

**Richard Fleder  
President & CEO  
ELMC**

Richard is the President & CEO of ELMC, which he co-founded in 2013. ELMC is the latest venture in a series of successful insurance related entities he has created including Comprehensive Benefits (CBSC), in 1978, and Tesco Benefits, LLC, in 1995. Since 2013 Richard has built ELMC through the acquisition of best-in-class MGUs with funding partnership from the international investment firm J.C. Flowers & Co.

Richard is a graduate of Franklin & Marshall College. He is a member of the Board of Directors of Unimerica Insurance Company of New York (Executive Committee member). Richard is a past member of the HMO Board of Directors of Oxford Health Plans and the National Advisory Councils of Aetna, CIGNA, HealthNet, and UnitedHealthcare. He is a former member of the Legislative Council of NAHU and the founder of the Empire State Healthcare Coalition.