



Press Release: Insurance Studies Institute Welcomes New Advisory Board Members

Keystone, Colorado (March 2, 2010) - The Insurance Studies Institute (ISI) is pleased to announce the addition of three distinguished professionals to its Advisory Board: Professor Kent Smetters, Mr. David Hopkins, and Dr. Sharon Emek.

ISI President and CEO, Paul Siegert, announced the additions on March 2, 2010: "Demand for ISI's work is escalating at a time when the financial sectors are in need of guidance, and consumers and investors are in need of greater protections. We are thrilled, therefore, to recruit these outstanding individuals who are willing to share their time and expertise with ISI, and who will certainly add great depth to ISI's endeavors."

About Professor Kent Smetters: Mr. Smetters is the Boettner Chair Professor at the University of Pennsylvania's Wharton School and Faculty Research Fellow at the National Bureau of Economic Research. Previous positions include the Congressional Budget Office (1995-1998), the Kaiser Visiting Professor of Economics at Stanford Economics Department (2000-2001), and the Economic Policy Coordinator for the United States Treasury (2001-2002). His research focuses on incomplete financial markets, optimal portfolio choice, and social insurance programs. He has published academic articles in leading journals, including *American Economic Review*, *Journal of Political Economy*, and the quarterly *Journal of Economics*. He is often cited in major media outlets.

About David K. Hopkins: Mr. Hopkins is the Managing Director of Carlson Brand Enterprise and Marketing Faculty at the Carlson School of Management, University of Minnesota. Focusing on strategy, he blends best practices in academic theory with practical "real world" experience. Mr. Hopkins is an accomplished business leader with over 20 years of experience and proven expertise in the development and application of corporate strategy, brand management, innovation and operations improvement. Possessing a broad industry background, including consumer products, retail, manufacturing, high-tech, aerospace and defense, and transportation industries, he has worked with both emerging growth companies and Fortune 500 corporations. His experience includes leadership positions in Academia as well as high growth and turnaround environments. He has been very successful in providing quantifiable results in top line growth and operational effectiveness. Mr. Hopkins has had several articles published and is sought after as an industry/subject matter expert for regional and national print and broadcast media.

About Sharon H. Emek, Ph.D., CIC: Dr. Emek is currently a partner at CBS Coverage Group, Inc., a regional full service insurance brokerage, with locations in Plainview, New York City, Saratoga and West Hampton Beach. She is also the CEO and President of Work At Home Vintage Employees (WAHVE LLC), which is a unique, highly competitive, cost-saving onshore Business Process Outsource alternative to off-shoring that enables insurance agents & brokers to improve their profitability by employing skilled retirees in telecommuting jobs to supplement their retirement income. Emek has been a pioneer and a visionary in the insurance space, advocating for insurance exchanges before it was fashionable. She founded Metro Partners, Inc., where she managed 38 agencies on an outsource basis using service center and internet technology to create the Virtual Insurance Exchange Agency model of the future and she has been instrumental in developing the model for the new Insurance Exchange that will be released by LexisNexis in 2010. Prior to forming Metro Partners, she was President of The Emek Group in New York City, an insurance agency she formed in 1988, which grew to be one of the largest women owned insurance agencies in the country. As an authority on insurance, management and women's business issues, Emek is often sought by the media as an expert, and on numerous occasions has testified before the New York State Assembly Insurance Committee and the U.S. House of Representatives' Financial Services Committee Subcommittees and the National Association of Insurance Commissioners.

About ISI

Keystone, Colorado is home to the Insurance Studies Institute -- a non-profit "think tank," incorporated in 2007. *Through research, publication, education and fostering of action, Insurance Studies Institute (ISI) engenders leadership, innovation, clarity and fairness in the many paradigms of insurance-based risk management.*

For further information please call 1-970-262-1047, or visit <http://www.insurancestudies.org/index.html>