

Curriculum Vitae

Michael W. Gay

AAI, AAI-M, AIS, ARM, ARM-P, CPCU, CRIS
2014 Emilia Court
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WORK EXPERIENCE*

January 2008 to Present

Consultant / Expert Witness / Continuing Education Instructor
MICHAEL GAY CONSULTING LLC
High Point, North Carolina

September 2021 to May 2023

National Sales Manager, Insurance (USA)
VOLVO INSURANCE SERVICES, LLC
Greensboro, North Carolina

January 2015 to September 2021

National Sales Manager, Coach & Insurance
VOLVO FINANCIAL SERVICES, LLC
Greensboro, North Carolina

March 2012 to January 2015

Business Development Manager, Coach
VOLVO FINANCIAL SERVICES, LLC
Greensboro, North Carolina

June 2011 to January 2015

Insurance Programs Manager
VOLVO FINANCIAL SERVICES, LLC
Greensboro, North Carolina

April 2008 to June 2011

Sales Manager
VOLVO INSURANCE SERVICES, LLC
Greensboro, North Carolina

November 2005 to April 2008

Director of Marketing
CAROLINA INSURANCE SERVICE, INC.
Winston-Salem, North Carolina

June 2003 to November 2005

President
VISIONWORKS MINISTRIES, INC.
High Point, North Carolina

* Where dates overlap, the responsibilities and positions were concurrent.

WORK EXPERIENCE* (Continued)

June 2003 to November 2005

Executive Director

HANK WILLIAMS MINISTRIES, INC.
Asheboro, North Carolina

September 1998 to June 2003

President

PUBLIC RISK UNDERWRITERS, INC.
High Point, North Carolina

December 1992 to August 2004

President

OLDE TOWN INSURANCE AGENCY, INC.
High Point, North Carolina

December 1992 to June 1994

President

CENTRAL STATE BANK INSURANCE AGENCY, INC.
High Point, North Carolina

April 1991 to December 2019

Property and Casualty Insurance Instructor

CONTINUING EDUCATION SEMINARS OF NORTH CAROLINA, INC.
Winston-Salem, North Carolina

April 1990 to November 1992

Executive Vice President of Underwriting

K&K SPECIALTIES, INC.
Greensboro, North Carolina

May 1985 to April 1990

Executive Vice President/Chief Underwriting Officer

AIC INSURANCE GROUP
High Point, North Carolina

May 1983 to April 1990

President

AIC TECHNICAL SERVICES, INC.
High Point, North Carolina

* Where dates overlap, the responsibilities and positions were concurrent.

EDUCATION / DESIGNATIONS

Accredited Advisor in Insurance – Management (AAI-M), 2018
THE AMERICAN INSTITUTE FOR PROPERTY AND LIABILITY
UNDERWRITERS
Malvern, Pennsylvania

Associate in Risk Management – Public Entities (ARM-P), 2017
THE AMERICAN INSTITUTE FOR PROPERTY AND LIABILITY
UNDERWRITERS
Malvern, Pennsylvania

Associate in Insurance Services (AIS), 2016
THE AMERICAN INSTITUTE FOR PROPERTY AND LIABILITY
UNDERWRITERS
Malvern, Pennsylvania

Accredited Advisor in Insurance (AAI), 2014
THE AMERICAN INSTITUTE FOR PROPERTY AND LIABILITY
UNDERWRITERS
Malvern, Pennsylvania

Construction Risk and Insurance Specialist (CRIS), 2010
INTERNATIONAL RISK MANAGEMENT INSTITUTE
Dallas, Texas

Master of Arts, Religion (MAR), *Summa Cum Laude*, 2009
LIBERTY THEOLOGICAL SEMINARY
Lynchburg, Virginia

Bachelor of Science, Interdisciplinary Studies (BS), *Summa Cum Laude*, 2005
LIBERTY UNIVERSITY
Lynchburg, Virginia

Chartered Property and Casualty Underwriter (CPCU), 1990
THE AMERICAN INSTITUTE FOR PROPERTY AND LIABILITY
UNDERWRITERS
Malvern, Pennsylvania

Certified Insurance Counselor (CIC), 1986
NATIONAL ALLIANCE FOR INSURANCE EDUCATION AND RESEARCH
Austin, Texas

Associate in Risk Management (ARM), 1985
THE INSURANCE INSTITUTE OF AMERICA
Malvern, Pennsylvania

Business and Economics Studies, 1974-1977
NORTH CAROLINA STATE UNIVERSITY
Raleigh, North Carolina

LICENSES

Resident (North Carolina) Insurance Licenses

Property and Casualty Insurance Agent

Surplus Lines Broker

Life and Health Insurance Agent

Non-Resident Insurance Licenses

As of May 31, 2023 licensed as a Property and Casualty Insurance Agent or Broker in:

Alabama, Arkansas, Arizona, Alaska, California, Colorado, Connecticut, Delaware, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

Approved Property and Casualty Continuing Education Instructor in North Carolina and most other states.

PROFESSIONAL MEMBERSHIPS

American Association of Insurance Management Consultants (AAIMCo); Professional Member

Independent Insurance Agents & Brokers of America (IIABA); Faculty Member, *Virtual University Insurance Coverage Expert*

Insurance Literacy Institute; Recipient, *The Insurance Quality Mark*

Society of Chartered Property and Casualty Underwriters (CPCU); Member

Society of Chartered Property and Casualty Underwriters (CPCU); Speaker, *Speakers Bureau*

Society of Chartered Property and Casualty Underwriters (CPCU); Mentor, *Mentoring Program*

Society of Chartered Property and Casualty Underwriters (CPCU); Piedmont Triad Chapter, *Past President*

Society of Chartered Property and Casualty Underwriters (CPCU); Piedmont Triad Chapter, *Board of Directors*

COURSE GUIDES / PUBLICATIONS

Course guides and publications (written for and copyrighted by *Continuing Education Seminars of North Carolina, Inc.*, Winston-Salem, North Carolina.)

Additional Insureds: Tips, Techniques, and Traps

Adjuster's Flood Insurance Course

Advanced Personal Lines Coverages

Agent's Certified Flood Course

Basics of Claims Adjustment

Boiler and Machinery Insurance, Part 1

Boiler and Machinery Insurance, Part 2

Business Income Insurance

Business Owners Policy

COURSE GUIDES / PUBLICATIONS (Continued)

Business Owners Policy: 1997 Form
Catastrophe Planning
Commercial Automobile
Commercial Automobile Business Auto Policy
Commercial Automobile Garage Policy
Commercial Crime Insurance
Commercial General Liability
Commercial General Liability: 1996 Policy Form Update
Commercial General Liability: 1999 Update
Commercial General Liability Endorsements: Availability and Usage
Commercial General Liability Insurance: Part 1
Commercial General Liability Insurance: Part 2
Commercial Property
Directors and Officers Liability Insurance
E-Coverage: Covering the Liabilities of a Wired World
E-Risk: Liability in a Wired World
Employment Practices Liability Insurance
Fidelity and Surety Bonds
Fire Investigation
Fire – Origins and Causes
Flood Insurance – Agents and Adjusters Seminar, The NFIP General Property Form
Flood Insurance – The Dwelling Policy
Home Based Business Coverages: Coverages and Concerns
Homeowners 2000
Homeowners Insurance
Identifying and Fighting Insurance Fraud
Insurance and Claims Issues Involving Mold
Insurance Strategies for Disasters
Insurance Strategies for Terrorism Exposures
Insurance Strategies for Wrap-Ups
Insurance to Value: Residential Construction
Insuring Garage Operations
Insuring the Lease Exposure: Personal Property Leases
Insuring the Lease Exposure: Real Property Leases
Insuring Truckers and Commercial Fleets
Liability Claims Adjustment
Liability Coverages and Claims Investigations
Liability Exclusions: The Problems They Create
Mold: Concerns Confronting the Insurance Industry
Personal Inland Marine and Watercraft Coverages
Problem Issues in CGL Forms
Professional Liability Insurance
Property Loss Adjustment, Part I
Property Loss Adjustment, Part II
Recreational Vehicle Coverages
Reinsurance: An Introduction
The CGL Insurance Policy: 1999 Update

COURSE GUIDES / PUBLICATIONS (Continued)

Umbrella Liability Insurance
Underwriting: Principles and Practices
Workers Compensation: 1992 Policy Update
Workers Compensation / Employers Liability Insurance
Workers Compensation Rating