CURRICULUM VITAE
Frederick J. Fisher, J.D., CCP
June, 2026

EDUCATION:

1972-1976 Lincoln University Law School (merged into University of San Francisco College of Law) 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 1979[1], 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 to2006), 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.

2024-2029- Certified Trainer for course material created by the **International Association of Insurance Professionals**

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 (AAIMco)**

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 complaint 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, a 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."

PUBLISHED BOOKS

June 18, 2024, "**Claims Made Insurance- the Policy that changed the Industry, A Deep Dive Review & History,"** published by Wells Media Group and the Academy of Insurance.

1980 Prentice-Hall/Reston Publishing: **"BROKER BEWARE: Selling Real Estate Within the Law,"** the first book for Real Estate Professionals on how to be successful in Real estate and avoid or reduce the likelihood of an E&O claim.

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

June 18, 2026, Webinar Presenter sponsored by the Academy of Insurance **"Agency Best Practices Revisited: Why The Order Taker Standard Does NOT Work to Your Detriment"** and followed by an After Show Interview.

May 20, 2026, NPO Committee Webinar for Lawyers: "**Directors and Officers Liability Policies – What you don't know Can Hurt You- What do USC, Harvard, Wayfarer and Cedars-Sinai all have in Common?... No Coverage."** A Webinar looking at how to work with Insurance Producers, Coverage Challenges in General and Claims Made Insurance Issues, Hazards & Perils to be concerned with when buying D&O Insurance.

May 7, 2026, Webinar Panelist Sponsored by the Academy of Insurance **"ROI of the Claims Staff & Department"** and followed by an After Show Interview. It was for immediate release.

October 23, 2025, Webinar sponsored by sponsored by the Academy of Insurance- "**Gotchya's That'll Getchy'a ™** , **More Evolution of Policy Language that Can Get You Sued"**

May 12, 2025, Webinar: Sponsored by Highrise Professionals-"**Updates to Working with your Insurance Broker for Financial Security -How the Industry Functions on Day to day Basis and What Your Broker won't Tell You …The Gotchya's That'll Getchy'a ™**

April 29, 2025, Webinar sponsored by The Mutual Service Office, Inc. (MSO), **Dangers Lurking in Claims Made Policies (that can get you sued)"**

April 22, 2025, Webinar sponsored by Strafford Publications: **Insurance 101: Handling an Insurance Liability Claim: Roadmap for New Attorneys**,

April 18, 2025, Webinar/Interview- on the book: **"Clams made Insurance: The Policy that Changed the Industry",** an Interview about the book, why I wrote it , and other current and related industry issues.

March 20, 2025- Panel Webinar sponsored by the Academy of Insurance- with Chrisotpher Burand and myself: **Hard Markets, Wildfires, and More. A Panel Conversation** with an After-show interview posted on the Insurnce Journal Website. Topics included: The current hard market, and how long it might last: The impact of the California wildfires on the California insurance market and the broader insurance market, and Current claims handling practices

February21, 2025 Interview- Podcast ***The Art of Adjusting® Podcast*** **with Fred Fisher "Claims-Made Insurance"** sponsored by Art of Adjusting ®, Chantal Roberts.

November 4, 2024- Webinar: Sponsored by Highrise Professionals-"**Working with your Insurance Broker for Financial Security -How the Industry Functions on Day to day Basis and What Your Broker won't Tell You …The Gotchya's That'll Getchy'a ™**

October 24, 2024 - Webinar: Sponsored by the Insurance Journal's Academy of Insurance "**Evolution of Policy Language That Can Get You Sued**, **"The Gotchya's That'll Getchya ™**[1]"

August 20, 2024, Strafford Webinars, 1 of 3 Panelists regarding "**Handling an Insurance Liability Claim: Roadmap for New Attorneys**". My portion focused on Insurance Industry functions as to Product distribution models and Claims Department Models and functions similar to my webinars tilted "**Insurance 101 for new Attorneys**".

July 31, 2024 - Live Webinar Sponsored by the Professional Liability Underwriting Society **"Insurance 101 for Young Attorneys". (**In keeping with PLUS policy, 2 other Speakers were invited by me to co-present the latest version that I authored: Michelle Arbitrio**,** Esq**.**, Partner, WOOD SMITH HENNING & BERMAN LLP**,** and Danielle N. Rose-Simmons, HUB Northeast Professional Liability, AVP Professional & Executive Risks).

June 20, 2024 – Webinar: Sponsored by the Insurance Journal's Academy of Insurance, entitled **"Taking Orders or Providing Financial Security: How to Beat the Big Players**".

March 14, 2024 – Webinar: Sponsored by the Insurance Journal's Academy of Insurance, entitled **"It's (Not) Just a Name Change and Other Issues. A deep Dive into Extended Reporting**

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Conditions".

January 26, 2024- Live Webinar Sponsored by the Agent & Broker Committee, Professional Liability Defense Federation, **"Insurance 101 for Young Attorneys".**

August 30, 2023 – Live Seminar: **"Insurance 101 for Young Attorneys"-** Presented to the Law Offices of P.K. Schrieffer, East Covina, California and live streamed to all Branch offices.

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 You …..or 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 "gotchya'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 Polices",** 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: <u>**Reducing Overall Claims Costs - Proven Strategies,** and avoiding Bad Faith when doing so.</u>

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 "<u>**Evolution of EPLI Policies",**</u> 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 "<u>**Evolution of EPLI Policies",**</u> sponsored by the American Conference Institute.

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

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

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, nad 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 k n ow ab ou t 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 policie**s, 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 agent's 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:

May 1, 2026, "The Return on Investment of Insurance Claims Staffing," (Co-authored with Chantal Roberts, CPCU, AIC, RPA, ITP), published by the International Risk Management Institute's **Expert Commentary Newsletter** which also contained a link to Ms. Roberts' White Paper titled similarly on her Website. (Note: This was written in collaboration with the May 7 Webinar above sponsored by the Academy of Insurance.

March 1, 2026, "Testifying Without a Net: The greatest danger to an expert may come after the case is over", Arizona State Bar- Arizona Attorney Magazine- Expert Witness Special Issue, an article that discusses how Absolute Exclusions may void coverage for an Expert AND Counsel.

August 12, 2025, "Understanding Professional Liability Insurance Communication Challenges," a discussion of 2 important and recent lawsuits where coverage was denied due to a lack of it or due to undisclosed prior knowledge of it, published by NY Weekly (an online publication).

June 26, 2025, "How to Protect Your Insurance Claim from being Denied," a review of some the most bizarre "Gotchya's That'll Getchya ™" language infecting the insurance Industry, published by IMPAAKT, an Internet Business Newsletter.

December 2, 2024, "The Gotcha's that'll Getchya", ™ published online by the BIG "I" Virtual University, Independent Insurance Agents & Brokers of America, Inc. Virtual University. This is an article exploring some of the restrictive language that is appearing in more & more policies for both individual consumers and commercial consumers.

September 17, 2024, The Professional Liability Defense Quarterly, Volume 16, Issue 3, 2024 (published by the Professional Liability Defense Federation), "Current Trends-Litigation is GOOD for All," an article "celebrating" how traditional Maxims of Insurance have been abandoned.

July 6, 2024, California Business Journal Interview – Article-"Consolidation Creates Difficult Insurance Market for Independent Agents and Consumers"

March 29, 2024, BIG "I" Virtual University, "Comments On the Third Circuit Sustains D&O Policy's Condition Precedent to Coverage, No Coverage for the Policyholder,"

An article on the impact of Pharmacia **v.** Arch Insurance Company and how it will increase the exposure facing Insurance producers when selling high lawyers of Excess Policies.

February 29, 2024, IRMI's Expert Commentary "Courts Limit Insurer Liability and

Increase Agent Responsibilities", a review on how generally accepted standards and reasonable expectations have been replaced by "clear and unambiguous language" affecting high limit layers of Excess coverage. Another "Broker Beware" issue.

January 26, 2024, "To Service or Sell – That's the Difference to Success", published online by the BIG "I" Virtual University, Independent Insurance Agents & Brokers of America, Inc.

August 23, 2023, IRMI's Expert Commentary- "Trends and Pressures on Today's Claims Department," an article exploring pressures on the Claims Department that may increase total claim costs.

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**, Part 3 Published on **June 19, 2023.**

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 an d it 's Cu rr ent 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 going 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.

EMPLOYMENT HISTORY

12-10-2010- Present President of Fisher Consulting Group, Inc.
400 Continental Blvd, 6th 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, 6th 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, 6th 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. I also created, 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. The Firm also acted as a Managing Underwriter with Binding and policy issuance authorities for Certain Underwriters at Lloyds (EPLI and Miscellaneous E&O), Westport Insurance Company (Architects & Engineers and Accountants Professional Liability), and BOP Coverages with Contractors & Bonding Insurance and New Hampshire Insurance Co. (AIG).

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

President and principal 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 large insurance 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. 1972 to 1973: Mutual of New York Insurance Company & American National Life San Rafael, California & San Francisco

1973 September: Mutual of New York Insurance Co.: 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.