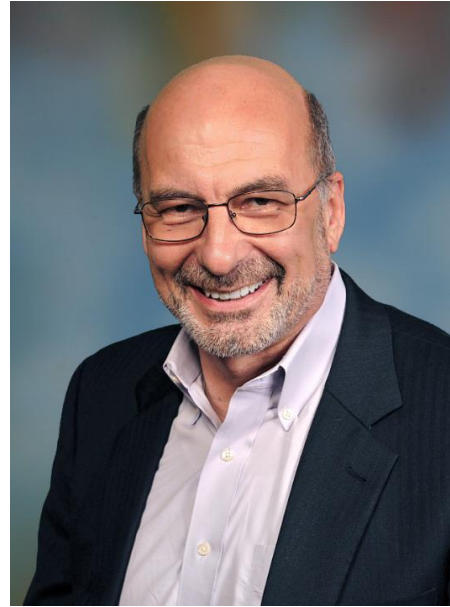


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Dr. Kertay is a strategically focused leader, industry consultant, healthcare executive, and clinical psychologist, with extensive experience in applying behavioral science principles to a broad range of corporate and clinical settings. He is board certified in clinical psychology and is a fellow of the International Academy of Independent Medical Examiners. He currently serves in consulting roles as Chief Medical Officer for Ascellus, Chief Psychologist for The Claim Lab, and Behavioral Health Medical Director for Genex Services, in addition to other industry consulting. He is also adjunct professor of psychology with the University of Tennessee at Chattanooga. With over 50 years of clinical experience, his expertise includes health psychology, disability medicine, worker's compensation, absence management, return-to-work, and medical-psychiatric comorbidity, with a particular passion for improving workplace mental health. Over the last 25 years, he has published and presented widely in these areas.