

CURRICULUM VITAE
Frederick J. Fisher, J.D., CCP
President,
Fisher Consulting Group, Inc.
June 2023



EDUCATION:

1972-1976 Lincoln University Law School
San Francisco, California
Graduated - May 1976 - J.D. Degree

1968-1972 University of California at Berkeley
Graduated June 1972, B.A. Degree in Social Sciences

PROFESSIONAL AFFILIATIONS:

Licensed California Property & Casualty Insurance Adjuster (Originally issued in 1979¹, reissued in 2007 and remains current), Lic. #2607799
Licensed as a property & casualty insurance broker-agent (1978-1982, 1994-Present) and a Licensed Surplus Line Broker (July 14, 1995 to Present) Lic. #0607799
Formerly licensed as a real estate agent (1978-1982)
Certified Claims Professional (CCP) 9-2015 to Present
Life Agent with Mutual of New York (as Below, 1972)

A Founding Member, and member of the *Board of Trustees, Professional Liability Underwriting Society (PLUS)* (1993-1999)

President, Professional Liability Underwriting Society (1997-1998)

Vice President, Professional Liability Underwriting Society (1996-1997)

Secretary/Treasurer of PLUS and Member of Executive Committee (1994-

1996) Chairman of the PLUS Budget Committee (1994-1996)

¹ The California Dept. of Insurance online License information has changed since their link to the NAIC's NIPR System. The "Original Issue Date" of the Adjuster Subsystem, unlike it's a Producer/Agent /Broker counterpart, now shows my license's "Original Issue Date" as being 12/13/2007 matching the "Status Date" which is also 12/13/2007. There was gap of over a year from 2006-2007 when the required Adjuster Bond lapsed due to the Insurer withdrawing from the market. Once replaced, the License was re-issued but treated as "new" unlike how similar lapses are treated for Producers where the Original Issue date remains unchanged. The "Status Date" is supposed to be the earliest contiguous date of uninterrupted licensure.

Co-Chair, PLUS Membership Committee (1993-994) Chairman, PLUS Communication Committee (1996-1997) Member, **Professional Liability Underwriting Society (PLUS) Education Committee** (1991 to 1994), RPLU Peer Review Committee (1992 to 2006), and **Southern California PLUS Steering Committee** (1992 to 2005). Member, **Subject Matter Expert Team**- RPLU Professional Liability Insurance Claims Section (Feb-April, 2007), & Real Estate Professional Liability Module

2020- 2022 Co-Chairman, Insurance Agent / Broker Claims Committee- **Professional Liability Defense Federation**

2019- Vice –Chair, Insurance Agent / Broker Claims Committee- **Professional Liability Defense Federation**

1990- Present, Senior Technical Advisor and Quarterly Supplement Author for The Professional Liability Manual, published by The International Risk Management Institute (hereinafter **IRMI**). As such, I also am interviewed annually for the IRMI **Risk Report- Insurance Market Report** Issue as to Specialty Lines and D&O Market trends.

2007 –2009 **Member, ACORD Professional Liability Specialty Lines Working Group**, a committee consulting on standardization of the Specialty Lines Applications.

December 2013 – Present **Member- Editorial Board Agents of America.ORG (AOA)** – Responsible for assisting in the development and Risk Management and loss control publications for Insurance Agents & Brokers.

September 2013 – 2015 **-Faculty member and Member of the Executive Council, Claims College- School of Professional Lines** sponsored by the **Claims & Litigation Management Alliance**. Successful completion leads to the obtaining of the Certified Claims Professional designation(CCP). I was an instructor on Professional Liability lines for Level 1, Level 2 and Level 3 Classes. I have authored or co-authored courses at each level and been a Course Instructor at each “College” since its inception in 2013. Course materials including Bad faith avoidance in each of the 3 levels.

January, 2019 to present- approved Member: **American Association of Insurance Management Consultants (AIMco)**

California Surplus Lines Contact Broker:

| | |
|--|-------------|
| Philadelphia Insurance Company | 1996 - 2010 |
| Protective Specialty Insurance Company | 2010 - 2014 |

SUMMARY OF SIGNIFICANT INDUSTRY CONTRIBUTIONS:

1978- Created Loss Control Programs for Real Estate Brokers and Insurance Brokers. Significant losses were prevented and a reduction in claims frequency was achieved. Loss Control and Best

Practice(s) procedures are now considered standard operating practices with many other professions and by Corporate Boards of Directors.

1984- Created tight Attorney Management & Litigation Guidelines as a TPA which were adopted by several mainline Insurers and Self-Insureds. The Guidelines also included requirements for claim resolution plans and strategies. Guideline compliance was an included item in the Claims Auditing services as described below.

The Claims Company also began development and implementation of an Adjusting Company Billing System and, later as below, a Claims TPA tracking System, the first of its kind done in a PC Network environment using an ANSI compliant SQL relational Database system.

1986- Created Unique Qualitative Claim Auditing and Compliance Techniques which required review of over 50 claim management issues together with a Computer system to track and generate statistical performance reports on an overall, divisional and individual basis. Such techniques were adopted by Internal Auditing teams at several Insurers & Re-insurers and made a permanent part of the LA Rapid Transit District (RTD- now known as the MTA) RFP for Bi-Annual audits of their TPA. The initial 1986 Audit was the first time it was subsequently proven quantitatively that increasing claims staff expense so as to reduce per person caseloads would result in a minimum overall total incurred savings of at least \$5 to every \$1 spent. Our Auditing processes and the performance issues reviewed, graded, and mirrored many of the claim handling requirements of the Fair Claim Practice Standards recommended by the National Association of Insurance Commissioners (NAIC). Most States have adopted the NAIC Model act as part of their own Fair Claim Practice regulations.

Our Training Programs were provided many Insurers on California Fair Claim Practices. When paired with our Claim Auditing services, significant claim costs savings were experienced with a drop in the frequency of Bad Faith Case filings.

Such services were provided to Homestead Insurance Company, The RTD, AIG Claim and Underwriting Units, Reliance Insurance Company, Home Insurance Company, Transamerica Re-Insurance Company (auditing the California Bar Association Professional Liability Program), San Diego Trolley System Claims Administrator, and others.

1986 Created Unique & Proprietary Claims Tracking TPA Software using Networked P.C.'s and a relational database every bit as statistically powerful as mainframe systems at that time.

1994- Contributed to killing the proposed NAIC Model Surplus Lines Act that would have made Surplus Lines Brokers financially responsible for the insolvency of Non-Admitted Insurers (a misguided response to the crisis created by phony offshore Insurers)

1989 – Present- Association volunteer work (PLUS) as noted above, lecturing and educational publishing as noted below.

1999 – 2012- Designed Spreadsheets, that later became the basis for the California Surplus lines Tracking System -as Software program that later was cloud based to track all Non-Admitted placements in California. The functionality included Batch Filings, Monthly Reporting and

Monthly Tax Payment Vouchers and a signature ready Annual Statement and Tax Return with all required addendums.

2001- Designed and implemented a Company Wide Electronic Filing System allowing the Brokerage to be Paperless on all unbound and bound accounts with remote access capabilities.

2002- Designed& implemented the first interactive Internet Web based application processing site to automate Applications and Quoting as later featured in Rough Notes Magazine (Sept, 2002). This experience led to ELM being a Beta Site for testing of the USLI online Quote & Bind System in 2010. We were also one of the first Brokers asked to link up with the Hiscox Insurance Company small business online Quote & Bind Portal in 2012 and acted as a Beta Site..

2019- Recipient of the **Founder's Award**, given by the Professional Liability Underwriting Society to recognize "a PLUS member who has made lasting and outstanding contributions to PLUS and represents the spirit and dedication of individuals who have contributed selflessly to create, lead and improve the Society", presented on November 11, 2019. "The Founders award recognizes a member of PLUS who has made lasting and outstanding contributions to the society. The award is presented in honor plus founder, Angelo J. Gioia. Criteria used when selecting the Founders award recipient include membership in PLUS , participation in PLUS activities, creativity and innovation when needed to address PLUS tasks, amount of time and effort dedicated to the organization, promotion of PLUS in the industry and to the public in general, or other contributions to the image of PLUS and involvement in developing, implementing, improving and/or continuing PLUS programs."

REAL ESTATE ASSOCIATION SPONSORED PROFESSIONAL LIABILITY LECTURING:

June 1978 through 1992: Speaker at loss control seminars on preventing real estate malpractice. Speaker at local board of realtors' seminars on preventing real estate malpractice of the following boards:

- San Francisco Board of Realtors
- Los Angeles Board of Realtors
- Anaheim Board of Realtors
- La Jolla Board of Realtors
- Newport Board of Realtors
- Camarillo Board of Realtors
- East Orange Board of Realtors
- South Orange Board of Realtors
- West Orange Board of Realtors
- San Diego Board of Realtors
- San Fernando Board of Realtors
- Costa Mesa Board of Realtors
- Los Angeles Region of Century 21
- Orange County Region of Century 21
- San Diego Region of Century 21

Seminar sponsored by Cal Land Title
Seminar sponsored by Tile Insurance and Trust Company
In-house seminar sponsored by Van Vleck Realtors
Cal Pacific Realty and Gribon Von Dyl Realty
Faculty member for Northwest Center for Professional Education on environmental liability in real estate
Video Professor for Lumbleau School of Real Estate
"Preventing Realtor Malpractice"

INSURANCE ASSOCIATION SPONSORED PROFESSIONAL LIABILITY LECTURING:

Western Association of Insurance Brokers
Agents Alliance Conventions for 1979, 1980, 1981, 1982, 1984, 1985, 1987, 1989, 1991, 1992, 1993, 1994 & 1997
Los Angeles and Orange County CPCU Chapters
Long Beach CPCU Chapter
San Fernando Valley, Los Angeles, South Bay and Big "I" Day for the IIAA of Los Angeles, Inland Empire and Orange County

PROFESSIONAL LECTURING ON INSURANCE MATTERS

April 25, 2023- Panelist on A.M. Best Webinar- **"How Insurers Are Responding to Litigation Funding"**

April 20, 2023: Webinar: Sponsored by the Insurance Journal's Academy of Insurance, entitled **"Broker Beware, The latest Coverage Decisions that could Get You Sued"**

September 20, 2022: Webinar: Sponsored by the Insurance Journal's Academy of Insurance, entitled **"Specialty Lines Insurance, or Money for nothing"**

June 7, 2022: Webinar: Sponsored by the Insurance Journal's Academy of Insurance, entitled **"Insurance 101 for Young Attorneys."**

March 22, 2022: Webinar: Sponsored by the Insurance Journal's Academy of Insurance, entitled **"How to Work with Wholesale Brokers (Avoiding the Myth That They Represent No One)"**

October 22, 2021, Live lecture presented in San Diego at the Annual Conference of the American Association of Insurance Risk Management Consultants, entitled: **PERSONS MOST NOWLEDGEABLE- Will this Hurt Youor Help You**

October 12, 2021 Webinar: Sponsored by the Insurance Journal's Academy of Insurance, entitled **"Where the Rubber Meets the Road: What Can You Expect from the Claims Department, and What *Should* They be Doing?"**

September 1, 2021- Panelist on recorded webinar (to be aired September 8, 2021) entitled **"Insurance Defense 101: What Insurers Need From Today's Counsel"**, examining the evolving relationship between insurers and outside counsel, including expectations for expertise, responsiveness, specialization and resources. Sponsored by AM Best & Co.

August 24, 2021- Panelist on Webinar: **Learn How AI is Transforming the Future of Insurance**, sponsored by AI Corespot Digital Talks, Ltd

July 29, 2021: Webinar: Sponsored by the Insurance Journal's Academy of Insurance, entitled **Are You Selling Financial Protections (or Dangers That Lurk in E&O/EPLI/Cyber/D&O Forms)**, which looked into "gotcha's that exist in D&O, EPLI and E&O forms beyond Absolute Exclusions and Claims Made triggers issues (the subject of other Webinars).

July 28, 2021: **"Insurance 101 for New Attorneys"**, sponsored by the Claims and Litigation Alliance, and Co-presented with Louis Castoria, Esq., and Laura Zoroski, J.D., RPLU.

May 19, 2021, **"Insurance 101 for New Attorneys"**, sponsored by the Professional Liability Defense Federation, and Co-presented with Louis Castoria, Esq.

March 4, 2021: Webinar: Sponsored by the Insurance Journal's Academy of Insurance, **"What is Your Biggest E&O Worry - COVID-19 or Absolute Exclusions?"** a 1 hour Webinar on what exploring the E&O exposures to Insurance Professionals due to COVID-19 issues, and more importantly, selling Insurance containing Absolute Exclusions, with a follow-up After Show Interview with Academy staff.

December 16, 2019 and January 27, 2020 Webinar: **"The Dangers That May lurk in all Claims made Policies"**, sponsored by the **Florida State Bar Association, Sub-Committee On Real Property Probate and Trust Law**- Delivered in 2 parts.

September 12, 2019, Webinar Speaker for the **Insurance Journal's Academy of Insurance** entitled **"Cyber Today Tomorrow"**

August 5, 2019 – Speaker & Presenter for **PLUS University- Los Angeles**- Opening Session entitled **Professional Liability Evolution and Concepts**, a 75 minute overview of the industry and how it has evolved. This served as the lead in for other speakers to deal more intensively on specific topics raised in this introductory session.

July 15, 2019 - Webinar: **"Insurance 101 for New Attorneys"**, sponsored by the Florida State Bar Association, Sub-Committee On Real Property Probate and Trust Law

June 27, 2019 Webinar sponsored by the Insurance Journal's Academy of Insurance, titled : **"Claims Made and Professional Liability Endorsements"**. "A gap in coverage in a professional liability form can mean thousands of dollars out of pocket for an insured. Any time an insured doesn't have the coverage that they think they do; the agent may find themselves calling their professional liability carrier. We examine some common coverage gaps, and how to get them filled."

May 4, 2019: Presenter & Speaker on "The Dangers that May Lurk in Claims Made Policies *at*

the National Conference of the American Association of Insurance Management Consultants.

March 14, 2019: 3 hour CE Course- **Insurance Fraud- What the Future may Hold** sponsored by the Independent Insurance Agents & Brokers of Orange County (an Update to the April 2017 Seminars Sponsored by the California Surplus Lines Association)

June 28, 2018, Webinar: Sponsored by the Insurance Journal's Academy of Insurance, "**Broker Beware - Avoiding Coverage Gaps in Specialty Lines Policies**". This was a Webinar for Insurance Brokers on specific coverage issues to look for in Specialty Lines Insurance.

March 22, 2018 Webinar - – Sponsored by the Insurance Journal's Academy of Insurance, **Agency Best Practices for Avoiding, Rather Than Winning, E&O Suits** , A Webinar for Insurance Brokers on reviewing what conduct is best, adhering to the basic Standard of Care so as to be able to win and E&O Lawsuit, or not having one at all.

December 14, 2017- Webinar – Sponsored by the Insurance Journal's Academy of Insurance, **The Dangers that May Lurk in Claims Made Policies-** A Webinar for Insurance Brokers and anyone interested in the issues that arise with Policy Language that may create more problems than anticipated. The focus was on how to avoid uncertainties and provide coverage so as to avoid E&O claims.

September 13, 2017, Webinar: **“Liability Insurance for Young Attorneys: How Liability Insurance Affects Civil Suits”** (a re-titling of “Insurance 101 for new Attorneys (and others too) – Co-Presented with Louie Castoria, Esq., sponsored by the **Professional Liability Underwriting Society**.

May 17, 2017 – Author of and Co-Speaker with Sally Combs- **CLM Webinar- The Dangers that May Lurk in Claims Made Policies-** A Webinar for Claims Personnel and Defense lawyers dealing on the Claims issues that arise with Policy Language that may create more problems than anticipated.

April 18 & 19th, 2017 - **Insurance Fraud Today- and What the Future May Hold.** A 3 Hour CE Course sponsored by the California Surplus Lines Association in Los Angeles and San Francisco. Co-presented and Co-authored by Michael Wagner of the W Group.

June 23, 2016- CLE Seminar Presentation to Ervin, Cohen & Jessup, LLP, Beverly Hills, Ca. on **The Dangers that Lurk, Common Gotchya's in Professional Liability Coverage forms.,** and their implications for Bad Faith denials of Coverage.

June 10, 2016, (and repeated on Oct 19, 2016 in Dallas, Tx) Speaker and CE Presenter at the National Alliance for Insurance Education & Research, James K. Ruble MEGA Seminar- **Insuring Emerging Trends: The Internet of Things and other Technologies**

July 2015- Dec 2015- Webinar presenter for Audio Solutions, LLC. I was retained to present Webinars on entitled **“What Every Broker needs to Know about D&O”** (07-15-2015), **Do You Know EPLI ?** (08-13-2015), **“To advise or Not To advise, What you need to know to Avoid an E&O Claim”** (10-28-2015); and **“Insurance 101 for New Attorneys”** (Dec. 18, 2018).

Sept. 10-12, 2015- Faculty Member & Presenter, School of Professional Lines of the Claims & Litigation Management Association: Level 2 Course on **Reducing Overall Claims Costs - Proven Strategies** , Level 3 Advanced Course on **Independent Counsel- Knowing, When and How to work with Them**, (and avoiding Bad Faith), Author of and Oral Examination Grader- **Level 3 Certification**.

Aug. 11, 2015: Author and Sr. Panelist Webinar, “Insurance 101 for new Attorneys (and others too), **sponsored by the Claims & Litigation Management Alliance**. The Course included a lengthy discussion and analysis of the potential for Bad Faith that can arise from Diminishing Limit policies.

July 15, 2015 : **Instructor for “What Every Agent Needs to know about Current D&O developments”** Webinar sponsored by Audio Solutions

June 4, 2015: Panelist and Presenter on **“Merger and Acquisitions in the Medical Industry after ACA”** sponsored by the Claim & Litigation Management association at their annual Professional Liability Conference– Chicago.

Mar. 27, 2015- Panelist for the Calif. Assoc. of Residential Property Managers –**Risk Management and E&O Insurance Issues**

Mar. 17 & 18, 2015 **BOX—WHAT BOX? THINKING BEYOND THE SAME**, a CE Seminar Co-Presented with Louis Castoria, Esq., Sponsored by the Calif. Surplus Lines Association

January 20, 2015- Massachusetts Banking Association- Webinar Instructor on **Cyber Liability**

Sept. 29, 2014, **“The Industry in a 60 Minute Nutshell “** presented to Students at Cal State University, Fullerton, Center for Insurance Studies

Sept 25, 2014 Insurance Journal/Academy of Insurance Webinar Instructor on **“Flirting with Disaster- Misunderstanding Employment Practice Liability”**

Sept. 9, 2014 Faculty Member, School of Professional Lines of the Claims & Litigation Management Association: **Reducing Overall Claims Costs - Proven Strategies**, and avoiding Bad Faith when doing so.

Aug 6, 2014- Insurance Journal/Academy of Insurance Webinar Instructor on **“Comparing D & O Forms: What to Look for; Ask for and Run Screaming From”**

July 15, 2014 –Webinar Panelist on Escrow Co Liability and E&O- Cyber Insurance need,

Jun 23, 2104 Panelist on **“Evolution of EPLI Policies”**, sponsored by the American Conference Institute.- Chicago Il.

May 20 & 21, 2014- (Los Angeles & San Francisco) Co-Instructor with Louis Castoria Esq. for CE Seminars presented by the California Surplus Lines Association entitled **Specialty Lines Claims-**

The Profit Center of the Industry, and how Bad Faith creates Underwriting Losses

Feb. 7, 2014 - Seminar on **Insurance Basics for Defense Lawyers**, potential for Bad Faith that can arise from Diminishing Limit policies, sponsored by Collins, Collins, Muir & Stewart, Pasadena office- Streamed to Branch Offices, potential for Bad Faith that can arise from Diminishing Limit policies.

Sept 9, 2013, Faculty Member, Professional Lines College at the inaugural Claims College sponsored by the Claims & Litigation Management Association: "**Coordinating the Process**", and **avoiding Bad Faith.**

June 2, 2013- Panelist on "**Evolution of EPLI Policies**", sponsored by the American Conference Institute.

May 23, 2013- Instructor for "**What Every Agent Needs to Know about Cyber Liability**" Webinar sponsored by the Academy of Insurance

February 26, 2013- PLUS Webinar Presenter and Panel Member- "**E & O Insurance Profits via Proper Coverage, Good Service and avoiding Bad Faith**"

Dec. 5, 2012, Instructor for "**What to Expect from Specialty Lines Claims**" Webinar sponsored by the Academy of Insurance- including discussions on the importance of avoiding Bad Faith.

Sept. 5, 2012 – CE Course delivered to the Insurance Professionals of Orange County- "**The Dangers Lurking in Claims Made Insurance Policies, and how Bad Faith can result**"

March 1, 2012- Instructor for "**What Every Agent Needs to Know about Cyber Liability**" Webinar sponsored by the Academy of Insurance

Nov 9, 2011, Instructor for "**What to Expect from Specialty Lines Claims, and the Threat to Profitability arising from Bad Faith**" Webinar sponsored by the Academy of Insurance.

January 28, 2011, **CLE Seminar on Insurance Basics for Defense Lawyers** sponsored by Tressler, LLP

October 28, 2010, Instructor for "**What every Agent Needs to know about Fiduciary Liability**" Webinar sponsored by the Academy of Insurance

October 14, 2010, and updated, August 18, 2011, Instructor for "**What every Agent Needs to know about EPLI**" Webinar sponsored by the Academy of Insurance.

October 7, 2010, and updated, August 11, 2011, Instructor for "**What every Agent Needs to know about D&O**" Webinar sponsored by the Academy of Insurance.

Aug. 18, 2010 Webinar Speaker and CLE Program Lecturer on **The Evolution of Claims-Made Insurance and Current Their Current Developments, potential for Bad Faith that can arise from Diminishing Limit policies**, sponsored by the Los Angeles office of Wilson, Elser et al. and broadcast to other offices.

May 4, 2010 CLE Seminar on **Insurance Basics for Defense Lawyers**, potential for Bad Faith that can arise from Diminishing Limit policies, sponsored by Wilson, Elser et al.

April 02, 2010, CLE Seminar on **Insurance Basics for Defense Lawyers** sponsored by Collins, Collins, Muir & Stewart

Jan. 13, 2010 Webinar Speaker and CLE Program on Claims-Made Insurance: *Defending Against Late Notice Claims and Preserving Coverage* sponsored by Strafford Publications.

Sept. 14, 2009 – Speaker at the International Re-Insurance Underwriters Association Mid Year Conference- *Current Trends in Financial Services D&O from a Broker and Claims Perspective*

Mar. 2007 - Seminar on **Insurance Basics for Defense Lawyers** sponsored by Hinshaw & Culbertson, Los Angeles Office.

Jan 19, 2005 - So. Calif. Chapter of PLUS- Speaker on *"Introduction to Professional Liability"*

Aug 18, 2004- So. Calif. Chapter of PLUS- Speaker on *Insuring Architects & Engineers*

April, 2003- Moderator and Speaker at PLUS E&O Symposium- Phila, Pa on *"Claims made Conundrum- the meaning of Continuity"*

May 2001- 2010- California Approved Continuing Education Instructor on Miscellaneous Liability, Insuring Employment Practice Liability, Cyberspace Liability, Media Liability and Directors & Officers Liability (Provider # 48379)

April, 2000- Moderator and Speaker on Insuring Multiple Disciplined Professions- Sponsored by the Southern California Chapter of PLUS

Nov- Dec 1999- Instructor- College of Insurance- RPLU Part V- D&O and EPLI, the Potential for Bad Faith arising from ambiguous policy forms.

Aug 21, 1997, moderator and Speaker at Western Regional PLUS sponsored event on Cyberspace Liability Insurance and exposures.

March 14, 1996, moderator and Speaker at So. California Chapter of PLUS sponsored event on Employment Practice Liability Insurance, Intentional Acts Coverage issues in Insurance Policies.

February 27, 1996, Speaker and Moderator on □ *Cyberspace Liability and Insurance Issues of the Internet*, sponsored by the Southern California Software Council.

August 17, 1995, Program Co-Chair for **PLUS Day**, sponsored by the S. California Chapter, **PLUS**. Speaker on **Introduction to Claims Made Policy forms and Standard Lines of Professional Liability**.

Nov. 1994- Moderator and Speaker for Loss Control, **PLUS National Conference**

Aug. 1994- Moderator and Speaker for Current Legal Trends in Claims Made Policies, **PLUS Day** Sponsored by the Southern California Chapter of PLUS

Aug. 1993- Moderator and Speaker for Current Legal Trends in Professional Liability, **PLUS Day** Sponsored by the Southern California Chapter of PLUS

1986- Lecturer on insurance agents and brokers' liabilities pursuant to the new CGL claims-made policy and its significant potential for Bad Faith given to IIAA's of: Santa Barbara, Ventura, San Fernando Valley, Los Angeles, South Bay and Long Beach.

1986- Sept- Seminar on **Insurance Basics for Defense Lawyers** sponsored by Kirtland & Packard

Speaker at PLUS meeting on claims-made underwriting problems in professional liability

1986 Speaker on agents and brokers' liabilities under the new CGL policy for Big "I" Day sponsored by the IIAA of Los Angeles, Inland Empire and Orange County.

1986 Lecturer on new CGL policy for American Agents Alliance and Harbor Insurance Co.

1986 Publisher of: "The New ISO Forms, A Golden Road to Disaster". Under contract with Prentice Hall to author book on insurance agents liability.

Speaker at Environmental Liability Seminars for the insurance industry.

1984-1987 **Claims training, Litigation Management and Bad Faith Risk Prevention** seminars given to Crum & Forster, American International Group, American International Adjusting Company, Equity General Agents, Lancer Insurance Company, Argonaut Insurance Company, Homestead Insurance Company and General Star Management.

PUBLISHED ARTICLES:

June 12, 2023, "Current Trends facing Insurance Brokers' Professional Exposure—and How Defense Counsel Can Help and Grow Their Own Firm" published in the **Professional Liability Defense Quarterly, Vol. 15, Number 2, 2023**, sponsored by the Professional Liability Defense Federation (released June 12, 2023).

May 22, 2023, Insurance Journal Magazine- "It's Just a Name Change and other "ERPS", Part 1 of a 3 part series that examines the proper analysis of a "name Change" and how it could affect or trigger the extended reporting provisions of a claims made policy if it involves the sale of assets or stock control of the entity or an acquisition. Part 2 was published on June 5, 2022.

May 5, 2023, IRMI - Professional Liability Insurance- “The Dangers of Late Notice Under Professional Liability Policies,” an update on claims made triggers due to the evolution and complexity of Claims Made policies and the many denials of coverage due to late or improper disclosure and /or reporting of claims or incidents. Over 224 Appellate decisions are cited falling into 6 categories of policyholder errors.

May 5, 2022, **IRMI Expert Commentary, “Justifiable Denial of Claims-Made-Reported-Losses.,** a short version of a forthcoming larger article reviewing over 140 Claim denials due to late Reporting, Prior Knowledge of Claims or Potential Claims, the and failure to use the Incident Reporting Safety Net Provisions of the policy.

December, 2021, **Professional Liability Defense Quarterly**, Volume 13, Issue 4, **“The Role of the Wholesale Broker in Procurement of Coverage: What Duties Are Owed and to Whom?”** with counterpoint authored by Peter Biging, Esq.

June, 2021, **Professional Liability Defense Quarterly**, Volume 13, Issue 2, **“Claims Made Insurance-Over 50 Years and Still Developing”**, which explores current trends with the policy form.

April 8, 2021: **IRMI Expert Commentary, “The Dangers of Absolute Exclusions”**, a shorter version than that published by IRMI in **Professional Liability Insurance** as below.

March 17, 2021: **Professional Liability Insurance**, (an IRMI publication): **The Dangers Of Absolute Exclusions and Why Are Regulators Allowing Them** (a review of 30 cases)

September, 2020: **Professional Liability Defense Quarterly** 2020 Volume 12, Issue 3: **One River - Two Currents: How the Standard of Care and Day to Day Reality Differ**

December, 2019: **Professional Liability Defense Quarterly**, Vol. 11, Issue 4, 2019 : **The Importance of "Persons Most Knowledgeable" in Defense of Broker Liability Claims**

March – June 2019: **IRMI Expert Commentary- 4 Part Series on “The Dangers that May Lurk in All Claims Made Policies”**

Insurance Journal – March 21, 2018 **Agency Best Practices for Avoiding, Rather Than Winning, E&O Suits.** An article supporting an upcoming Webinar for Insurance Brokers on reviewing what conduct is best, adhering to the basic Standard of Care so as to be able to win an E&O Lawsuit, or not having one at all.

Feb. 27, 2017 as Vol 9, Issue 1, Winter, 2017 issue of **Professional Liability Defense Quarterly**, sponsored by the **Professional Liability Defense Federation**, article co-authored with Louie Castoria, Esq., entitled **Working with Expert Witnesses: Tips that are not in the Civil Rules.**

Aug. 4, 2015 (re-run Aug. 5 in Insurance Journal): **A Different Take on Insurance Price Optimization**, published on line by Carrier Management, an Insurance Journal Publication (4th most read article that week)

June 2, 2010 – June 15, 2010- 3 part series entitled **Current Trends - The Unintended Results of the Absolute Exclusion** Published in *MyNewMarkets.com* E-Newsletter Sponsored by the *Insurance Journal*

Mar 23- April 3, 2009-Five part Claims Made Series : **The History of the Claims Made Form and it's Current Problems**- Published in *MyNewMarkets.com* E-Newsletter Sponsored by the *Insurance Journal* and Re-Run for a second time February 8, 2010 – February 19, 2010, an *Insurance Journal* first. This re-run served as the basis for on an *Insurance Journal* February 25, 2010 Webinar on the differences between occurrence and claims made coverage forms. This series was also the 8th most read *Insurance Journal* on-line article of 2009. **Republished** in the **PLUS Blog**, November, 2014

July, 2005 The Professional Liability Manual Quarterly Update - **CONTINUITY AND PRIOR/PENDING LITIGATION EXCLUSIONS IN THE CLAIMS-MADE POLICY FORM**

October 25, 2004- *Insurance Journal*- Author of article on **Professional Liability: Will the Cycle Remain Unbroken**

Nov. 1, 1999- *Insurance Week*- Author of article on Multiple Professions, Multiple (and Challenging) Liability Exposures

Feb. 15, 1999- *Insurance Week*- Arthur of Article “Y2K Readiness: An Equation with Many Variables

Nov. 10, 1997, *Insurance Journal* – Co-Arthur of Article on “A Look at the Ever-Changing Professional Liability Marketplace

Nov. 10, 1997, *Insurance Week*- Author of Article on Standardization of EPLI Insurance

May, 1996, *The Professional Liability Manual*, Recent Discoveries in Medical Malpractice Risk Management published by the International Risk Management Institute, an article on new exposures arising from Latex Allergies and its potential impact on Malpractice and ADA Claims, republished by *PLUS New & Views*.

February, 1996, *The Professional Liability Manual*, *Technocratic Liability* published by the International Risk Management Institute, an article on claims exposures arising from Internet Providers and users.

February 12, 1996, *Insurance Week*, Cyberspace is Filled with New Exposures, Coverage Needs□, an article analyzing special problems in underwriting Computer Consultants and other professional liability risks involved with the Internet.

Nov.13, 1995, *Insurance Week*, Miscellaneous Professional Liability Risks, an article analyzing special problems in selling and underwriting miscellaneous professional liability accounts.

Aug., 21, 1995, *Insurance Journal*, Agent & Broker Obligations are Part of the Law, an article re-exploring Agent & Broker ethical obligations.

January, 1995, *Professional Liability Manual*, Technical Aspects of Professional Liability Claims, an 18 page article for the Practical Concerns section analyzing the techniques to successful E & O claims handling and coverage analysis.

November, 1994, *News and Views, PLUS Newsletter*, "Problems with Diminishing Limit Policies", explaining claim problems and the **Bad Faith** potential inherent with diminishing limit insurance Policies, Reprinted as quarterly supplement in the *Professional Liability Manual*.

October 31, 1994, *Insurance Journal*, "Reduce E & O Claim Loss Through Outsourcing", an article on delivering Loss Control benefits at the local level in conjunction with E & O Insurance to reduce Claim frequency.

May 2, 1994, *Insurance Week*, Due Diligence, "How to Read a Financial Statement", an article explaining the basics of reading and understanding an Insurance Company's financial statement in order to complete a Broker's due diligence obligation.

Jan. 24, 1994, *The Insurance Journal*, "Agent & Broker E & O", an article on Agent & Broker E & O claims and ways to prevent them in the future.

July 5, 1993, *The Insurance Journal*, "Pre-Underwriting Professional Liability", an article detailing ways in which to go beyond reviewing the hazard of a professional by also designing an application that reviews the risk of a claim being first made during the applied for policy term. Republished in the PLUS Monthly Newsletter, National Conference Issue, November, 1993.

April 12, 1993, *The Insurance Journal*, "The End of the California Market", an article on the current state of Insurance in California as a result of Offshore insurance scams and new legislation to combat it.

Nov, 1992 - February, 1993, various letters to the editor in Trade publications in. re. offshore insurance Scams and how it is affecting California.

July 1992 - September, 1992- various appearances testifying at State Legislative Committee hearings investigating the impact of offshore insurance scams.

July, 1992 - January, 1993- 5 appearances on various news related television stories focusing on offshore insurance scams.

May/June 1992, **PLUS Newsletter**- Author of "Reducing Traditional Loss Development in Professional Liability", an article on how effective claims management and initial investigation can reduce IBNR's. Republished August 1992, **Professional Liability Manual** quarterly supplement.

February 1992, **Risk Financing** - Author of Chapter supplement entitled "An Informational Approach to Risk Management Information Systems Design" as published by The International Risk Management Institute, Inc.

December 1991, **Construction Risk Management Administration** - Author of chapter supplement entitled "Claim Auditing" as published by The International Risk Management Institute, Inc., republished in August, 1992 in **The Workers Compensation Guide**.

December 1990, **Professional Liability Manual** - Senior Technical Advisor for The International Risk Management Institute on a 1,000-page technical reference manual on professional liability insurance, coverage triggers, Bad Faith Exposures and professional liability exposures. This technical manual covers professional liability exposures for a multitude of professions: from architects and engineers and accountants through zoologists.

July 1990, **The Risk Reporter** - Author of article titled "Claims-Made Insurance Triggers", published by The International Risk Management Institute.

August 17, 1986, **The Los Angeles Times** Real Estate Section - featured in article on "Realtors Learn How to Avoid Litigation"

August 1986, **The New York Times** - quoted in article on real estate agent and broker liabilities

June 16, 1986, **The Los Angeles Daily Journal** - a review of "The New ISO Forms: A Golden Road to Disaster"

February 21, 1986, **The National Underwriter** - "ISO's Claims-Made CGL Policy: Three of its Major Problems and potential for Bad Faith"

February 1986, **Independent Agents Magazine** - featured in article on agent and broker liability as well as Insurer Bad Faith due to new CGL forms.

August 1985, "**The New ISO Forms, A Golden Road to Disaster**", a Fisher Associates' treatise on the New ISO Forms with its Bad Faith Potential.

March 1981, **Broker Magazine** - "Preventing Insurance Agents and Brokers Malpractice"

January 5, 1981, **Business Insurance** - "Creating Litigation"

November, 1980, **Insurance Adjuster Magazine** - "The Early Settlement Dilemma"

August, 1980 - **Insurance Adjuster Magazine** - "Royal Globe Aftermath- Its Bad Faith Potential"

July 16, 1980, **Business Insurance** - "Insurance Agent and Broker Liability"

June 23, 1980, **Business Insurance** - Published article on settling multiple defendant litigation/comparative negligence

February 4, 1980, **Business Insurance** - "Risk Manager's Guide to California Liability"

November 12, 1979, **Business Insurance** - interviewed in follow-up article on Royal Globe vs.

Superior Court.

September 17, 1979, **Business Insurance** - Author of article on duty of self-insured to an excess carrier to settle a claim within self- insured retention or its Bad Faith implications.

May 14, 1979, **Business Insurance** - Author of article on "Royal Globe vs. Superior Court - Bad Faith"

April 16, 1979, **Business Insurance** - Author of article on "Preventing Insurance Agents Errors and Omissions"

December 25, 1978, **Business Insurance** - Featured an article on new real estate franchise errors and omissions.

March 10, 1978, **The National Underwriter** - "Handling Insurance Agents Errors and Omissions Claims"

Author of Errors & Omissions Loss Control Kit for real estate brokers.

Author of 1980 Prentice-Hall book: "**BROKER BEWARE: Selling Real Estate Within the Law**"

EMPLOYMENT HISTORY

| | |
|---------------------------|---|
| 12-10-2010- Present | President of Fisher Consulting Group, Inc. 400 Continental Blvd, 6 th Floor, #151 El Segundo, CA 90245 310-426 2105 |
| 12-19-2016-12-31-2017 | President, Excess Liability Managers Insurance Service, Inc. 400 Continental Blvd, 6 th Floor, #151 El Segundo, CA 90245 310-426 2105 |
| 10-27-2014- Dec. 9, 2014 | Director of Professional Liability USG Insurance Services 400 Continental Blvd, 6 th Floor, #151 El Segundo, CA 90245 724/754-9003 |
| 12-15-2010 to 08- 6- 2014 | Sr. Vice President E.L.M. Insurance Brokers |
| 8-94 to 12-15-2010: | President and or CEO- E.L.M. Insurance Brokers, Inc. (12-31-2001) |

Frederick John Fisher Insurance Broker (8-94 to Dec 31, 2001)
1960 East Grand Ave, Ste 370
El Segundo, California 90245
310/322-1301

The Brokerage firm is a proprietorship specializing in the Wholesale placement of Professional Liability Insurance. Responsibilities include all usual and customary responsibilities consistent with managing, staffing and operating a Brokerage Facility. These include but are not limited to direct responsibility for development of new company products and services, automation of internal company systems, and supervision of staff. Also, reviewed and implemented administrative procedures and systems in order to facilitate smooth company operations as well as developing and managing my own book of business.

1982-1995 Surplus Risk Services, Inc., dba The Fisher Associates, Adjusters.

President and principle stockholder of the corporation. The company was licensed as claim adjusters, conducting claims investigation, Substantive Claims Auditing and Claims Management and Fair Claims Practice Training for larginsurance companies and Self Insured Companies throughout the United States and Canada. Our Claims Auditing techniques were adopted by AIG, The RTD (Now known as the MTA), and others. Similarly, our Attorney Management Guidelines were also used by these same organizations as a basis for their own. We also developed our in-house Claims Management System.

I was also responsible for all management and marketing duties consistent with those of the presidency of the corporation, financial responsibilities, management, supervision and training of all personnel. Directly responsible for development of new company production and services, automation of internal company systems, and supervision of staff. Also, reviewed and implemented administrative procedures and systems in order to facilitate smooth company operations. The active investigation of large exposure claims is also part of the responsibilities.

1976 to 1982: Miller & Gilbert, Incorporated
5822 Uplander Way, Suite 102
Culver City, California 90304
(213) 670-5015

As Vice President and owner of one third of all outstanding stock, my responsibilities include the hiring and supervision of all company employees, company marketing and acquiring new accounts. These include the placing of news items in various trade journals, issuing of press releases, author of articles for company publicity, supervision and training of all company personnel and staff. This includes the training of staff in the handling of insurance liability claims, self insurance administration and risk management services.

I was personally responsible for expanding the scope of Miller & Gilbert services beyond just professional liability and product liability adjusting which included the providing of risk management services, self-insurance administration, underwriting consulting, and marketing

consulting to insurance company clients. I was also responsible for producing new insurance company clients for the handling of their claims.

1978 to 1982: Zillgitt & Wright Insurance Brokers
330 Washington Street
Marina Del Rey, CA 90291

Part-time producer and consultant for Real Estate franchise Error & Omission Program for seven National Franchise Organizations.

1975 to 1976: Miller & Gilbert, Incorporated
4340 Redwood Highway, Suite 238
San Rafael, California 94903
(415) 499-8444

Responsible for Paralegal litigation analysis and errors and omissions claims adjusting. Specialties included attorney, real estate broker, insurance broker and medical malpractice as well as product liability and BI claims. Responsibilities included investigating and adjusting these claims for numerous client insurance companies, as well as negotiating settlement with claimant's attorneys. I also authored the company training manual.

1974 to 1975: Ericksen, Ericksen, Lynch, Mackenroth
& Arbuthnot, Incorporated
5 Jack London Square
Oakland, California
(415) 835-8376

Law Clerk for William Morton, Esquire. Responsible for research, drafting motions and pleadings, handling and recommending discovery pursuant to insurance defense litigation and Bad Faith Defense.

1973 to 1974: Law Offices of L. F. Haeberle III
216 Pine Street
San Francisco, California 94111
(415) 421-6475

Law Clerk for office attorneys. Law offices were house counsel for Liberty Mutual Insurance Company. I Was responsible for research, drafting motions and pleadings, handling and recommending discovery pursuant to insurance defense litigation Bad Faith Defense.

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1972 to 1973: Mutual of New York Insurance Company & American National Life
San Rafael, California & San Francisco

Salesman for life, health, and disability insurance during the evening hours, and the reason for leaving was not only better opportunities, but the work conflicted with my attending law school.

Frederick Fisher**Expert Witness Experience as of June 2023**

| CASE NAME | ISSUE | Open-Closed - Trial- Depo- Report | TYPE OF WORK/DATE | | EXPERT FOR | LAW FIRM | Counsel's Location |
|---|--|-----------------------------------|------------------------------------|---|------------|---|----------------------|
| | | | | | | | |
| Williams vs Robert Driver Insurance et al | Insurance broker errors & omissions | C D T | Deposition & Trial | Testimony March 2007 | Defendant | Hinshaw & Culbertson LLP | Los Angeles, CA |
| Ahmed v Costas Ins Agency | Insurance broker errors & Bad faith claims handling | C D T | 10/1/2007- Trial- Defense | Verdict | Defendant | Jampol Zimet | Los Angeles, CA |
| P & E vs Willis / Chubb et all | Adjuster Malpractice | C P D | Deposition | Testimony, Dec. 2007 | Plaintiff | RONAN & FIRESTONE, PLC | Scottsdale, AZ 85260 |
| Safeco vs County Line | Accountants & Consultants Error & Omission | C D T | Deposition & Trial | Testimony, March 2009 | Plaintiff | Chinye Uwechue-Akpati | Encino, CA |
| Kovac Media Group | Accountants & Consultants Error & Omission | C D | Deposition, | November 2009 | Plaintiff | MILLER BARONDESS, LLP | Los Angeles |
| Haynes et. al. v Certain Underwriters at Lloyds | Insurer Bad Faith | C D | Deposition, | March 2010 | Defendant | HANSON PETERS NYE | Barrinton, Ill |
| RACHAL, vs COLONY INSURANCE | Insurance broker errors & omissions | C T | Deposition, | Trial Oct , 2010, Verdict well bel | Defendant | Skane & Wilcox | San Diego, CA |
| GENSAR SALEIGH AND CAPITOL FINANCIAL SERVICES vs C.M. MEIERS COMPANY, INC | Breach of Contract- Insurance Broker Book of Buinessissue | C T | Testimony at binding Arbitration, | October 2010- Plaintiff Verdict | Plaintiff | STONE ROSENBLATT CHA, A PLC | Woodland Hills, Ca |
| OCS V Meimand | Insurance Broker Error & Omission | C D | Deposition | Testimony, 2-28-12 | Plaintiff | Carlson Law Corp | Woodland Hills, Ca |
| QUANTA INDEMNITY COMPANY v BUILDERS AND TRADESMEN'S INSURANCE | Shared Loss Dispute- Breach of Contract | C T | One of 3 Mediators, | April 2011 | Neutral | N/A | N/A |
| Hoyt Roofs v Century Surety Company | Insurance broker errors & omissions | C D | Deposition, | March 2012 | Defendant | Jampol & Zimit | Los Angeles |
| MF Nut Co., LLC aka Mac Farms of Hawai'i, LLC vs. Continental Casualty Company | Insurer Standard of Care in Handling Claims (EPLI) | C R | Written report, | August 2012 | Plaintiff | Tom Petrus & Miller, LLLC | Honolulu, HI |
| ECOLITE CONCRETE USA INC VS. GS LEVINE INSURANCE SERVICES | Insurance broker errors & omissions | C D | Deposition, | December, 2012 | Defendant | PETTIT, KOHN, INGRASSIA & LUTZ | San Diego, CA |
| Companion Property Casualty Group, a South Carolina Corporation, vs Consolidated Agency Partners dba Menicucci Insurance Associates | Insurance broker errors & omissions | C R | Written Report, | May 2013 | Defendant | Wilson Elser Moskowitz Edelman & Dicker LLP | Los Angeles, CA |
| Saddleback Inn vs Certain Underwriters at Lloyds et al | Insurance broker errors & omissions | C D | Deposition, | October , 2013 | Defendant | Soltman, Levitt, Flaherty & Wattles LLP | Westlake Village, CA |
| Wondries v North River et al | Insurance broker errors & omissions | C D | Deposition, | November 2013 | Defendant | Jampol & Zimit | Los Angeles, CA |
| Melius v Underwriters at Lloyds, et al | Insurance Company Bad Faith and Underwriting Issues | C R | Written Report, | January 2014, Trial Expert- Settled before trial for less than Costs of Trial | Defendant | Wilson Elser Moskowitz Edelman & Dicker LLP | LasVegas, NV |
| Cheema v Farmers Ins. & Tania Lane et. al | Insurance broker errors & omissions | C D T | Deposition, Trial, | May 2014- Defense Verdict | Defendant | Jampol & Zimit | Los Angeles, CA |
| Boyardjieff v Famers- Boyd insurance | Ins Broker E&O | C R | Settled after Declaration provided | | Plaintiff | Law Offices of Thomas R. Nigro | Irvine, Ca |
| Admiral Insurance Co v CETUSA / James River Ins.Co. | Insurance broker errors & omissions, Underwriting Issues and Standard of Care, duty to Disclose facts or Circumstances | C D T | Deposition, | Dec 2014, Trial May 2015, Plaintiff Verdict | Plaintiff | MARRONE, ROBINSON, FREDERICK & FOSTER | Burbank, Ca |
| Petrosyan v. Gazazian, Pro-one Insurance | Insurance Broker E&O | C D | Deposition | Jan, 2015, Settled for significant amount | Plaintiff | Wolk & Levine, LLP | Glendale, Ca |
| Passageways v Markel et al | Insurance Broker E&O | C T | Trial- January 2015- | settled during Trial | Defendant | Morris, Polich & Purdy | Los Angeles, CA |

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|--|--|------|---|---------------------------|---|------------------------------|
| Arellano vs. Panamericana Insurance, LLC et.al. | Insurance Broker Licensing Compliance | C | Settled after expert Disclosure, June 2015 | Defendant | Matthew L. Eanet , Esq. P.C. and Ogletree, Deakins, Nash, Smoak & Stewart, P.C. | Los Angeles, CA |
| Fulton v Granite States Ins Co et. al. | Ins Broker E&O | CT | Deposition, July 2015, Trial testimony Dec. , 2015 | Plaintiff | Shernoff, Bidart, Echeverria, Bentley, LLP | Los Angeles, CA |
| Hedron v. Zurich Ins Co | Bad Faith | C | Consultant, Trial Expert- Settled before trial | Plaintiff | GREENE BROLLET & WHEELER, LLP | Santa Barbara |
| Shankar v Chu et al | Claims Made Coverage issues | C | Consultant | Defendant | Law offices of MOON & YANG, APC | Los Angeles, Ca |
| Fresh Foods Concepts Inc et al v. Zenz Insurance | Insurance Broker E&O | CR | Settled after my Declaration submitted in opposition to MSJ | Plaintiff | Affeld Grivakes Zucker LLP | Los Angeles, CA |
| Aloha Ins v Smith et al | Ins Broker Trade Secrets | CT | Report Submitted, Trial/Mediation Testimony Trial | Plaintiff | David Kaapu, Esq. | Kailua-Kona, Hawaii |
| Smith et al vs Nottage, Aloha Insurance | Ins Broker Trade Secrets, Employment Practices in an Agency | CT | Report Submitted, Trial/Mediation Testimony Trial | Counter Claim - Defendant | Kessner Umabayashi Bain & Matsunaga | Honalulu, Hawaii |
| Visalemo v Heather Olson | Ins Broker E&O - Certificates of Ins | CD | Deposed 02-2016 | Defendant | Jampol & Zimit | Los Angeles, CA |
| People v Gustavo Ungo | Insurance Claim Fruaad | C | Consultant on claims Procedures 6-2016 | Defendant | Law Offices of Rich Beada | Santa Monica, Ca |
| QBE v Lippa et al | Ins Broker Standard of Care | CR | Written Report 09-2016 | Defendant | WINGET SPADAFORA & SCHWARTZBERG, LLP | Los Angeles, CA |
| Brambila v. Wozencraft | Ins. Broker E&O | CD | Deposed | Defendant | Jampol & Zimit | Los Angeles, CA |
| Epoch Insurance et. al v Phillips and AFP et al | Ins Broker Trade Secrets | CD | Deposed, Settled | Plaintiff | Carlile Patchen & Murphy LLP | Columbus, Oh |
| AmTrust North america, Inc v SafebuiltInsurane Services et. al. | MGA Standard ofCare, Broker fee | CR | Federal Court Expert Report submitted, Deposed awaiting Trial | Defendant | HARRIS BEACH | New York, New York |
| Skoolive, LLC v Nautilus Ins Co et al | Ins Broker Standard of care | CD | Declaration, won MSJ- Settled | Plaintiff | WINGERT GREBING BRUBAKER & JUSKIE LLP | San Diego, CA |
| Del Rayo Estates Hoewoners v LaBarre Oksnee Inurance | Ins. Broker Standard of Care | C | Consulted -Now Settled 03-17 | Defendant | Liedle, Larson, Lidl & Vail, LLP | San Diego, CA |
| Aardema v Imperium Ins Co | Bad faith claims handling | CR | Federal Court Report Submitted, Settled thereafter 01/17 | Plaintiff | LAW OFFICE OF MIKLOS VARGA | Silver Lakes, CA |
| Vista Freight et al v. Right Stop Insurnace | Ins.Broker E&O, Broker Fees | C | In Mediation 01- 18 -Settled | Plaintiff | CHEN, HORWITZ & FRANKLIN | Los Angeles, CA |
| Wilms v Amerititle | Escrow E&O | CT | Trial, Pl verdict \$1.1 mm Trebled + \$750K Punitive | Plaintiff | Hostetter Law Group, LLP | Enterprise, Ore. |
| Monica Investments v 1 st Century Insurance et. al | Ins Broker Standard of care | C | Settled | Plaintiff | Soltman, Levitt, Flaherty & Wattles | Thousand Oaks, Ca |
| Saleigh v Stone | Lawyer Standard of Care | C | My retained Cause of action dismissed | Defendant | Thompson, Coe & O'Meara | Los Angeles |
| Sigma Financial v. Gotham Ins. Co., et al | Ins Broker Standard of Care, Insurance Company Claims and Underwriting | C | Deposition 9-2017, Settled before Trial | Plaintiff | SALL SPENCER CALLAS & KRUEGER | Laguna Beach, CA |
| Mehta v Kaazing Corp. et. al | Whistle blower termiantion - D&O Standard of care | C | Settled, 10-17 | Plaintiff | Collier Law Firm, LLP | San Francisco, Ca |
| Quintilone & Associates v. Zurich North American Insurance Co. et. al. | Bad Faith Faiure to settle, defense Lawyer Standard of Care | C | Settled | Plaintiff | The Ryan Law Firm | Monrovia, Ca |
| Friedman v Ryngler | Regulatory Standards for Insurance Brokers | C- T | Bench Trial in March 2021 | Plaintiff | MICHAEL A.J. NANGANO, A Law Corporation | Los Angeles, Ca |
| MNG Engineering v Target Insurance et al | Insurance Broker Standard of care | C | Settled | Defendant | Wood Smith Henning & Berman | San Diego, CA |
| Orem City v Essex-Evanston Ins Co | Bad faith, Ins company Standard of Care | CR D | Report Submitted, Deposition, Settled | Plaintiff | L. Rich Humphreys, Esq | Salt Lake City, UT |
| Abdallah v Marshall & Sterling | Insurance Broker Standard of Care | CR | Draft Report Submitted 10-17. | Defendant | Beckstedt & Associates | St. Croix, US Virgin Islands |
| Godinez v Forbing et al | Ins Broker Standard of Care | CD T | Deposition, Trial Dec 2017 | Plaintiff | Bendel Law Group | Los Angeles, CA |
| Witeby Insurance, Inc. et. al v. NFP Property & Casualty Service | Broker seperation Issues, Non-Competes | O-P | Pending Development | Defendant | Greebnberg Traurig | Sacramento, Ca |

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| BEGOYAN V SAFEHAL Cingari v Stuka et. al Goldberg & Fur v AON et. al | Ins Broker Standard of care Ins Broker Standard of care Ins Broker Standard of care, Availability of Coverage | O-P C C R D | Pending Development 01-18 Settled after Dislcosure Fed Court report 04-18, Deposed, case Settled prior to Trial | Defendant Plaintiff Defendant | Marrone , Robinson, Frederick & Foster Aitkin Aitkin Cohn Foley & Lardner LLP | Burbank, Ca SantaAna, Ca Miami, Fl |
| White- Chartis v Aflalo Medina v Preferred, SIS | Ins Broker Standard of care Ins Broker Standard of care, BadFaith | C D C | Deposition, Settled Settled 4-18 | Defendant Defendant | WINGET SPADAFORA & SCHWARTZBERG, LLP Grimm, Vranjes & Greer LLP | Los Angeles San Diego, CA |
| Broadway Elite v Great American- Lockton Ins | Ins. Broker Standard of Care, Insurer Bad Faith | C | Great American Settled upon my disclosure, Trial in Oct 2020- Settled for \$Millions after more depo's on which I consulted on Questions . | Plaintiff | Alexander & Jong | Los Angeles, CA |
| Gravity Investments v Access Insurance Park v Target insurance | Ins Broker Standard of Care Ins Broker Standard of Care | C C | Deposition, Settled Settled | Plaintiff Defendant | Smith Law Firm, APC Meyers McConnell Reisz Siderman P.C. | Woodland Hills Los Angeles |
| Ruiz Food v UnitedVallery et al | Ins Broker Standard of Care, Insurer Bad Faith | C | Settled after my Market research at Mediation. 8-18 | Defendant | Cruser, Mitchell, Novitz, Sanchez, Gaston & Zimet, LLP | Los Angeles |
| Shores v Fuentes Insurance Gardner Denver v Arch Ins et al | Ins Broker Standard of Care Bad Faith, D&O Policies | C C | Settled Settled prior to Report due Date 2019 | Defendant Plaintiff | Woolls, Peer, Dollinger & Scher Haynes and Boone, LLP | Los Angeles Washington D.C., case venued in Philadelphia, PA |
| Kathryn Taylor v AIG, Integro | Ins Broker Standard of Care, Bad Faith | C | Settled 2019 | Plaintiff | WHITTEN BURRAGE | Oklahoma City, Ok |
| URS Corp v Atkinson Walsh and Companion Case | Standard of Practice in Insuring Construction Projects | C D T | Deposition April 2019, Trial July 2019, and continuing, my Involvement completed- Pl. Verdit- Jury awared \$4.8mm of \$4.9 Requested, gave Cross Plaintiff \$2.1mm of \$103 mm requested! | Plaintiff & Cross Defendant | Pepper Hamilton | Los Angeles |
| Fairchild Services- - Galaxy v Gallgher Bassett | TPA Standard of Care | C D | Federal Court Report Submitted, Deposition, MSJ Granted as to Fairchild | Def & X- Complainant | Tyson & Mendes | Los Angeles |
| OPHEIKENS v BLISS SEQUOIA INSURANCE & RISK | Ins Broker Standard of Care | C R | State Court Report (NV) Submitted, Settled, See Companian case Below | Plaintiff | Godfrey Johnson, PLC | Denver, Co |
| Digilock v Wells Fargo Ins- USI Insurance | Ins Broker Standard of Care- D&O coverage availability | C R | Federal Court Reports exchanged, settled at Mediation. | Defendant | Lewis Brisbois | Los Angeles |
| 1706 Maple v Youssefyeh | Ins Broker Standard of Care | C | Declaration provided, Summary Judgement for Defense granted | Defendant | Marrone , Robinson, Frederick & Foster | Burbank |
| Monrovia Hospital v Seaport Ins | Ins Broker standard of care | C D | Deposition Taken, Defense Motion in Limine granted, case Settled. Nov 2019 | Defendants | Robinson Di Lando APLC | Los Angeles |
| Parkview Hospital v Pridemark Everest Ins | Ins Broker Standard of care | C D | Depostion then- case settled thereafter for signifcantly less than the last Plaintiff offer prior to resolution. Jan 2020 | Defendants | Cruser, Mitchell, Novitz, Sanchez, Gaston & Zimet, LLP | |
| Gardner v Bliss Sequioa et al | Ins Broker Standard of Care | C D | Campanian Case to Opheikens, Plaintiffs are now assignees to causes of action for Broker Malpractice | Plaintiffs | Campbell & Williams | Las Vegas, NV |
| Yao v Prouse AIG Inc, LLC dba Maggie's Kitchen v Marlen Paoletta Ins. | Ins Broker Standard of Care Ins Broker Standard fo Care | P C | Insurance Broker Standard of Care Failure to properly obtain limits requested, Settled | Defense Plaintiff | Marrone , Robinson, Frederick & Foster Winthrop Law Group | Burbank Newport Beach, Ca |
| Geothermal Resource Group v Costello, Desert Empire Insuranc | Ins Broker Standard of Care | C | Failure to properly Insure Independent Contractors, settled after Designations, Jan 2020 | Defense | Collins, Collins, Muir & Stewart | Rancho Cucamonga, CA |

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| Yamada v Eastbluff Insurance | Ins Broker Standard of Care | C | Failure to Provide "complete" Coverage, seetled at Mediation after Declaration exchange in support of Defendat's MSJ. Jan 2020 | Defense | CRUSER, MITCHELL, NOVITZ, Sanchez, Gaston & Zimet, LLP | Los Angeles. CA |
| Kelpe Group v TBG West Ins | Insurance Broker Standard of Care | C | Alleged failue to assist in getting a Diasability claim paid- Settled after my deposition | Defense | Cruser, Mitchell, Novitz, Sanchez, Gaston & Zime | Los Angeles. CA |
| Brosamer v Indian Harbor Ins Co | Bad Faith, Denial of Coverage | C R | Hired on a Monday to draft Rebutal Report of Defendant's Expert. Report Submitted the following Friday. 2 weeks later case Settled, March 2020 | Plaintiff | Hanson Bridgett LLP | San Francisco, CA |
| Associated Industries Ins Co v McNicholas | Does Policy Claims Made Disclosure meet generally accepted Standards | O D | Federal Court report issued 9-20-20 | Plaintiff | Cozen & O'Connor | Los Angeles. CA |
| Nelson V Traveler set al Miller v AON | Ins Broker Standard of Care Insurance Broker Standard of Care | C C | Settled after MSJ Declarations Settled | Plaintiff Defense | Jerry Kroll, Esq. Foley & Gardner | Santa Barbara, Ca Los Angeles, Ca |
| Wilson, et al. v. Interwest Ins | Insurance Broker Standard of Care | C D T- S | Deposed- Trial- Settled | Plaintiff | Downey Broand | Sacramento, CA |
| Gardena Specialized- Palatas V A.J. Gallagher et. al. | Insurance Broker standard of Care | C | Deposed- Settled | Plaintiff | Reif Law Group | Los Angeles, CA |
| HOC Events v Liberty Mutual Ins Co, Insureon Ins | Insurance Broker Standard of Care | O | Early Stages- Case Developing April 2020 | Defense | CRUSER, MITCHELL, NOVITZ, Sanchez, Gaston & Zimet, LLP | Los Angeles, Ca |
| GlassHouse Tech v Marsh et al | Insurance Broker Standard of Care | C | Cosulted- MSG Granted | Defense | Day Pitney | Boston, MA |
| Reyes v Farmers | Insurance Broker Standard of Care | C | Settled before any work conducted Sept 2020 | Defense | Gordon & Rees | San Diego, CA |
| Ward v Certain Underwriters at Lloyds | Insurer Standard of Care in Handling Claims | C R | Expert Reports Exchanged with Rebuttals & Oppositions, Settled Aug 2020 | Defense | Clyde & Co. & Vogrin Frimet | San Franciso, New York & Los Angeles |
| ALPS Ins Co v Kalicki Collier | Insurer Standard of Care in Handling Claims, Claims Made disclosure issues | C R | Federal Court Report in 9-2020 Summary Judgement Granted- | Plaintiff | Kutak Rock LLP | Omaha, NE |
| Progressive Transportation v Bowermaster Transportation | Insurance Broker Stabndard of Care | C | Declaration provided for Mediation 8-2020, Settled | Defense | Cruser, Mitchell, Novitz, Sanchez, Gaston & Zimet, LLP | Los Angeles, CA |
| Golden Bear Insurance Co. v Evanston Ins Co, Starstone Ins Co | Excess Insurer issues | C | Expert Report submitted dated Jan 31, 2021 | Defense | Ames & Ames, LLP | Park City, Utah |
| AGS Renovation v Nat Union Ins Co, Westlake Ins | Ins Broker Standard of Care | C | Settled while Case Developing, settled in Mediation | Plaintiff | Joseph Oliva & Associates, P.C. | San Diego, CA |
| Khlebnikova et. al v. McLaren Ins | Ins Broker Standard of Care | C | Deposed- settled | Plaintiff | Giragossian Law, Inc. | Pasadena, Ca |
| Oronoz v Farmers | Ins Broker Standard of Care | O | Early Stages- Developing | Plaintiff | Scheidemantle Law Group, P.C. | Pasadena, Ca |
| S.Evergreen Gholdings, Savers Inc v Aon et al | Ins Broker Standard of Care | O | Federal Court reports & Rebuttals filed, Settled | Defense | Foley & Lardner LLP | Los Angeles |
| Brooklin Restaurants inc v Snapp Insurance | Ins Broker Standard of Care | C | Settled | Defense | Pettit -Kohn | San Diego |
| US Specialty v Hardrock- and X compl | Ins. Broker Standard of Care, Insurer Bad Faith | C | Expert Reports exchanged and Depositons taken, Settled with Assignment | Plaintiff | Buscemi Hallett, LLP | San Diego, Ca |
| Cascade Farmers Mutual Ins Co v. Knapp, et. al | Insurance Broker Standard of Care | C | Settled | Plaintiff | HAGESTAD LAW GROUP, PLLC | Missoula, MT |
| Montri v Joan Allyn Schultz | Insurance Broker Standard of Care | O | Early Stages of Case | Plaintiff | Engstrom, Lipscomb & Lack | Los Angeles, CA |
| ABBOUSHI v. CASURANCE AGENCY INSURANCE | Insurance Broker Standard of Care | O | Pending | Plaintiff | Arnold Law Firm | Sacramento, CA |

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| J W Rigney Construction Inc v Hegarty Ins | Insurance Broker Standard of Care | O | Early Stages of Case | Plaintiff | Akay Law | San Francisco, Ca |
| Johnson v. Allstate | Insurance bad Faith | C | Resolved | Plaintiff | IVIE McNEILL WYATT PURCELL & DIGGS | Los Angeles, Ca |
| 34th Street Hotel Ventures v Aon Risk Services Northeast | Insurance Broker Standard of Care | C | Rebuttal Report, Deposed Settled | Defense | Foley & Lardner LLP | New York, New York |
| Biafora Ltd v Farmers et al | Insurance Broker Standard of Care | C | Settled | Defense | Cruser Mitchell et al | Los Angeles, Ca |
| MK Management v Sima Shahinpar | Insurance Broker Standard of Care | C | Settled | Defnese | Cruser Mitchell et al | Los Angeles, Ca |
| NCCA v Gray Stone Insurance | Insurance Broker Standard of Care | C | Settled | Defense | Cruser Mitchell et al | Los Angeles, Ca |
| Marinaro v Terping Insurance | Ins Broker Standard of Care | C | Settled | Defense | Cruser Mitchell et al | Los Angeles, Ca |
| Huntington Bank v AIG IMS et al | Claims masde issues, Duty to Disclose Potential Claims | O R D | Reports Exchnaged, Depositions Taken-Pending | Defense | Arnold & Porter | Denver, Co. |
| EC Supply v HA insurance, RIC, Kinsale | Retial Broker Standad of Care | C R | Settled after Mediation Report Submitted | Defense | Cruser Mitchell et al | Los Angeles |
| Goldstein et. al. V Wyoming Financial Services Insurance | Ins Broker Standard of Care | C R | Rebuttal Report Submitted- Settled | Defense | Hickey & Evans, LLP | Cheyenne, Wyoming |
| Baca v Knights of Columbus | Breach of Producer Contract-Agent v Insurer | O | Early stages | Plaintiff | Michael Nangano, Esq. | Pasadena, Ca |
| Parkside HOA v Travelers Ins Co | Insurer Bad Faith | O | Pending | Plaintiff | Arnold Law Firm | San Diego, Ca |
| Scoales v State Farm Ins Co | Insurer Bad Faith | C R | Settled after reports | Plaintiff | Nix Patterson, L.L.P. | Austin, Tx |
| Oya -Taylor v Lexington ins | Ins. Broker Standard of care | C | Settled | Defendant | Cruser Mitchell et. al. | Los Angeles, Ca |
| Cardona v Pacific CoastTruck Ins | Ins. Broker Standard of Care | C | Settled -Deposed | Plaintiff | Winthrop Law Gorup | Newport Beach, Ca |
| 3 B Tech v Hui | Ins. Broker Standard ofCare | O | Pending | Defense | Cruzer, Mitchell et. al | Los Angeles, Ca |
| Malmazada v. Farmers Group | Ins. Broker Standard of Care | C | Settled | Defense | Cruzer, Mitchell et. al | Los Angeles, Ca |
| Setareh V Acrisure | Ins. Broker Standard of Care | O | Deposed- awaiting Trial | Defense | Cruzer, Mitchell et. al | Los Angeles, Ca |
| FlatIron Constructors v Lexington | Insurer Bad Faith | C | Rebuttal Report, Deposed, Arbitrated | Plaintiff | Sherman & Howard | Denver, Co |
| TKO v Canopus US Insurance | Insurer Bad Faith | C | Deposed, Trial | Defense | Soltman, Levitt, Flaherty & Wattles LLP | Thousand Oaks, CA |
| Ong v Lee | Ins . Broker Standard of Care | C | Consultied, Settled | Defense | Cruzer, Mitchell et. al | Los Angeles, Ca |
| 3AXC Cano v CBIS, Marsala and AMTrust | Ins. Broker Standard of Care | O | Early Stages | Plaintiff | Law Offices of Mariano Alvarez | Torrance, Ca |
| Anna Shay v Lloyds, Hub Ins | Ins. Broker Standard of Care | O | Early Stages | Defense | Gaglione, Dolan & Kaplan | Los Angeles, CA |
| California Development v_ ProSource Insurance | Ins. Broker Standard ofCare | O | Early Stages | Defense | Pettit Kohn | San Diego, Ca |
| James & Bentz v Johnson & Johnson, Hub | Ins Broker Standardof Care | C | Settled | Plaintiff | ROBINS CLOUD LLP | Santa Monica , Ca |
| Linsao v Underwriters at Lloyds | Ins. Company Bad Faith | O | Early Stages | Defense | Soltman, Levitt, Flaherty & Wattles LLP | Thousand Oaks, Ca |
| Questar Pools et al v Lowder Ins | Ins. Broker Standard of Care | O | Early Stages | Plaintiff | Noon & Associates, PC | San Diego, CA |
| SBT Properties v Simmons | Ins. Broker Standard of Care | O | Early Stages | Defense | Abott Law Group, P.C. | Portland, Ore |
| Valencia v Sierra Insurance | Ins. Broker Standard of Care | O | Early Stages | Defense | Baker, Keener & Nahra, LLP | Los Angeles,CA |
| Aldrich v Hunsaker, Farmers Ins- | Ins.Broker Stanfdard of Care | O | Early Stages | Defense | Gordon Rees Scully Mansukhani | Irvine, Ca |
| Hache v. American International Group | Ins. Company Bad Faith | C | Early Stages | Plaintiff | Raphaaelson Law | Worcester, MA |
| Canna Cruz v Scurich Ins | Ins. Broker Standard of Care | O | Early Stages | Defense | Lewis Brisbois | Sam Francisco |
| Emerson Equity v Forge , Lloyds | Ins. Broker Standard, Insurer Bad Faith | O | Early Stages- Consultant only | Plaintiff | Reif Law Group | Los Angeles, Ca |
| Skura v Alon Pesso Elite Insurance | Ins. Broker Standard of Care | O | Early Stages | X-Defendant | Baker, Keener &Nahra, LLP | Los Angeles, CA |
| Kelley v. Massachusetts Bay Ins | Ins. Company Bad Faith | C | Settled | Plaintiff | Duffy + Fulginiti | Phila. Pa |
| Kronsberg v. Wallen | Ins. Broker Standard of Care | O | Early Stages | Defense | Lewis, Brisbois | Los Angeles, Ca |

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| Roncar v Travelers , Jaffee Ins | Ins. Broker Standard of Care | O | Early Stages | Plaintiff | Resolve Litigation | Long Beach, Ca |
| Lorenzo et al v Global Century Ins- Solutions Specialty | Ins. Broker Standard of Care | O | Early Stages | Defense | Murchison & Cumming | Los Angeles, Ca |
| TDIC v Joseph Yousefian | Ins. Company Bad Faith | O | Expert Report, Deposed | X-Plaintiff | Gordon Tilden Thomas & Cordell LLP | Seattle, Wa |



As of June 1, 2022 for cases retained thereafter

\$560 per Hour in 1/10 hour Increments for all Services including File Review and Testimony

Travel time billed at 50% if local with driving. Travel by plane: Expenses paid in advance, inclusive of Hotel Charge, travel time as agreed (obviously, I won't charge 5 hours to sit on a plane! A fair Flat Rate will be negotiated)

Mileage at the current IRS approved rates

Any out of pocket expenses at cost with itemized receipts. Overnight travel is subject to maximum of \$127.00 per diem for Food.

If this is a Plaintiff 's , or if there is no insurer authorizing my retention, a minimum balance of \$3500 to \$5,000, as agreed per Executed Retainer Agreement will be held in my Fiduciary account at all times. That will be increased to \$7500 or as agreed per Executed Retainer Agreement prior to trial. A final accounting will be provided and any credit will be promptly refunded. Said retainer will be maintained in my Fiduciary Account at all times.

Interim billings for services performed or expenses incurred shall be paid by the Client so as to maintain the balance until such time as when my services have concluded and are no longer necessary.

Failure to pay invoices in a timely manner and as per the Retainer Agreement may result in my withdrawal with the consequences thereof solely the responsibility of the Client.