

Montgomery J. Gale, J. D., CPCU

Curriculum Vitae

President, National Risk Services, Inc. 1987 to present; 266 Harristown Road Glen Rock, NJ 07452 President, Vanguard Risk Management Corp. 1983 to present; Chief Operating Officer, Continental Medical Systems' Encompass Subsidiary, 1992 to 1993; Phoenix Mutual Life Insurance Company, Agent, 1974 President's Club Associate Honors, 1974; Liberty Mutual Insurance Co., Business Sales, 1979 District Sales Manager 1983-1985

Born October 22, 1949 Brooklyn, N. Y. Attended P.S. 205, P.S. 206, Halsey Junior High School, Forest Hills High School graduated – 1967. Educated at Long Island University, BA - Education, 1971 Chartered Property Casualty Underwriter Designation, 1983 Pace University School of Law - J. D., 1989; 1974 Life & Health Insurance Licenses, New York, New Jersey- Agent, Broker
1979 - Property Casualty Insurance Licenses, New York and New Jersey, Agent, Broker
Taught CPCU courses at Liberty Mutual.

Member: Society of Chartered Property Casualty Underwriters, Member Litigation & Expert Witness Section, Professional Insurance Agents Association, NY, NJ CT, Circle of Consultants
Negotiated return Workers' Compensation premiums from the following partial list of insurance carriers for insureds in virtually all states:

AIG Aetna Allcity Argonaut Atlantic Mutual BICO Allianz
Cna/Continental Calcomp Cigna Clarendon Chubb Crum & Forster
EMASCO EBI Employers Insurance Great American Houston General
Kemper Fremont CGU/General Accident Fireman's Fund Hartford GNY Mutual
Hanover Harleysville Illinois Public Fund Liberty Mutual
Louisiana WC Corp. Madison Insurance New Jersey Manufacturers New York
State Insurance Fund Old Republic Reliance Wausau Insurance Travelers
Washington State Fund Utica National Utah State Fund

Working associations include National Council of Compensation Insurers, the New York Compensation Insurance Rating Board, the Compensation Rating & Inspection Bureau of New Jersey, the Pennsylvania & Delaware Compensation Rating Boards, the California Rating Board, the Michigan Compensation Rating Bureau, the Wisconsin Rating Bureau, and Massachusetts Division of Insurance.

Working associates include:

Martin A. Minkowitz, Esq.; Stroock, Stroock, & Lavan
Mr. Peter Sapner- Vice President, New Jersey Manufacturers Insurance Co.
Mr. Gary Gregg - Vice President, Liberty Mutual Insurance Co.
Mr. John Doyle - Vice President, CGU Insurance Co.
Mr. Ruben Epstein –Director of Actuarial Services, New York State Insurance Fund
Gregg Fishman, Esq. - Selective Benefits, NY, NY
Robert Chesler, Esq. - Lowenstein & Sandler, Roseland, NJ
Gregg Gallo, Esq. - Gallo & Taromina, NY, NY
Bart A. Chase, Esq. - Summit, NJ

