

EXHIBIT 37-1 (MBy-1)

Michael J. Bernay

433 Tustin Newport Beach, Ca 92663

949-439-6875

HIGHLIGHTS OF QUALIFICATIONS

- 25 years experience in the commercial insurance industry, including both insurance company and broker experience.
- Presently manage the program department for WorldLink Insurance Services which is in excess of \$30,000,000 in premium
- Responsible for the WindPro insurance facility that is placed in Lloyds of London. WindPro writes wind business in 25 countries around the world and is presently the largest single Program Manager of wind energy business.
- Started writing wind business in 1985-86 in California during the first generation of wind energy.

WORK HISTORY

1996-Present Executive Vice President, WorldLink Insurance Services, Newport Beach, Ca.

1992-96 Vice President/Manager, Randall Louis Insurance, Irvine, Ca.

1985-92 Vice President/ Branch Manager, Pacific Insurance Agency, Irvine, Ca.

1982-85 Account Executive, Olliver-Pilcher Insurance, Phoenix, Az.

1979-82 Account Manager, Reed Stenhouse, Boston, Ma.

1978-79 Claims and Underwriting, Commercial Union Assurance, Boston, Ma.

SPECIALIZED TRAINING AND EDUCATION

Commercial Union Assurance Co: Claims and Management Training Underwriting Program

Certified Insurance Counselor

**B.A./A.B, Williams College,
Williamstown, Ma. 1978**