

Robert E. Underdown, AIC, ARM

Insurance & Risk Management Consultant

Insurance Archaeologist™

Curriculum Vitea

Current Practice:

Insurance Expert Witness Consulting
Insurance & Risk Management Consulting
Nationwide Consulting Practice

Licenses:

Casualty Producer
Property Producer
Accident/Health Producer
Life Producer

Areas of Expertise:

Agent/Broker Standards	Insurance Industry Standards
Auto Policy Opinions	Large Deductible Programs
Bad Faith Issues/Claims	Life Insurance Suitability Opinions
Broker Compensation	Policy Interpretations
Captive Insurance Programs	Retrospective Rating Calculations
Claims Handling	Risk Management Standards
Coverage Opinions	Self-Insured Programs
Directors & Officers Liability	Third Party Claims Standards
General Liability Policies	Tort Litigation Management

Professional Training:

Certificate of General Insurance, Insurance Institute of America
Associate in Claims, Diploma (AIC), Insurance Institute of America
Associate in Risk Management Diploma (ARM), Insurance Institute of America

Professional Affiliations:

Board Member Forensic Expert Witness Association - (FEWA-AZ) Bar Liaison
Past President, Arizona Chapter Risk and Insurance Management Society (RIMS)
Past Board Member, San Diego Chapter Risk and Insurance Management Society
Member, Arizona Chapter Risk and Insurance Management Society

Experience:

Life Insurance Sales & Marketing, Applied Strategies & Counsel, Scottsdale, AZ

- Marketed individual and Trust-Owned Life Insurance

Structured Settlements Specialist, Structured Financial Associates, Scottsdale, AZ

- Marketed structured settlements nationwide

Director of Risk Management, Rural/Metro Corporation, Scottsdale, Arizona

- Managed \$20 Million Risk Management program
- Completed due diligence on 60 acquisitions in 48 months
- Negotiated annual stop loss for Group Medical & Disability

Assistant Vice-President, Imperial Corporation, San Diego, California

- Managed special insurance for \$2 Billion loan portfolio
- Implemented Risk Management program for 60 branch offices
- Risk Manager and Assistant corporate agency head

Risk Management and Employee Benefits Manager, City of Escondido, California

- Implemented Risk Management program
- Completed self-funded health insurance, saving \$750,000
- Reported to Finance Director

Risk Management Administrator, City of Phoenix

- Implemented citywide Risk Management program
- Reorganized insurance to a competitive bid process
- Reported to Finance Director

Risk Management and Employee Benefits Manager, Smitty's Super Value Stores

- Implemented Risk Management function
- Reported to President of company
- Self-insured workers' compensation, saving \$1 Million

Claims Supervisor, Aetna Cravens-Dargan Insurance Company, Phoenix, Arizona

- Supervised statewide liability claims accounts

Insurance Claims Supervisor, General Adjustment Bureau, Phoenix, Arizona

- National Accounts Supervisor

Insurance Claims Manager, General Adjustment Bureau, El Centro, California

- Branch Claims Manager

Insurance Claims Adjuster, General Adjustment Bureau, Phoenix, Arizona

Publications: (original publication dates and location)

Broker Contingency Commission: September 2008 ArticleMarketer
Business Valuation Guide: January 2009 Arizona CPA Journal
Corporate Insurance Program: November 2008 ArticleMarketer
Structured Settlements: August 2002 riskVue
Insurance Company Solvency: December 2008 ArticleMarketer
Insurance Expert Witness: AZ Claims Association Bulletin November 2006

Other Professional Activities:

Speaker for BoomersAZ for search engine optimization
Speaker for Arizona CPA Society Risk Management Seminar
Wrote, Produced and Narrated – Rural/Metro Corporate Safety Video
Presented Corporate Risk Training – Orlando, Florida
Presented Corporate Risk Training – Tucson, Arizona
Presented Corporate Risk Training – Columbus, Ohio
Presented Corporate Risk Training – Rochester, New York
Compiled and Edited – Rural/Metro Corporate Safety Manual
Speaker for PRIMA Conference – Tucson, Arizona
Speaker for Downtown Soroptimist Club – add location
Speaker for Maricopa County Purchasing Agents Forum