

Frederick J. Fisher
Curriculum Vitae

CURRICULUM VITAE

Frederick J. Fisher, J.D., CCP
President, Fisher Consulting Group, Inc.
214 Main Street, Ste 181
El Segundo, CA 90245
310-426 2105

As of July 2018

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 (since 1979), 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

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)

Co-Chair, *PLUS Membership Committee (1993-1994)*

Chairman, *PLUS Communication Committee (1996-1997)*

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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

1990- Present, Senior Technical Advisor and Quarterly Supplement Author for The Professional Liability Manual, published by The International Risk Management Institute.

2007 – **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 – Present **-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 am 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.

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.

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 case loads 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)

1990 – Present-Association volunteer work (PLUS) as noted above, lecturing and educational publishing as noted below.

REAL ESTATE 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

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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"

PROFESSIONAL LECTURING ON INSURANCE MATTERS

Speaker on preventing insurance agents and brokers' liability to:

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
Independent Insurance Agents Associations of
San Fernando Valley, Los Angeles, South Bay and Big "I" Day for the IIAA of Los Angeles,
Inland Empire and Orange County

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**

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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 -**

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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,

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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, 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.

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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 dates”*

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May 2001- Current- 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 A *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

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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:

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 and 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,

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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-

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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

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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"

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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

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- 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, Inc,
- 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

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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.

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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
 San Rafael, California

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.