

Frederick J. Fisher  
Curriculum Vitae

## CURRICULUM VITAE

Frederick J. Fisher  
As of September, 2015

### 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 property & casualty insurance adjuster (since 1979)  
Licensed as a property & casualty insurance broker-agent (1978-1982, 1994-Present)  
Licensed Surplus Line Broker (July 14, 1995 to Present)  
Formerly licensed as a real estate agent (1978-1982)

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)*

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

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**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, School of Professional Lines at Claims & Litigation Management Association**. This includes being an instructor on Professional Liability lines. Level 1 , Level 2 and Level 3 Classes have been written and presented by every September since its inception in 2013.

#### **SUMMARY OF SIGNIFICANT INDUSTRY CONTRIBUTIONS:**

**1975-** An early adopter of the concept that persons with JD degrees should be handling E&O/ D&O claims instead of the Casualty Department claims staff. This was at a time when only 2 Independent Claims units, and 1 Insurer Claims Department did so. Subsequent meetings with Senior Corporate Executives at 1 major insurer lead to the creation of their MPL claims Department similarly staffed.

**1978-** Created Loss Control Programs for Real Estate Brokers and Insurance Brokers.

**1984-** Created tight Attorney Management & Litigation Guidelines as a TPA which were adopted by several mainline Insurers which included requirements for claim resolution plans.

**1986-** Created Unique Qualitative Claim Auditing 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 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 to reduce per person case loads would result in a minimum overall total incurred savings of at least \$5 to every \$1 spent.

**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

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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  
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

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**, 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.**

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**

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**"

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July 15, 2014 –Webinar Panelist on Escrow Co Liability and E&O- Cyber Insurance need,

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.**

Feb. 7, 2014 - Seminar on **Insurance Basics for Defense Lawyers** sponsored by Collins, Collins, Muir & Stewart, Pasadena office- Streamed to Branch Offices.

Sept 9, 2013, Faculty Member, Professional Lines College at the inaugural Claims College sponsored by the Claims & Litigation Management Association: **“Coordinating the Process”**

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 and Good Service**”

Dec. 5, 2012, Instructor for “**What to Expect from Specialty Lines Claims**” Webinar sponsored by the Academy of Insurance

Sept. 5, 2012 – CE Course delivered to the Insurance Professionals of Orange County- “**The Dangers Lurking in Claims Made Insurance Policies**”

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**” Webinar sponsored by the Academy of Insurance.

January 28, 2011, **CLE Seminar on Insurance Basics for Defense Lawyers** sponsored by Tressler, LLP

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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 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** 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”***

**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)**

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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**

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 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.

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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 and Litigation Management** 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.

### **PROFESSIONAL PUBLISHING ACCOMPLISHMENTS:**

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 (4<sup>th</sup> 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, 2010 Webinar on the differences between occurrence and claims made coverage forms. This series was also the 8<sup>th</sup> 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"



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Nov. 10, 1997, *Insurance Journal* – Co-Author 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 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.

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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 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 and professional liability exposures. This technical manual covers professional liability exposures for a multitude of professions: from architects and engineers and accountants through zoologists.

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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"

February 1986, **Independent Agents Magazine** - featured in article on agent and broker liability 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.

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"

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

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carrier to settle a claim within self- insured retention.

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**

|                           |  |
|---------------------------|--|
| 12-10-2010- Present       | President of Fisher Consulting Group, Inc.   |
| 10-27-2014- Dec. 9, 2014  | Director of Professional Liability USG Insurance Services<br>400 Continental Blvd, 6 <sup>th</sup> Floor, #151<br>El Segundo, CA 90245<br>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)<br>Frederick John Fisher Insurance Broker (8-94 to Dec 31, 2001)<br>1960 East Grand Ave, Ste 370<br>El Segundo, California 90245<br>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

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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 adjusters, conducting claims investigation, Substantive Claims Auditing and Claims Management 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

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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.

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. Was responsible for research, drafting motions and pleadings, handling and recommending discovery pursuant to insurance defense litigation.

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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.