

GENERAL LIABILITY WAIVER AND RELEASE

In consideration of the opportunity provided by the Insurance Information Institute, Inc. ("III") to participate in the 2019 Joint Industry Forum, as well as activities related thereto (collectively, the "Events"). I hereby voluntarily state, represent and agree as follows:

LIABILITY WAIVER AND RELEASE: Having read this Waiver/Release and knowing these facts, and in consideration of your acceptance of my participation for the Event(s), I, for myself and anyone or estate entitled to act on my behalf, do hereby waive, release, discharge, hold harmless, and covenant not to sue (a) the Insurance Information Institute, Inc. its officers, directors, employees, agents, and/or contractors; (b) all sponsors and officials of the Event(s); and (c) all owners and lessors of premises on or in which any Event takes place, and other representatives, agents, and successors of each of the foregoing (the "Releasees"), from any and all present and future claims and liabilities of any kind, known or unknown, arising out of my participation in the Events, even though such claim or liability may arise out of negligence or fault on the part of any of the Releasees.

I further acknowledge that the Releasees reserve the right to change the details (such as the date, start time, agenda, script) of, and amenities offered at, the Events at any time for any reason, and I hereby waive and release any claims that I may have as a result of any such change.

PUBLICITY RELEASE: I grant permission to III to use, publish or license or authorize others to use, publish or license any photographs, motion pictures, video and/or recordings, statements and/or any other record of my participation in the Events, including, but not limited to portrait, picture, likeness, image and/or personal information, such as name, age, gender, domicile, race results, club affiliation, (collectively, "Publicity") for any purpose without remuneration in perpetuity worldwide in any manner and in any media, whether now known or unknown or hereafter devised, including via the Internet for access by III members, participants in the Events, and/or public in connection with the Events ("Media").

I hereby waive any right to inspect or approve the use of any such Publicity materials prior to dissemination on any Media; and grant the III the right to edit or otherwise modify Publicity materials.

REMUNERATION: I acknowledge that my participation in the Events are voluntary without remuneration. Events speakers and panel participants are allowed travel reimbursement and hotel accommodation; pre-approval must be procured from the I.I.I. and/or arranged prior to committing to the Events.

ARBITRATION: I do hereby agree that any current or future controversy or claim between me and any of the Releasees (including their former, current, or future related affiliated entities) and/or between me and any of the Releasees' former, current, or future partners or employees (in their institutional or personal capacities) (each a "Covered Person") arising out of or relating to my participation in Events must be resolved by confidential, final and binding arbitration administered by JAMS, The Resolution Experts ("JAMS"), and conducted in accordance with the then-current JAMS Arbitration Rules & Procedures (the "Rules") by a private and impartial arbitrator to be jointly selected by me and the Releasees from a list of neutral arbitrators provided by JAMS. I further agree that the arbitrator shall have the power

to award any remedies, including attorneys' fees and costs, available under applicable law, except punitive or exemplary damages. I acknowledge that judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction, and that the award may be vacated or modified only on the grounds specified in the Federal Arbitration Act or other applicable law. I understand that any arbitration conducted pursuant to this agreement shall take place in New York County, New York. In agreeing to submit all disputes for resolution by arbitration, I acknowledge that such agreement is given in exchange for rights or benefits to which I am not otherwise entitled and the more expeditious and confidential resolution of any such disputes.

CLASS/COLLECTIVE WAIVER: I hereby agree that all claims must be pursued on an individual basis only. By signing this agreement, I hereby waive my right to commence, or be a party to, any class or collective claims or to bring jointly any claim against the Releasees with any other person.

ACKNOWLEDGMENT OF UNDERSTANDING: I HAVE READ THIS WAIVER/RELEASE, AND I FULLY UNDERSTAND ITS TERMS AND CONDITIONS AND UNDERSTAND THAT I AM GIVING UP SUBSTANTIAL RIGHTS, INCLUDING MY RIGHT TO BRING ACTIONS AGAINST THE RELEASEES. I ACKNOWLEDGE THAT I AM SIGNING THE WAIVER/RELEASE FREELY AND VOLUNTARILY, AND THAT I INTEND BY MY SIGNATURE TO COMPLETELY AND UNCONDITIONALLY RELEASE THE RELEASEES TO THE FULLEST EXTENT ALLOWED BY LAW. I EXPRESSLY AGREE THAT THIS WAIVER/RELEASE IS INTENDED TO BE AS BROAD AND INCLUSIVE AS PERMITTED BY THE LAWS OF THE STATE OF NEW YORK AND THAT THIS WAIVER SHALL BE GOVERNED BY AND INTERPRETED BY THE LAWS OF THE STATE OF NEW YORK. I AGREE THAT IN THE EVENT THAT ANY CLAUSE OR PROVISION OF THIS WAIVER/RELEASE SHALL BE HELD TO BE INVALID, THE INVALIDITY OF SUCH CLAUSE OR PROVISION SHALL NOT OTHERWISE AFFECT THE REMAINING PROVISIONS OF THIS WAIVER/RELEASE, WHICH SHALL CONTINUE TO REMAIN IN FULL FORCE AND EFFECT.