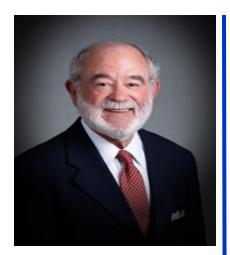


POZMANTIER, WILLIAMS & STONE INSURANCE CONSULTANTS, LLC.



Joe L. Williams, CPCU
Partner

Mr. Williams has over 57 years experience as an insurance agent/broker and insurance consultant. From 1970 until 2007 he was a principal shareholder in a large Houston firm, Wisenberg Insurance + Risk Management and was its Chairman and CEO when the firm was sold to a subsidiary of Wells Fargo Bank. He has a particular expertise in insurance coverage analysis. Mr. Williams is very familiar with all phases of the insurance industry, including consulting on bad faith, customs and practices, and standards of care. He is a media contact for radio, television and news publications as an authoritative source for various insurance and risk management topics. He was one of the youngest people ever to receive the CPCU professional designation at the age of 23.

Education

MBA, University of Houston 1973
BS, Lamar University, Beaumont, Texas 1968
Chartered Property and Casualty Underwriter (CPCU) 1969
Member, Consulting, Litigation & Expert Witness Interest Group

Teaching

Mr. Williams has taught numerous seminars on Business Insurance at the University of Houston. He is a lecturer and seminar leader on various insurance topics.

Professional Association Memberships (Past and Present)

Independent Insurance Agents of Houston

Independent Insurance Agents of Texas

Independent Insurance Agents of America

Society of Chartered Property and Casualty Underwriters

Member of Consulting, Litigation & Expert Witness Interest Group

Forensic Expert Witness Association

American Association of Insurance Management Consultants

Society of Risk Management Consultants

Civic and Community Association Memberships

Board Member, AIPAC

Recognition and Activities

Past President and Campaign Chair, Jewish Federation of Greater Houston

Past President, Congregation Emanuel

Recipient, Max H. Nathan Award, American Jewish Committee

Young Leadership Award, Jewish Federation of Houston

Bond of Faith Award, Israel Bonds

David H. White Memorial Award-Jewish Community Center

Board Member and Executive Committee Member, Emery/Weiner School

Recipient, Congregant of the Year Award 1994, Congregation Emanu El National

Chairman, Home Insurance Advisory Council

President, Houston Urban Bunch, United Way Agency

National Director, Intersure

Chairman, Parks & Recreation Board, City of West University, TX

Area and Regional Chairman; National Executive Committee, Young Leadership Cabinet of United lewish Appeal (UIA)

Participant, Alumni Counsel Member, Wexner Heritage Foundation Leadership Program

Board Member, Lamar University Foundation

Chair of Audit Committe, Lamar University Foundation

Leadership Houston, Class XX

Board of Directors, Society of Risk Management Consultants

Licenses (Past and Present)

General Lines Agent Life, Accident, Health & HMO General Lines Agent Property and Casualty

Risk Manager

Surplus Lines Agent

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