and served as an investment officer with Bank of Bermuda Limited. Simon began his career in 1994 as a financial controller with the Bank of Bermuda and is a Chartered Financial Analyst (CFA).