
Insurance company executive with regional and home office expertise with regards to life, health, property, casualty and allied lines of insurance. Experience includes creating new insurance products, drafting policy language, developing loss control standards and procedures, adjusting and supervising claims, interpreting policy language, writing underwriting guidelines and procedures, preparing regulatory filings, and supervising underwriting, sales and claims personnel. Specializing in franchised automobile vehicle dealerships, commercial marine risks, legal malpractice, cyber insurance and insurance agents professional liability.

Qualified by federal and state courts as an insurance expert.

Designated as a Certified Insurance Counselor by the Society of Certified Insurance Counselors; and designated as a Certified Risk Manager by Certified Risk Managers International.

Faculty member of the National Alliance for Insurance Education and Research

President

6/93 to Present

National Risk Management & Associates, Inc.
Longwood, Florida

Provide insurance consultation services for large commercial risks and governmental agencies nationwide. Administration of Professional Liability insurance programs for attorneys, accountants & insurance agents totaling \$25,000,000. Provide special services to insurance carriers and law firms, including expert witness testimony, consultation, education, drafting insurance policy provisions, underwriting guidelines, processing procedures, and development/filing of rate and forms.

Act as an insurance intermediary for the placement of a client's insurance. Insurance is either placed direct with an insurance carrier or indirectly through an insurance agency or Managing General Agency. Premium totaling \$2,500,000.

President

1/93 to 6/93

RUMGER-Great American Insurance Services
Orlando, Florida

Responsible for all operations including modification of policy form, procedures, systems, and marketing. Transferred RUMGER Insurance Company policyholders to Great American Insurance Company retaining some \$12,000,000 in premium.

Special Projects -

Rewrite of broad form Professional Liability Policy for Lawyers (PRO-LAW II)

Vice President - Administration

1/89 to 1/93

RUMGER Insurance Company
Orlando, Florida

Responsible for underwriting, loss control, governmental affairs, policy rating and processing, computer services, reinsurance, and new product development. Participate in company strategic planning and operations, including new market and new products development. Responsible for drafting policy language, rules and rates, including obtaining approval by appropriate governmental agencies. In charge of computer hardware procurement, in-house programming, system operation of AS400 main frame and IBM compatible PC computers and internal operations.

Special Projects -

- Creation of broad form Package Policy for Attorneys (LAWPAC)
- Creation of broad form Professional Liability Policy for Physicians (PRO-MED)
- Creation of Prospect Account Marketing Program
- Designed computer program to automate the policy issuance, billing, statistical reporting, financial reports and claims adjusting operations

Vice President - Underwriting and Sales

3/88 to 1/89

RUMGER Insurance Company
Orlando, Florida

Responsible for underwriting, loss control, governmental affairs, policy rating and processing, sales, and new product development. Participate in company strategic planning and operations, including new market and new products development. Responsible for drafting policy language, rules and rates, including obtaining approval by appropriate governmental agencies.

Special Projects

- Creation of broad form Professional Liability Policy for Attorneys (PRO-LAW®)

Vice President

2/86 to 3/88

National Risk Management & Associates, Inc.
Structured Financial Associates of Florida, Inc.
Lake Mary, Florida

Developed commercial insurance programs for the Florida Automobile Dealers Association, ComCar (i.e. Commercial Carrier Corporation) and RUMGER Insurance Company. This included the creation of loss prevention and safety engineering programs, insurance policy provisions, underwriting guidelines, processing procedures, rate development, and rate and forms filings.

Provided consultation services for attorneys, insurance carriers, and independent claims adjusting corporations on insurance related matters. Handled structured settlement & life insurance programs including the design, evaluation, negotiation and settlement of tort and workers compensation claims. Provide consultation services for state auto dealer associations, and individual auto dealers nationwide. Regularly conducted insurance seminars for auto dealers for "Dealer 20" groups.

Divisional Executive Assistant

11/83 to 2/86

Universal Underwriters Insurance Company
Universal Underwriters Life Insurance Company
Universal Underwriters of Texas
Kansas City, Missouri

Assistant to the Vice President and General Manager of the Western and Southern Divisions. Responsible for the marketing, underwriting, claims, internal services, and accounts receivable operations in 14 regional offices with annual written premiums of over \$110,000,000 in commercial property and casualty, life and other insurance related business. Represented line management in new product development. Regular duties include; review requests for special endorsements, development and maintenance of commercial package policy (i.e. Unicovert), review new coverage requests from regional offices, review new or changes in state law that may effect insurance policy, review coverage questionnaires and requests for gratuitous claims payments.

Territory - Alabama, Arizona, Arkansas, California, Colorado, Florida, Georgia, Idaho, Kentucky, Louisiana, Mississippi, Montana, Nevada, New Mexico, North Carolina, Oregon, South Carolina, Tennessee, Texas, Utah, Virginia, Washington and Wyoming.

Special Projects

Creation of Commercial Package Policy for Automobile Dealers
Creation of Account Profile Marketing Program
Creation of Prospect Account Marketing Program
Designed computer program to automate the policy issuance, billing, statistical reporting, financial reports and claims adjusting operations in Texas.

Divisional Underwriting Manager

1/81 to 11/83

Universal Underwriters Insurance Company
Universal Underwriters Life Insurance Company
Kansas City, Missouri

Assistant to the Vice President and General Manager of the Western Division. Responsible for the underwriting, internal services and accounts receivable operations in 7 regional offices with annual written premiums of over \$60 million in commercial lines property and casualty and life business. Regular duties include; policy interpretation, development of special endorsements, development and maintenance of commercial package policy (i.e. Unicover), review new coverage requests from regional offices, review new or changes in state law that may effect insurance policy. Indirectly responsible for specifically assigned sales and claims operations.

Territory - Arizona, California, Colorado, Idaho, Montana, Nevada, New Mexico, Oregon, Texas, Utah, Washington, and Wyoming.

Special Projects

Creation of Computerized Building Appraisal Service
Creation of Computerized Motor Vehicle Report Service
Loss Prevention Committee Member
Coverage Committee
Development of "Universal Life" Whole Life Product

Regional Underwriting Manager

12/77 to 1/81

Universal Underwriters Insurance Company
Kansas City, Missouri

Reported to the Divisional Underwriting Manager. Responsible for the underwriting, policy issuance, and accounts receivable operations in the regional office. These responsibilities include new and renewal commercial and personal lines policy processing, evaluation, and placement of facultative reinsurance. Territory - North Carolina, South Carolina and Virginia.

Special Projects

Established underwriting office in Raleigh, North Carolina
Established satellite office in Richmond, Virginia

Assistant Underwriter

8/76 to 12/77

Universal Underwriters Insurance Company
Kansas City, Missouri

Reported to the Regional Underwriting Manager. Responsible for the underwriting, evaluating and pricing of agents orders, and new and renewal commercial lines property and casualty business. Territory - Alabama, North Carolina, South Carolina, and Virginia.

Special Projects

Loss Prevention Consultant

Loss Control Engineer

2/74 to 8/76

Lynn Underwriting Company
Universal Underwriters Insurance Company
Jacksonville, Florida

Loss prevention and OSHA inspections and consultation. Created loss prevention program for Florida Automobile Dealers Association Self-Insured Workers Compensation Fund.

Special Projects

Consultant to and liaison to Lumberman's Underwriting Alliance.
Development of Designated Person Program Loss Prevention Program.

Insurance Adjuster & Property Appraiser

8/73 to 2/74

Crawford & Company Insurance Adjusters
Jacksonville, Florida

Claims adjusting property, casualty and workers compensation losses. Dwelling and light commercial building appraisals.

Insurance Adjuster

5/73 to 8/73

Crawford & Company Insurance Adjusters
Way cross, Georgia

Claims adjusting property, casualty and workers compensation losses.

EDUCATION

Jacksonville University, Jacksonville, Florida
Graduated May 1973
B.S. Business Administration

Langley High School, McLean, Virginia
Graduated June, 1968

INSURANCE RELATED COURSES

<i>Casualty Loss Adjusting</i>	Crawford & Company Insurance School
<i>Dwelling Appraisal and Property Loss Adjusting</i>	Crawford & Company Insurance School
<i>Fire Protection and Hydraulics</i>	Lumberman's Underwriting Alliance
<i>Fire Prevention</i>	Lumberman's Underwriting Alliance
<i>Accident Prevention</i>	Lumberman's Underwriting Alliance
<i>OSHA Law & Regulations</i>	Lumberman's Underwriting Alliance/NIOSH
<i>Professional Finance and Insurance Management</i>	Dunn & Bradstreet
<i>Use of the Computer in Insurance Related Applications</i>	Universal Underwriters Insurance School
<i>Course of Selling Techniques</i>	Lee Debois Schools
<i>Time Management</i>	DeTaks Schools
<i>Rate Making & Loss Cost Development</i>	Insurance Services Office
<i>Implementing Prospective Loss Cost</i>	Insurance Services Office
<i>Policy Coverage: Intention v. Interpretation</i>	American Bar Association
<i>Personal Lines Coverages</i>	Insurance Licensing School
<i>Commercial Casualty - Advanced Topics</i>	Insurance Licensing School
<i>Senior Health Care</i>	Florida Insurance School
<i>Insurance Agents Professional Liability</i>	Florida Insurance School

<i>Time Element Insurance</i>	Florida Insurance School
<i>Disability Income Insurance</i>	Florida Insurance School
<i>Commercial Lines Insurance</i>	Florida Insurance School
<i>Insurance Agents Professional Liability Loss Prevention</i>	Florida Insurance School
<i>Personal Lines Risk Management</i>	Florida Insurance School
<i>Ethics in Claims Management</i>	Vernis & Bowling
<i>Legal Claims Handling Review</i>	Vernis & Bowling
<i>Surplus Lines Law & Procedures</i>	Florida Surplus Lines Service Office
<i>Surplus Lines Law & Mitigation</i>	Florida Surplus Lines Service Office
<i>Long Term Care</i>	Florida Insurance School
<i>Agent's Guide to Legal Liability and Litigation Trends</i>	National Alliance Insurance Education & Research
<i>Agency Management Based Errors and Omissions Prevention</i>	National Alliance Insurance Education & Research

INSURANCE ~ PROFESSIONAL DESIGNATIONS

Certified Insurance Counselor

Element	Course Completed	Test	Result
<i>Commercial Casualty</i>	April, 2001	April, 2001	Passed
<i>Personal Lines</i>	May, 2001	May, 2001	Passed
<i>Life Insurance</i>	June, 2001	June, 2001	Passed
<i>Agency Management</i>	September, 2001	September, 2001	Passed
<i>Commercial Property</i>	December, 2001	December, 2001	Passed

Certified Risk Manager

Element	Course Completed	Test	Result
<i>Practical Risk Management</i>	March, 2008	March, 2008	Passed
<i>Financing of Risk</i>	December, 2003	December, 2003	Passed
<i>Control of Risk</i>	October, 2004	October, 2004	Passed
<i>Principles of Risk Management</i>	May, 2005	May, 2005	Passed
<i>Analysis of Risk</i>	May, 2007	May, 2007	Passed

Faculty - The National Alliance for Insurance Education and Research

MARINE RELATED COURSES

<i>Basic Boating</i>	United States Power Squadrons
<i>Piloting</i>	United States Power Squadrons
<i>Seamanship</i>	United States Power Squadrons
<i>Advanced Piloting</i>	United States Power Squadrons
<i>Marine Weather</i>	United States Power Squadrons
<i>Marine Insurance</i>	United States Power Squadrons
<i>Marine Electronics</i>	United States Power Squadrons
<i>Engine Maintenance</i>	United States Power Squadrons
<i>Instructor Qualification</i>	United States Power Squadrons
<i>Sail - Basic</i>	United States Power Squadrons
<i>Sail - Advanced</i>	United States Power Squadrons
<i>Cruise Planning</i>	United States Power Squadrons
<i>Leadership Development</i>	United States Power Squadrons
<i>Operator of Uninspected Passenger Vessels</i>	United States Coast Guard/Sea School
<i>Master of Motor Vessels ≤100 Gross Tons</i>	United States Coast Guard/Sea School

LICENSES

Florida 2-20: General Lines
Licensed for Solicitation and Consultation
Property, Casualty and Health Insurance

Florida 2-40: Health
Licensed for Solicitation and Consultation

Florida 2-14: Life & Variable Annuity
Licensed for Solicitation and Consultation

Florida 2-15: Life, Health & Variable Annuity
Licensed for Solicitation and Consultation

Florida 1-20: Surplus Lines
Licensed to Export Insurance Outside Florida

Florida 0-60: Managing General Agent
Licensed to Manage Specific Affairs of Insurance Carriers

Florida 6-20: All Lines Insurance Adjuster
Licensed to Investigate, Adjust and Pay Insurance Claims

Georgia: Nonresident
Licensed for Solicitation, Consultation, and Claims Adjusting
Property, Casualty, Surety and Life

Alabama: Nonresident
Licensed for Solicitation, Consultation, and Claims Adjusting
Property, Casualty, Surety and Life

California: Nonresident
Licensed for Solicitation, Consultation, and Claims Adjusting
Property, Casualty and Surety

Mississippi: Nonresident
Licensed for Solicitation, Consultation, and Claims Adjusting
Property, Casualty and Surety

Montana: Nonresident
Licensed for Solicitation, Consultation, and Claims Adjusting
Property, Casualty, Surety and Life

North Carolina: Nonresident
Licensed for Solicitation, Consultation, and Claims Adjusting
Property, Casualty, Surety and Life

South Carolina: Nonresident
Licensed for Solicitation, Consultation, and Claims Adjusting
Property, Casualty, Surety and Life

Continuing Education Statute - In Compliance
Law & Ethics - March, 2015
Long Term Care - November, 2014

LICENSES & DESIGNATIONS

Airman's License - Federal Aviation Administration
Instrument Endorsement
Complex Aircraft Endorsement
High Performance Aircraft Endorsement
Acrobatic Endorsement
Seaplane Rating

Maritime License - Instructor - State of Florida
Instructor - United States Power Squadrons
Marine Vessel Examiner - United States Coast Guard
Maritime License - Master 100 Gross Tons - United States Coast Guard
Educational Proficiency Award - United States Power Squadrons

CIVIC SERVICE

Administrator - Central Florida Sail & Power Squadron Insurance Program
Interfaith Counsel of Central Florida Executive Committee
ITN Orlando - Board of Directors
Commander - United States Power Squadrons
On-Air Talent - WEDU-PBS Television