

Sanford F. Crystal serves as a member of the Executive Committee and leads the company's Financial Institutions Group and Management and Professional Risk Group.

Sandy has 22 years of industry experience, beginning in London as a Lloyd's broker with Crawley Warren & Co. Subsequently, he was an underwriter in the Financial Institutions division of National Union Fire Insurance Company, a subsidiary of AIG. Sandy has spoken on numerous industry panels and is frequently quoted in industry publications speaking to the risks facing financial

institutions.

Sandy received his Bachelor of Arts in Political Science from Princeton University. He is a member of the Board of Trustees for the Museum of American Finance in New York City.