



Insurance Litigation Consultants & Expert Witnesses

## PROFESSIONAL RESUME

**JAMES A. ROBERTSON, CPCU, ARM**

### EXPERIENCE

#### **Interisk Limited**

##### **President/Chief Executive Officer**

1992 - Present. Under Mr. Robertson's direction, Interisk Limited provides services related to risk management, insurance litigation consulting, and serving as an expert witness in disputes involving coverage issues, underwriting, agents and brokers E&O, and related customs and practices in property & casualty insurance. Interisk also performs consulting engagements related to the formation and operation of private insurers ("captives"). Interisk Limited is associated with Interisk Corporation in Tampa, Florida. This association expands client service capacity in risk management consulting, claim reviews and employee benefit services. Mr. Robertson has testified on most types of property and casualty coverages, with an emphasis on all forms of general, excess and umbrella liability. Previous assignments have allowed him to perform extensive research on the history of all major forms of general, excess and umbrella liability, from the 1880s through the present.

#### **Coopers & Lybrand**

##### **Director, Insurance Litigation Services & Risk Management**

1987-92. In the Casualty Actuarial and Risk Management Practice of C&L, Mr. Robertson specialized in consulting for attorneys on industry customs and practices related to insurance coverage litigation, underwriting, and agent/broker practices. He also directed consulting engagements on captives and risk retention groups, contract reviews and other services for the audit and litigation practices of C&L, and merger & acquisition due diligence reviews. He was the director-in-charge of the insurance litigation, claims and risk management consulting practice in the Newport Beach office of C&L, with a total staff of 8.

#### **James A. Robertson & Associates, Inc./Insurance Litigation Consultants**

##### **President**

1978-79, 1984-87. Independent consultant, writer and lecturer on insurance and risk management. Engagements were similar to his current practice.

#### **Warren, McVeigh & Griffin, Inc.**

##### **Principal Consultant and Editor, The Umbrella Book**

1975-76, 1979-83. Directed or performed work on numerous risk management engagements. Clients included many Fortune 500 companies. He was responsible for all creative and administrative tasks for publishing *The Umbrella Book*, and editor for *The Risk Management Letter*.

#### **Reed Risk Management International, Ltd.**

##### **Senior Vice President**

1976-78. As consultant for the Reed Stenhouse organization, provided counsel to Stenhouse clients, and assisted a Bermuda sister company in forming captive insurance subsidiaries for large U.S. and Canadian corporations.

#### **Tausch Insurance Brokers**

##### **Assistant Vice President-Administration and Underwriting Manager**

1974-75. Responsible for office administration, underwriting and marketing in \$12 million premium volume Orange County, California, insurance agency. Acted in advisory role to clients and producers in insurance program design and coverage analysis.

#### **Hartford Insurance Group**

##### **Casualty Underwriting Supervisor**

1970-74. Supervised underwriters and placed reinsurance for Los Angeles office writing \$7 million in commercial casualty premium. Staff responsibilities in Pacific Division (San Francisco) included supervising casualty underwriting of three offices, placing reinsurance, and performing underwriting audits.

### **Interisk Limited**

881 Dover Drive, Suite 360 • Newport Beach, California 92663 • 949-548-2000 • [www.interisk.com](http://www.interisk.com)

**EDUCATION**

Graduate Pepperdine University, Graduate School of Business & Management, Los Angeles, California. Master of Science in Administration (MSA) degree (MBA program), 1976.

San Francisco Theological Seminary, theological studies (no degree), 1969-70

Undergraduate University of Iowa, Iowa City, Iowa. Bachelor of Arts (BA) degree, Psychology and Religion (double major), 1969.

Knox College, Galesburg, Illinois, 1965-66

Stanford University, Rock Center for Corporate Governance, 2012 Directors' College Executive Education Program

**PROFESSIONAL CREDENTIALS & LICENSES**

California Fire & Casualty Insurance Broker's License, No. 0E70877 (1974-1978 and 2005-2013)

Chartered Property Casualty Underwriter (CPCU) Designation; American Institute for Chartered Property Casualty Underwriters, Inc., Malvern, Pennsylvania, 1973.

Associate in Risk Management (ARM) Designation; Insurance Institute of America, Malvern, Pennsylvania, 1976.

Permanent California Community College Instructor Credential in Insurance, Business & Industrial Management and Psychology; California State Department of Education.

Completed 5 parts of 10 part program leading to the Chartered Life Underwriter (CLU) Designation; The American College, Bryn Mawr, Pennsylvania.

**PROFESSIONAL AFFILIATIONS**

American Bar Association (ABA), associate member

Defense Research Institute (DRI), member

Society of Risk Management Consultants (SRMC):

Director (1995-97)

Chairman, Professional Practices Committee (1986-87)

Member, Professional Practices Committee (1992-95)

Society of CPCU:

Regional Vice President, Western Region (1991-92)

National Director, Western Region (1988-91)

Consulting, Litigation & Expert Witness Section, Chairman (1993-96); Committee Member (1997-2012)

George M. Gottheimer Memorial Award, 2012

National Leadership Training Committee (1992-93)

National Publications Committee (1984-88); Chairman (1987-88)

Orange Empire Chapter

President, Vice President, Secretary, Treasurer & Director (1981-86)

General Chairman (1987) & Program Chairman (1975), All Industry Day

Public Relations Committee Chairman (1982)

Jay Gleason (National) Award for Excellence in Public Relations (1982)

Member of Research Committee awarded 1st place for 1986 CPCU research papers

El Paso Chapter

Education Chairman & Instructor (1978-79)

Foreign Seminar, London, England, 1982

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## TEACHING EXPERIENCE

Instructor on insurance, casualty underwriting, large risk rating plans and risk management for various special courses offered between 1973 and 1976, at University of Southern California, Insurance Educational Association (San Francisco), and The Hartford Insurance Group (San Francisco and Los Angeles).

Instructor CPCU Courses, Santa Ana College (Rancho Santiago Community College District), 1975-77. Insurance Principles & Practices (CPCU I); Management, Accounting & Finance (CPCU V); The Structure of the Risk Management Process (ARM 54); Risk Control (ARM 55) Risk Financing (ARM 56).

Instructor for CPCU I, El Paso, Texas, 1978.

## PUBLICATIONS

### Books

*The Captive Insurance Manual* (Chatsworth, CA: NILS Publishing Company, 1990).

"Do You Need an International Broker?," in *Business Strategy International* (London, UK: Cornhill Publications Limited, 1988).

*ISO Commercial Liability Forms: A Side-By-Side Comparison* (San Francisco, CA: Professional Insurance Publications, 1984, 1985, 1986; Newport Beach, CA: Coopers & Lybrand, 1988).

*It's Time To Take The Mystery Out Of Umbrellas* (San Francisco, CA: Professional Insurance Publications, 1984).

*Key Financial Ratios* (El Paso, TX: Robertson Publishing Company, 1978).

"Excess Property and Liability Coverage," in *Multiple Lines Insurance Production*, by Richard D. Turner, Stephen Horn, II, Seeman Waranch, and Peter R. Kensicki (Malvern, PA: Insurance Institute of America, 1982). Reviewer before publication and contributor to Chapter 9 of textbook for IIA's PRO82 Course, pp. 443-493.

"Insurance and Insurance Coverage Issues," in *The Environmental Dispute Handbook: A Practical Guide for Parties Involved in Litigation, Claims or Disputes Arising from Hazardous Products or Waste*, Co-Author James P. Barber (Colorado Springs, CO; Wiley Law Publications, 1991).

*Practical Risk Management* (San Francisco, CA: Warren, McVeigh & Griffin). Contributor to supplements published during 1975-76.

"Risk and Insurance Management," in *The Handbook of Cash Flow and Treasury Management*, Vince DiPaolo, Editor (Chicago, IL: Probus Publishing, 1988), pp. 379-411.

*The Risk Management Letter* (Newport Beach, CA: Warren, McVeigh & Griffin, Inc.). Editor, and author of 18 articles, 1981-83 (see separate list).

*Tough Questions & Straight Answers...ISO's New Commercial General Liability Insurance Policies* (Malvern, PA: The Society of CPCU and Independent Insurance Agents of America, Inc., 1985). Contributing author.

*The Umbrella Book* (Newport Beach, CA: Warren, McVeigh & Griffin, Inc., 1976, 1979-84). Principal author of first edition (1976), and of revision for republication (1979); editor for ongoing supplements, 1979-84.

### Articles

"How Umbrella Policies Started - Part I: Early Liability Coverage," *IRMI.com Expert Commentary*, March, 2000.

"How Umbrella Policies Started - Part II: The First Umbrella Forms," *IRMI.com Expert Commentary*, April, 2000.

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"Arranging Umbrella Liability Insurance," *The Broker*, May/June, 1984.  
 "8th Cycle: Buyers Take Control," *National Underwriter*, March 21, 1988.  
 "Impact of ISO's Claims-Made CGL Form," *The Broker*, March/April, 1986.  
 "Insurance Consultant Licensing," *CPCU Journal*, June, 1979.  
 "ISO's 1986 CGL Forms: Objections to Both Versions," *The Broker*, November/December, 1985.

"Loss Portfolio Transfers: An Overview," (Co-author), *CPCU Journal*, December, 1985.  
 "Making the New Umbrellas Fit the New CGL," *Risk Management*, October, 1986.  
 "Matching Umbrellas With Primary Coverages," *The Broker*, July/August, 1984.  
 "1986 Forms: Setting the Stage for Change," *The Broker*, September/October, 1985.  
 "Placing Umbrella in the Tight Market," *The Broker*, March/April, 1985.  
 "Solvency Issues in Discounting Loss Reserves on the Fire & Casualty Annual Statement," (Co-author), *CPCU Journal*, March, 1987.  
 "The Problem of Additional Insureds," *CPCU Journal*, June, 1984.  
 "Risk Management Notes" (comment), *National Underwriter*, 1974.  
 "Would Licensing Make Underwriters Any Wiser?," *Business Insurance*, September 22, 1986.  
*The Risk Management Letter*, Warren, McVeigh & Griffin, Inc. Author of the following articles, 1981-83:

<u>Category &amp; Title</u>	<u>Issue</u>	<u>Date</u>
<b>Captive Insurance Companies:</b>		
-Have You Audited Your Captive Lately?	v.1 no.4	Jun/Jul 1981
<b>Liability Insurance:</b>		
-Additional Insured Endorsements	v.2 no.3	Jun/Jul 1982
-Additional Insured Endorsements, (cont'd.)	v.2 no.5	Sep/Oct 1982
-Contractors Face Uninsured Property Damage Claims	v.2 no.1	Jan/Feb 1982
-Discrimination Liability Coverage	v.1 no.4	Jun/Jul 1981
-How to Fix Nonconcurrent Liability Programs	v.3 no.1	Jan/Feb 1983
-Improvements in Umbrella Forms	v.3 no.3	May-Jul 1983
-Retroactive Insurance	v.1 no.5	Aug/Sep 1981
-Structuring an Effective Excess Liability Insurance Program	v.2 no.5	Sep/Oct 1982
-The Umbrella Nonconcurrency Problem	v.1 no.4	Jun/Jul 1981
-What to Look for in Umbrellas	v.1 no.3	Apr/May 1981
<b>Property Insurance:</b>		
-Excess and Manuscript Property Insurance	v.2 no.4	Aug 1982
<b>Risk Management:</b>		
-Insurance Litigation: Causes and Alternatives	v.3 no.1	Jan/Feb 1983
-Insurer Solvency	v.3 no.6	Dec 1983
<b>Workers' Compensation Insurance:</b>		
-Contractual Workers' Compensation Risks	v.3 no.2	Mar/Apr 1983
-Insuring Occupational Disease Risks	v.3 no.3	May-Jul 1983
-Umbrella Occupational Disease Coverage Limitations	v.2 no.3	Jun/Jul 1982

### Interisk Limited

**MAJOR MANUSCRIPTS**

"Introduction to Risk Management" and "Quantitative Methods and Statistics for Risk Management."  
Based on seminars presented for employees of Reed Shaw Stenhouse in Canada and England,  
1976-77.

"Insurance Risk Analysis and Forecasting by Computer." Based on seminars presented for American  
Management Associations, 1978-79.

**MAJOR SEMINARS**

Seminars Presented for Annual Conferences, Risk & Insurance Management Society (RIMS):

"Are Offshore Captives Still Viable?," Washington, DC, 1988

"Certificates of Insurance," New Orleans, 1985

"Coordination of Indemnification," New Orleans, 1985

"Excess Liability: Are Your Catastrophe Exposures Really Insured?," Washington, DC, 1982

"Introduction to Risk Financing," Toronto, 1986; Las Vegas, 1987; Washington, DC, 1988

"Structuring Liability Insurance Programs," Los Angeles, 1983

Seminars Presented for Insurance Institute for Continuing Education, Seattle, WA:

"Analysis and Structuring of Umbrella Liability Coverage," 1980

"Arranging Excess Liability Insurance," 1982

"Establishing Deductibles and Self-Insured Retentions for Commercial Accounts," 1980

"Impact of New CGL Forms on Umbrellas," 1984

"The New ISO CGL Forms: Coverage Details," 1984

CPCU Society, Annual Meeting & Seminars, "Mock Trials" presented by the Consulting, Litigation &  
Expert Witness Section (various roles), 1995-2005.

"How to Acquire and Keep a Major Account," Warren, McVeigh & Griffin, (two-day seminar, various U.S.  
locations), 1979-80.

"How to Arrange and Analyze Umbrella and Excess Liability Programs," Insurance Agents & Brokers Asso-  
ciation of the Pacific Northwest, Seattle, (one-day seminar), 1982.

"How to Avoid Errors & Omissions Placing the New ISO Liability Forms," Western Association of  
Insurance Brokers (one-day California seminar), 1985.

"How to Form & Operate A Risk Retention Group or Purchasing Group," The Insurance Journal, (two-day  
seminar, three locations), 1987.

Order in the Court! The Insurance Professional as Consultant and Expert Witness in Litigation,@ CPCU  
Society, (one and one-half day seminar, various U.S. locations), 1992-97.

"Techniques for Improving Insurance Coverages," Warren, McVeigh & Griffin, (one-day seminar, various  
U.S. locations), 1979-80.

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"Umbrella and Excess Liability Seminar," Insurance Agents and Brokers Association of Los Angeles (one-day seminar), 1981.

"Umbrella Liability Insurance: Arranging Coverage for the 1980's," Western Association of Insurance Brokers (California seminars), 1984.

### **OTHER SEMINARS AND PRESENTATIONS**

Mr. Robertson has presented seminars or given speeches to a wide variety of organizations, including the following:

Anderson & Anderson Insurance Brokers  
California Inland Empire Chapter, Society of CPCU  
Charles Pankow Builders  
El Paso Chapter, Society of CPCU  
El Paso Independent Agents Association  
Giddings, Corby & Hynes  
Hospital Financial Managers Association, El Paso Chapter  
Independent Agents & Brokers Association of San Fernando Valley  
Independent Insurance Agents Association of California  
Institute of Risk Management Consultants  
Institutional Investor Risk Management Seminars  
Insurance Agents & Brokers Association of Los Angeles  
Insurance Agents & Brokers Association of the Pacific Northwest  
Insurance Company Education Directors Society  
Insurance Consultants Society  
Insurance Education Association  
Insurance Institute for Continuing Education  
Insurance Services Office Seminar for Underwriters  
Irvine Sunrise Exchange Club  
Los Angeles Chapter, Society of CPCU  
National Association of Fleet Administrators  
Northern California Chapter, Society of CPCU  
Oakland Association of Independent Insurance Agents  
Orange County Bar Association, Insurance Section  
Orange Empire Chapter, RIMS  
Orange Empire Chapter, Society of CPCU  
Reed Shaw Stenhouse & Partners, Ltd.  
Risk & Insurance Management Society National Conference  
Risk & Insurance Management Society Western Regional Conference  
San Diego Chapter, Society of CPCU  
Society of CPCU, Annual Meetings & Seminars  
Society of Risk Management Consultants  
Southern California Underwriters Association  
Spokane Chapter, Society of CPCU  
Unigard Insurance Group  
Western Association of Insurance Brokers

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