# ACCIDENT FUND HOLDINGS, INC.

## Frank Freund
## Chief Financial Officer

Frank Freund serves as chief financial officer for Accident Fund Holdings, Inc. In this role, Freund serves as a key executive team member and business partner at Accident Fund Holdings. As chief financial officer, he is responsible for providing strategic direction and management oversight to all corporate and regulatory finance functions, including accounting, financial reporting, budgeting and planning, and plays a significant role in risk management.

Immediately prior to joining Accident Fund Holdings, Freund served as executive vice president, chief financial officer and treasurer for American Physicians Capital, Inc., a publicly traded medical professional liability company. Prior to that, he worked in public accounting for Deloitte & Touche; Andrews, Hooper, Pavlik; and Ernst & Young serving clients in the insurance and health care sectors.

Freund, and his wife Janet, have lived in the Lansing community for over 30 years and have raised three children. Freund has been an active member in the community and has served as board chair for St. Vincent's Home and president of Lansing Sunrise Rotary. Freund earned a bachelor's degree in accounting from Michigan State University and is a Certified Public Accountant (CPA).