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CURRICULUM VITAE

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Arbitrator and Consulting Expert in Property & Casualty Insurance and Reinsurance:

Arbitration--Service as arbitrator and umpire for dispute resolution between insurers, reinsurers, managing underwriters/agencies, and policyholders. Appointments by domestic and international entities. Issues include claim handling, appropriate underwriting disclosures, and compliance with contract terms.

Expert Witness Service--Testimony in disputes involving insurance coverage and reinsurance issues-jurisdictions include federal and district courts in numerous states and the U.K. Testimony on issues including bad faith, duties of insurers and agencies; appropriate claim handling, property/construction defect; underwriting, duty to defend, suspected fraud, and many others.

Special Projects--Litigation support and consulting services for insurers, reinsurers, general agencies, receivers, and state insurance departments. Subject issues include claims, underwriting, accounting, and reinsurance conditions.

PREVIOUS EMPLOYMENT HISTORY

National Home Insurance Company (RRG), Aurora, Colorado

President and Chief Operating Officer; Member Board of Directors

Ultimate authority for all underwriting, administration, claims, and accounting functions.

Negotiated and monitored ceded reinsurance contracts.

Colorado Compensation Insurance Authority, Denver, Colorado

Director of Marketing, Special Programs, and Specific Reinsurance

Responsibilities included appointment, termination, and administration of all broker contracts and direct marketing; negotiation and administration of ceded reinsurance and internal underwriting for special programs.

Self-Employed, Providing Specialty Insurance/Reinsurance Consulting Services:

International Consultant--Served as sub-contractor to a Government of Kuwait Ministry.

Project for assessment and documentation of damage and injury from Iraqi invasion under authority of United Nations. Developed standards for sampling and verification for UN validation; statistical formulation and methodology.

Public Adjusting--Consulting services for insured losses on behalf of property owners including compilation and assessment of damages, documentation, insurer presentation, and preparation of all required processes for settlement.

Underwriting Auditor--Performed underwriting and management audits of property-casualty insurers. Work was under contract to professional reinsurers to assess compliance with terms of reinsurance contracts, underwriting capabilities, and management strength.

Brittany Insurance Services, Ltd., Denver, Colorado

Executive Vice President

Negotiated and administered underwriting contracts with insurers; marketed programs to independent agencies.

Laramie Insurance Company, Laramie, Wyoming

Vice President and Director

Appointed and monitored general agencies; responsible for underwriting and claims management for all commercial lines of business; trained underwriting staff.

Reinsurance Contract Services, Inc., Houston, Texas

President and Owner

Provided consulting services for litigation support, underwriting audits, and investigations for insurer/reinsurer/managing general agency disputes.

Kennell & Company, Houston, Texas

Manager of Commercial Lines, Reinsurance, and Marketing

Duties included responsibility for underwriting authority contracts with insurers, negotiation and administration of reinsurance treaties; in charge of all commercial underwriting programs.

Bellefonte Re Insurance Company Houston, Texas

Assistant Vice President, Regional Manager

Responsible for marketing and underwriting and of reinsurance programs with client insurers; special projects as assigned by home office.

North American Reinsurance Corporation (Swiss Re America)

New York, New York, Assistant Secretary, Risk Assessment Manager

Underwriting of long-term treaty contracts with client insurers nationwide; assessment of insurer underwriting, management, and financial abilities. Duties included underwriting of all types of property-casualty insurance lines.

Houston, Texas, Casualty Manager in six-state southwestern U.S. area. Responsible for marketing and underwriting of reinsurance with insurers, negotiation of reinsurance contracts; special projects as assigned by home office.

Allstate Insurance Company, Houston, Texas

Personal and Commercial Lines Underwriter, Senior Underwriter

Regional underwriter for property and casualty insurance; personal and commercial lines.

EDUCATION AND PROFESSIONAL DESIGNATIONS

Bachelor of Business Administration Program, University of Houston
Master of Business Administration Degree, University of Houston
Chartered Property & Casualty Underwriter
Associate in Reinsurance
Certified Reinsurance/Insurance Arbitrator-AIDA Reinsurance and Insurance Arbitration Society,
(ARIAS ·US) 1998-Present
Arbitrator and Umpire Training; Mediation Training, ARIAS-US
Member, American Association of Insurance Management Consultants

COLLEGE/UNIVERSITY COURSES TAUGHT

Advanced Casualty Insurance, University of Houston
Insurance Company Operations, Houston Baptist University
Personal Risk Management, Houston Baptist University
Insurance & Risk Management for Building Owners & Managers, University of Houston

PUBLICATIONS

1. *The ISO Pollution Exclusion-How Far Does It Go?* Published in newsletter, American Association of Insurance Management Consultants, December, 2009.
2. *Consulting in the Insurance Industry.* Published by CPCU Society, Retirement Resource Interest Group, June, 2011.
3. *An Arbitrator's Perspective-Some Thoughts on How Arbitration Should Work.* Published in ARIAS Quarterly by AIDA Reinsurance and Insurance Arbitration Society Newsletter, Third Quarter, 2011
4. *Managing General Agency v. Insurance Company Disputes-Why Does History Continue to Repeat.* Published in newsletter, American Association of Insurance Management Consultants.

PRESENTATIONS

Numerous presentations including (1) *Ethics in Arbitration*; (2) Small Loss=Huge Verdict; When Things Go Really Wrong in the Claims process; and many others.

PROFESSIONAL SERVICE

President, Houston Chapter, Society of CPCU
Director, Colorado Chapter, Society of CPCU