Curriculum Vitae

Marjorie L. Segale, CSRM, RPLU, CIC, AFIS, CAIP, CLIC, PLIC, WCIP, CCIP, CISC, CRIS, ACSR, CISR

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Insurance Background and Agency Experience

I first began my insurance career working for an independent agency in Northern California in 1973.

I formed my own independent insurance agency, Segale Insurance Services, in 1978 providing insurance services for both personal and commercial lines of insurance, the latter for many business classifications, such as retailers, restaurants, wholesalers, manufacturers, and contractors.

My specific responsibilities included:

* Company structure and growth
* Budget and finance
* Personnel and producer management
* Insurance company / wholesaler agreements and appointments
* Agency acquisitions
* Sales to both commercial and personal lines clients
* Mentoring the sales production team

More than a decade and a half later, I sold my agency to a local Northern California broker.

Licensing / Designations / Affiliations

I hold an active resident California Insurance Broker-Agent License, No. 0574182. I also hold a number of insurance industry designations:

Certified School Risk Manager (CSRM)

Registered Professional Liability Underwriter (RPLU)

Certified Insurance Counselor (CIC)

Agricultural and Farm Insurance Specialist (AFIS)

Certified Agricultural Insurance Professional (CAIP)

Certified Construction Insurance Program (CCIP)

Construction Risk and Insurance Specialist (CRIS)

Certified Insurance Specialist in Construction (CISC)

Commercial Lines Insurance Certification (CLIC)

Personal Lines Insurance Certification (PLIC

Workers Compensation Insurance Professional (WCIP)

Accredited Customer Service Representative (ACSR)

Certified Insurance Service Representative (CISR)

Most of these designations require continuing education on a regular basis in the subject matter to retain the designation. I attend not less than 24 hours of continuing education annually to maintain my insurance license as well as my accreditations.

In addition, over the decades, I have attended numerous insurance company-sponsored training classes, schools, and programs.

I have taught more than 250,000 insurance agents, brokers, risk managers, underwriters and claims professionals across the US, Puerto Rico, and Canada on the technical language of insurance policies and industry best practices beginning more than 40 years ago for the Stockton Insurance Exchange, my local independent insurance agents’ association, training agents, brokers and underwriters.

After selling my agency, I continued my education and training path with the Insurance Skills Center, a well-known education facility in California, and the National Alliance, a nationally recognized education organization in the insurance industry.

My specific responsibilities included:

* Research and develop curricula for technical training of insurance professionals
* Principal author and designer of curricula and testing for the Certified Insurance Specialist in Construction designation program owned and controlled by Insurance Skills Center, Inc.
* Principal author and designer of curricula for the Certified Construction Insurance Program owned and controlled by Insurance Community University, LLC.
* Served as National Faculty member of the Society of Certified Insurance Counselors and provided instruction on a wide variety of topics nationwide.
* Served on the advisory board for the Society of Certified Insurance Counselors on the Ruble Committee for the development of new curriculum.
* Served as curricula developer, advisor and lead instructor for the Society of Certified Insurance Counselors on “Analyzing Large Risk Insurance Programs”, taught throughout the United States.
* Served as curricula development, advisor and instructor for the Society of Certified Insurance Counselors on “Executive Risk Insurance”, taught throughout the United States.

As the co-founder of the Insurance Community University, I currently develop curriculum, mentor the roster of instructors, and continue to provide web-based instruction in all lines of property and casualty insurance. In addition, I develop coverage-knowledge tests and exposure and coverage surveys in all lines of P & C insurance coverages and co-develop several designation programs.

Risk Management and Insurance Consultant

I formed Segale Consulting Services providing a wide variety of services to insurance buyers, insurance agents, brokers and insurance companies: My current roster of clients include large property investment companies, property management companies, general contractors, self-insured municipalities, large regional insurance brokerages, preferred insurance companies, self-insured school districts and other public agencies and non-profit organizations.

My specific responsibilities include:

* Identify and analyze risk exposures for insurance buyers, insurance brokers (for their clients) and self-insured pools.
* Perform insurance coverage reviews for business clients and self-insured pools.
* Write and continue to update a number of memoranda of coverages for several Joint Powers Authority schools for their self-insured coverage programs provided for their members.
* Perform self-insurance coverage reviews.
* Analyze insurance proposals received from client’s insurance broker.
* Write insurance coverage specifications for business clients.
* Review purchased insurance coverages for compliance with coverage specifications.
* Request changes to insurance coverages.
* Review compliance with contractual obligations to lenders.
* Review compliance of contractual obligations from vendors, service providers, lessees and contractors.
* Revise client’s leases and contracts as needed for appropriate risk transfer and insurance requirements.
* Review and report claims.
* Analyze risk for new acquisitions, operations, product lines and sales territories.
* Loss control and risk transfer guidance for insurance buyers.
* Audit insurance agencies and insurance companies for appropriate procedures and underwriting protocols.
* Provide assistant to insurance companies in creating new insurance products and establishing underwriting standards.

Expert Witness in Agents and Brokers Standard of Care

I have served as a subject matter expert for more than 20 years in a wide range of cases involving the duties of insurance agents and brokers. Because of my background and experience in the insurance industry, I have been retained by both defendants and plaintiffs across these matters. I have experience in testifying at trial, testifying at deposition, and rendering written opinions on the standard of care owed by insurance producers, agents and brokers, commercial insurance production, and underwriting issues in Federal, California, Nevada, Arizona, Idaho, and Oklahoma courts. I have never not been qualified as an expert in my field.