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Elsass Elected to National Risk Retention Association Board

MINNEAPOLIS, MN--(Marketwire - September 8, 2008) - Sanford "Sandy" Elsass, President/CEO of Uni-Ter Underwriting Management Corporation, builder and manager of Risk Retention Groups in the healthcare industry, has been elected a Director of the National Risk Retention Association (NRRA).

NRRA is the professional association dedicated to the successful development, education, and promotion of alternatives to traditional liability insurance domiciled in the United States, including Risk Retention and Purchasing Groups. NRRA promotes group insurance programs authorized by the Federal Risk Retention Act as practical, economical, efficient, and financially sound options for distributing the liability risks of member insurers. NRRA fulfills its mission through education, communication, government relations, and advocacy.

Elsass organized and manages Florida's Ponce de Leon LTC RRG, Inc., the first Risk Retention Group in the nation to insure long-term care facilities. Launched in 2003, Ponce has grown into a market leader in Florida with more than 750 facilities insured. Uni-Ter also formed and manages Lewis & Clark LTC RRG, Inc. with operations in 46 states; J. M. Woodworth Risk Retention Group, provider of medical malpractice insurance to physicians/surgeons in New York, Connecticut, Massachusetts, and New Jersey; and Sophia Palmer Nurses Risk Retention Group, Inc. that insures nurses in Florida.

Over the past 30 years, Elsass has held senior positions in insurance and investment banking. He is a Director and shareholder of Sunshine State Insurance Company, St. Augustine, Florida, a senior officer of U.S. RE Companies, Inc., Pearl River, New York, the parent of Uni-Ter, and a former Director of Wainwright Bank and Trust Company, Boston.

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