

WAYNE CITRON

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CURRICULUM VITAE

- In 1972, I established the Citron Agency and CMC Advisors Inc. My duties included executive and managerial responsibilities, sales, service and compliance with all securities and insurance laws and regulations. Both firms are leaders in life, health, disability and property and casualty insurance.
- I am an expert in forensic reconstruction of insurance transactions, specializing in policy interpretation of the rules, laws and regulations governing insurance and financial matters.
- I have been licensed for 45 years as a life, health, property and casualty insurance agent broker and consultant. These licenses have been issued by examination and complimented by continuing education in the fields of life, health, disability, variable annuities, property and casualty insurance and mutual funds.
- I attended the College of Insurance in New York City and New York City Community College with emphasis on business practices.

LICENSES

- When I was actively selling insurance I held an agent, broker and consultant license issued by, but not limited to the states and districts of Louisiana, New Jersey, Arizona, Delaware, Mississippi, Vermont, Rhode Island, Connecticut, Florida, Indiana, Georgia, Virginia, Massachusetts, Washington, DC, North Carolina, South Carolina, California, Alabama and Pennsylvania.

- In addition, I was licensed by the National Association of Securities Dealers and the Financial Industry Regulatory Authority (NASD & FINRA).
- From 1985-2002, I held the position of Executive Director of Insurance for the Civil Service Retiree Association of the City of New York (CSREA). This position involved sales, service, and compliance issues for retired city workers on insurance and financial matters. I contributed insurance and financial articles for publication in the retiree newspaper and am presently the only consultant to the Civil Service Retiree Association of the City of New York (CSREA).
- I served as an instructor for Prudential Insurance Company Brooklyn Agency (1973) educating personnel in life insurance, health insurance, disability insurance, property & casualty insurance, insurance underwriting and insurance law.
- I have solicited insurance, completed applications, read and reviewed various life, health, disability, annuities, flood, property and casualty insurance policies and mutual funds for the following companies:
 - Prudential Insurance Company
 - United States Life Insurance Company
 - North American Company for Life Insurance
 - American General Life Insurance Company
 - William Penn Life Insurance Company
 - American Life Insurance Company
 - Presidential Life Insurance Company
 - Bankers Security Insurance Company
 - Madison Life Insurance Company
 - Chubb Insurance Company
 - Travelers Insurance Company
 - Scottsdale Insurance Company
 - American International Group Insurance Company
 - Federal Insurance Company
 - National Flood Insurance

- Sentry Select Insurance Company
 - Selective Insurance Company
 - Mass Mutual Insurance Company
 - Bankers Life and Casualty Insurance Company
 - Harleysville Mutual Insurance Company
 - Nationwide Insurance Company
 - New Jersey Re-Insurance Company
 - John Hancock Insurance Company
 - New Jersey Manufactures Insurance Company
 - State Farm Insurance Company
 - And others
- I was a Leading Agent for Prudential Insurance Company, United States Life Insurance Company, North American Company for Life and Health Insurance, American General Life Insurance Company, William Penn Life Insurance Company, American Life Insurance Company, Presidential Life Insurance Company, Mass Mutual Life Insurance Company and Madison Life Insurance Company.
 - I was a Leading Agency for United States Life Insurance Company, North American Company for Life and Health Insurance, American General Life Insurance Company, William Penn Life Insurance Company, and American Life Insurance Company and Madison Life Insurance Company.
 - My career started with the Prudential Insurance Co., Brooklyn Agency, where I implemented and improved the calculations and formulas used for increased life insurance coverage under the minimum deposit and “piggyback” rules. These policies benefited the insured, the companies and the agents.
 - President and founder of GM Premium Finance Company specializing in insurance premium financing (1982-1985).
 - I designed and innovated a special program for Workers Compensation Insurance for the New

York City Yellow Medallion Taxi cabs administered by the New York City Taxi and Limousine Commission. This program is still in use today and is now the standard for the Taxi and Limousine Commission.

PUBLICATIONS

- Technical Advisory Service for Attorneys (TASA) (2010-2012).
- The New York Sentinel (1992-2002) covering all aspects of insurance and finance.
- The Staten Island Advance featured correspondent with regard to insurance, investment and financial matters (1982).
- Written various insurance industry papers on assorted policies and regulations (1983-1994).
- Consulted by Crain's Business Weekly on insurance matters.
- Universal Life "The World Is Flat" Published (1986).
- The Financial Consultant (1990).
- White paper on National Flood Insurance Program (NFIP) and FEMA presented to U.S. Senator Robert Menendez N.J., U.S. Senator Cory Booker N.J., Congressman Frank Pallone N.J., Congressman Chris Smith N.J. and Asbury Park Press Newspaper (2015).

PROFESSIONAL AWARDS AND RECOGNITION

- Impact Magazine published by Prudential Life Insurance Company devoted an entire issue to my career and abilities.
- I have been the recipient of various awards and accolades including:
 - Million Dollar Round Table Life Member,
 - Top of Table Life Member
 - National Sales Achievement Award (25 years)
 - National Quality Award (25 years)
 - Health Insurance Quality Award (25 years)

- Member of National Association of Health Underwriters
- Leading Producers Award.

COMMUNITY LEADERSHIP

- President of Julia Place Condominium Association, Inc. (2011 & 2012).
- Member of Volunteer Community Action Committee World War II Museum, New Orleans, La.
- Ambassador of Super Bowl XLVII Host Committee City of New Orleans (2013).
- Volunteer for Ocean County Long Term Recovery Group (OCLTRG) in reopening Superstorm Sandy flood claims and examining National Flood Insurance Policies as well as dealing with FEMA in these matters (2015 & 2016).

CLIENTELE

- My distinguished career includes being a consultant to well known, high net worth individuals.
- Consultant to various law, accounting and small business investment companies (SBIC) on insurance and investment matters.
- CONSULTANT TO:
- Mr. Michael Berkley, Esquire, Law Offices of Michael P. Berkley, P.C.
- Mr. Jay M. Zerín, Esquire, Senior Partner Zerín & Cooper, LLC
- Dr. Cynthia Brown, Ph.D., Esquire, Law Professor Western Carolina University and University of Central Florida
- Ms. Linda Sue Garrett, Director Louisiana Bar Foundation and Treasurer, Julia Place Condominium Association Inc.
- The Honorable John Marchi, New York State Senator on insurance law and regulations.
- The Honorable Robert Straniere, New York State Congressman on insurance law and regulations.
- Ms. Sally Nungasser, Insurance Commissioner Candidate, State of Louisiana
- The Honorable Ira Cooper, Justice of the Supreme Court of the State of New York
- The Honorable Brenda Brewer, Councilwoman, Fort Myers, Florida

- Jeffrey L. Caufield, Esquire, Partner at Caufield & James LLP
- Mr. Adam Glassman, Attorney, Owner the Glassman Law Group and Adjunct Professor Hunter College
- David A. McGowan, Esquire, Partner at Caroselli, Beachler & Coleman LLC
- Mr. Dennis J. Drasco, Esquire, Partner at Lum, Drasco & Positan LLC
- Mr. Lawrence Mann, Attorney, Partner at Leake, Anderson & Mann LLP
- Mr. Scott D. Salmon, Esquire
- Mr. Brent M. Maggio, Esquire, Partner at Allen & Gooch a Law Corporation
- Ms. Sarah Towler, Solicitor, London, England
- Mr. Arthur Balsamo, Attorney, Owner Balsamo Law Firm
- Mr. Jade Roland Andrus, Esquire, Partner at Andrus & Andrus Attorneys at Law
- Mr. Kevin J. O'Connor, Attorney
- Mr. John Redmann, Esquire, Owner Law Office of John W. Redmann, LLC
- Mr. Rick Root, Esquire
- Mr. Stephen F. Brock, Attorney
- Mr. Edward Moreno, Attorney
- Mr. Donald Rhoads, Esquire, Owner Rhoads Legal Group
- Ms. M. Jacqueline Larkin, Esquire
- Mr. Marc B. Zingarini, Esquire
- Ms. Lori Barker, Esquire
- Mr. Andrew Stein, Esquire
- Mr. Peter J. DiIorio, Attorney
- Mr. Michael Monistere, Attorney
- Mr. Joseph A. Bahgat, Attorney, Partner Hub City Law Group
- Mr. Steven Farman, Esquire
- Ms. Mary Dumestre, Attorney
- Ms. Mechelle Buksar, Esquire, Law Office of Mechelle R. Buksar, Esq., LLC

- Mr. Daniel Barros, Esquire
- Mr. Thomas Williams, Esquire
- Mr. Andrew Berns, Attorney
- Mr. Dennis Oury, Esquire
- Mr. James Cronvich, Attorney
- Mr. Michael Byrne, Attorney, Senior Partner at Silverman Sclar Shin & Byrne PLLC
- Mr. Lance Ostendorf, Esquire, Senior Partner at Ostendorf, Tate, Barnett & Tagtmeyer, LLP
- Mr. Adam K. Derman, Esquire, Co-Chair, Litigation Group, Wolff Samson
- Mr. Joseph E. Cain, Esquire
- Mr. Paul M. Iannaccone, Esquire
- Mr. David M. Hutt, Esquire, Senior Partner at Hutt & Shimanowitz, PC
- Mr. Rodman E. Honecker, Esquire, Partner at Windels Marx Lane & Mittendorf, LLP
- Mr. Francis E. Wilton, Esquire, Owner Wilton Law Firm P.C.
- Mr. Robert Hewitt, Attorney
- Mr. Arthur “Scott” L. Porter, Jr. Esquire, Managing Partner, Fischer Porter & Thomas, P.C.
- Mr. Rafael E. Rosario, Jr. Attorney
- Mr. Aaron E. Albert, Attorney
- Mr. Brian D. Waller, Esquire, Partner at Simon & Partners LLP
- Mr. Jon Robinson, Attorney
- Mr. Christopher W. Kinum, Esquire, Partner at Critchley, Kinum & Vazquez, LLC
- Mr. Brian Nally, Esquire
- Mr. James P. Nolan Jr., Esquire, Owner James P. Nolan & Associates
- Mr. Kenneth “Casey” Murphy, Esquire, Partner at Simon & Partners LLP
- Mr. Stephen F. Pellino, Attorney, Partner at Basile Birchwale and Pellino, LLP
- Ms. Florence D. Nolan, Attorney
- Mr. Sean G. Deverin, Esquire
- Mr. John J. Kennedy Jr., Attorney, Partner at Kennedy, Johnson, D’Elia & Gillooly, LLC

- Mr. John Jacob Van Dyken, Attorney
- Mr. Todd Hellman, Attorney
- Mr. Steven Verveniotes, Attorney, Partner at Miranda Sambursky Slone Sklarin Verveniotes LLP
- Mr. Nicolas Bagley, Esquire
- Mr. David Barnett, Esquire, Partner at Ostendorf, Tate, Barnett & Tagtmeyer, LLP
- Mr. Richard A. Carlucci, Esquire
- Mr. Patrick Heller, Attorney
- Mr. John Carnes, Esquire, Owner Law Office of John Carnes
- Mr. Brett W. Chalke, Attorney
- Mr. Salvador J. Pusateri, Esquire, Partner at Johnson, Johnson Barrios & Yacoubian PLC
- Mr. Jared T. Hay, Esquire
- Mr. Jesse Gage, Attorney
- Mr. Jared Silverstein, Esquire
- Ms. Dianna McCarthy, Attorney, Partner at Winget, Spadafora & Schwartzberg, LLP
- Ms. Elish M. McLaughlin, Esquire
- Ms. Maria Thomas, Attorney
- Mr. Mark Silberblatt, Attorney
- Ms. Ashley Marler, Esquire
- Ms. Sally D. Fleming, Attorney
- Mr. William Tattan, General Counsel, Department of Industrial Accidents, State of Massachusetts
- Mr. Norman Mopsick, Esquire, Owner Norman Mopsick Pro Law
- Mr. Randy Opotowsky, Attorney, Partner at the Steeg Law Firm, LLC
- Mr. Ronald E. Raney, Attorney
- Mr. Charles “Chuck” L. Stern Jr., Attorney, Partner at the Steeg Law Firm, LLC
- Ms. Danielle C. Babashoff, Attorney
- Mr. Raphael M. Rosenblatt, Attorney, Owner Rosenblatt Law PC

- Mr. Ryan Wright, Attorney
- Mr. Marc S. Casarino, Esquire, Partner at White and Williams, LLP
- Mr. Christopher Loeber, Esquire
- Ms. Susan Marticek, Director, Ocean County Long Term Recovery Group
- Mr. Arthur Rosen, CPA
- Mr. Edward Teitelbaum, CPA
- Mr. Barry Manilow, Entertainer
- Mr. James Brown, Entertainer
- Mr. James Foxworth, Senior Partner Sullivan & Cromwell, New York City, N.Y.
- Mr. Martin D. Freeman CLU Senior Manager Prudential Insurance Company
- Ms. Mardy Sitzer, CEO Bumblebee Design & Marketing LLC and Adjunct Professor Fordham University
- Mr. James Brotherton, Senior VP Underwriting United States Life Insurance Company in the City of New York & American General Life Insurance Company of New York
- Mr. James Gatto, VP United States Life Insurance Company in the City of New York
- Mr. J. Brian Bailey, Director, Family Insurance Services Inc.
- Ms. Sonny Henning, Insurance Specialist, President, One Stop Shopping Insurance
- Mr. Victor Novogrodzky, CEO Novell Inc.
- Mr. Lewis Marc, CEO Hallmark Photographers LLC & El Pix LLC
- Ms. Cristina Rybak, President Flowercart Florist, Inc.
- Mr. Ronald Rosenfeld, President, the North Shore Life & Health Agency, Inc.
- Dr. Anthony Sarro, Jr. BSCE CHBME, President Medical Practice Innovations, Inc.
- Ms. Patsy Dietz, VP Gray Funeral Homes Inc.
- Mr. John Bastone, CEO Bastone Insurance Agency
- Ms. Kathleen La Poff, President & CEO Torch Light Inc.
- Ms. Iris Lurie, President Century 21, Mack Morris Realty
- Mr. James O'Neill, President RKO-TV, WOR-TV, Channel 9, New York, N.Y.
- Julia Place Condominium Association, Inc. New Orleans, La.

- Edward's Capital Corporation, Small Business Investment Company, (SBIC)