

# Barry Zalma Publications List

[*Caveat:* I have attempted to provide a complete list of publications. The list below is not a total list of all publications because I do not know of all publications having found in the past that some journals will publish articles submitted without advising the author of the publication. In addition many articles have been reprinted without providing me advice of the republication. I occasionally find articles on the internet where a website has republished articles I posted on my site. As extensive as this list is I cannot state that it is absolutely complete.]

## Books & E-Books:

1. *Property Investigation Checklists: Uncovering Insurance Fraud, 12<sup>th</sup> Edition, Co-authors Michael H. Boyer & Barry Zalma*, Published by Thompson Reuters, June 2018.
2. *Insurance Law Deskbook*: Published by Full Court Press, May 2018.
3. *California Insurance Law Deskbook*: Published by Full Court Press, May 2018
4. *Insurance Bad Faith and Punitive Damages Deskbook*: Published by Full Court Press, May 2018.
5. *The Compact Book on Commercial Property Insurance Policy*, Published by ClaimSchool, Inc., March 2018.
6. *Passover Seder for Americans: An All English – Easy to Perform – Passover Seder Paperback*, March 2018.
7. *California Fair Claims Settlement Practices Regulations*, Published by ClaimSchool, Inc., March 2018.
8. *The State of California Imposes Control on the Investigation of Insurance Fraud*, Published by ClaimSchool, Inc., January 2018.
9. *Insurance Fraud & Weapons to Defeat Insurance Fraud*, Published by ClaimSchool, Inc., January 2018.
10. *The Compact Book of Adjusting Property Insurance Claims*, Published by ClaimSchool, Inc., January 2018.
11. *Ethics for the Insurance Professional*, Published by ClaimSchool, Inc., January 2018.
12. *Rescission of Insurance*, Published by ClaimSchool, Inc, January 2018.
13. *The Insurance Examination Under Oath*, Published by ClaimSchool, Inc., January 2018.
14. *Heads I Win, Tails You Lose*, Published by ClaimSchool, Inc., January 2018.
15. *Random Thoughts on Insurance Volume V*, Published by ClaimSchool, Inc., January 2018.
16. *Candy and Abel: Murder for Insurance Money*, Published by ClaimSchool, Inc., January 2018.
17. *Murder And Insurance Fraud Don't Mix*, Published by ClaimSchool, Inc., January 2018.
18. *Murder & Old Lace: Solving Murders Performed for Insurance Money*, Published by ClaimSchool, Inc., January 2018.
19. *Arson for Profit: How an Attempt to use Arson & Fraud to Fund Terrorism Failed*, Published by ClaimSchool, Inc., January 2018.
20. *The Compact Book on Adjusting Liability Claims*, Published by ClaimSchool, Inc. January 2018.
21. *The Law of Ethical Insurance Claims*, an e-book published by ClaimSchool, Inc., October 2016.
22. *California Insurance Rescission Law Handbook* an e-book published by ClaimSchool, Inc., October 2016.
23. *Insurance Fraud & Weapons to Defeat Fraud* an e-book published by ClaimSchool, Inc. 2016.
24. *Diminution in Value Damages*, published by the American Bar Association, Tort, Trial and Insurance Practice Section, July 2015.
25. *Insurance Law*, published by the National Underwriter Company, April, 2015.
26. *Insurance Claims: A Comprehensive Guide*, published by the National Underwriter Company, October 2014.
27. *Mold Claims Coverage Guide*, published by the National Underwriter Company, October 2014.
28. *Construction Defects Coverage Guide*, published by the National Underwriter Company, October 2014.
29. *The Insurance Fraud Deskbook*, Published by the American Bar Association, Tort and Insurance

Practice Section, July 2014.

30. *MOM and the Taipei Fraud* – Published as an e-book March 2014 by ClaimSchool, Inc.
31. *Getting the Whole Truth* – Published June 2013 by Specialty Technical Publishers.
32. *Insurance Fraud Casebook* – one chapter “Extinguishing an Arson Fraud” in book edited by Laura Hymes and Joseph T. Wells, June 2013 published by Wiley.
33. *Zalma on Insurance Fraud – 2013*, Published April, 2013 by ClaimSchool, Inc.
34. *Zalma on California SIU Regulations*” published November 2013, by ClaimSchool, Inc.
35. *Zalma on California Claims Regulations - 2013*, published October 2012, by ClaimSchool, Inc.
36. *Random Thoughts on Insurance*, a Compilation of Posts on Barry Zalma’s blog, published August 2012, ClaimSchool, Inc.
37. *Zalma on Insurance Fraud – 2012*, February 2012, ClaimSchool, Inc.
38. *Zalma on Diminution in Value Damages - 2013*, November 2012, ClaimSchool, Inc.
39. *Zalma on Insurance - 2011*, September 2011, ClaimSchool, Inc.
40. *Heads I Win, Tails You Lose - 2011*, ClaimSchool, Inc., July 2011.
41. *Murder and Insurance Fraud Don't Mix*, June 2011, ClaimSchool, Inc.
42. *Zalma on Rescission of Insurance in California*, November 2010, ClaimSchool, Inc.
43. *Zalma on California Claims Regulations*, November 2010, ClaimSchool, Inc.
44. *Zalma on Diminution in Value Damages*, July 2010, ClaimSchool, Inc.
45. *Arson for Profit*, June 2010, ClaimSchool, Inc.
46. *Insurance Fraud*, February 2010, ClaimSchool, Inc.
47. *New Appleman Insurance Law Practice Guide*, November 2007, Matthew Bender & Company, Inc., a member of the LexisNexis Group (Chapters 12 and 13).
48. *Insurance: Cases and Materials on Coverage, Claims, and Litigation*, Published November 2007 by Carolina Academic Press, <http://www.cap-press.com/books/1688>.
49. “*California Claims Regulations*,” Published March 2007 by Carolina Academic Press, <http://www.cap-press.com/books/1689>.
50. “*Construction Defects: Litigation and Claims*,” Published 2005 and updated quarterly, Specialty Technical Publishers, Vancouver, BC, <http://www.stpub.com>.
51. “*Insurance Claims – A Comprehensive Guide*” Published 2003 and updated 4 times a year, by Specialty Technical Publishers, Vancouver, BC, <http://www.stpub.com>.
52. “*Mold: A Comprehensive Claims Guide*” published 2004 and updated 4 times a year, by Specialty Technical Publishers of Vancouver, BC, Canada <http://www.stpub.com>.
53. “*The Truth, The Whole Truth & Nothing But The Truth*,” published by ClaimSchool, Inc., Culver City California 2000.
54. “*Liability Claims*” published by ClaimSchool, Inc., 1998.
55. “*Property Claims 2<sup>nd</sup> Edition*,” published by ClaimSchool, Inc., 1998.
56. “*Property Claims – Investigation*,” published by ClaimSchool, Inc., 1998
57. “*Property Claims — Weapons to Fight Fraud*,” published by ClaimSchool, Inc., 1998
58. “*Insurance Fraud & Weapons to Fight Fraud*,” Published by ClaimSchool, Inc., 1993.
59. “*Uncover the Truth*” Published by ClaimSchool, Inc., 1996.
60. “*Property Claims – The Basics*” Published by ClaimSchool, Inc., 1994.
61. “*Liability Claims – The Basics*” Published by ClaimSchool, Inc., 1993.
62. “*Bad Faith*” Published by ClaimSchool, Inc. 1994.
63. “*How Your Friends and Neighbors Are Screwing You*” Published by ClaimSchool, Inc 1993.
64. “*Heads I Win, Tails You Lose*,” Published by ClaimSchool, Inc. 1997, 1998, 2008.
65. “*A Handbook for the First Party Property Adjuster*” Published by ClaimSchool, Inc., 1991.
66. “*The New & Revised 1993 Fair Claims Settlement Practices Regulations*”, Published by ClaimSchool, Inc., 1996.
67. “*Liability Claims – Fraud*”, Published by ClaimSchool, Inc. 1996.
68. “*Liability Claims – Evaluation & Settlement*,” Published by ClaimSchool, Inc. 1996.
69. “*Liability Claims – Bad Faith*,” Published by ClaimSchool, Inc. 1996.
70. “*Liability Claims – Basics*,” Published by ClaimSchool, Inc. 1996.

## Columns

1. Columns in FC&S Intelligence, starting in August 2014.
2. Columns in “What’s New in FC&S”, starting in August 2014
3. *Insurance Advocate* Magazine Column starting in October 27, 2013 and continuing with each issue called “On My Radar.”
4. Regular submissions at the daily internet publication, “Insurance Broadcasting” <http://www.insurancebroadcasting.com/> from January 2012 to present.
5. Regular submissions to the Internet publication, “Insurance Thought Leadership” from June 2012 to present at <http://www.insurancethoughtleadership.com/#axzz2EBoVPS>.
6. *Down to Cases*, a column in the Magazine, “American Agent and Broker” published monthly from July 2007 to the present and now merged into “National Underwriter” magazine.
7. Columns at Adjuster.com.
8. Regular articles published by “Claims Magazine” and “[Property Casualty 360.com](http://www.propertycasualty360.com)”.
9. Columns at <http://fraudavengers.org/>
10. Columns on Insurance issues in [The Underwriters’ Insider](http://www.theunderwritersinsider.com), The Underwriter's Insider from April 2010 to Present.
11. Columns of “Heads I Win, Tails You Lose” stories in the *John Cooke Fraud Report* now only available on line from 1996.
12. Columns of “Heads I Win, Tails You Lose” stories in the “Insurance Journal” and “Insurance West” Magazines.
13. “*Zalma’s Insurance Fraud Letter*” published monthly since 1996 and twice monthly since 2009 at <http://www.zalma.com>.
14. “Zalma on Insurance” now published at <http://zalma.com/blog> since 2010.
15. Various articles published by the *Insurance Risk Management Institute* at <http://www.irmi.com/Expert/Topics/Industry/Claims.aspx>.
16. Various articles on Expert Witnesses in *Quarterly Newsletter of the Forensic Expert Witness Association*, Summer, Fall and Winter 2004, 2005, 2006 and 2007.
17. Various Expert Commentaries at the LexisNexis Insurance Law Center, starting in 2007 and continuing, <http://law.lexisnexis.com/practiceareas/Insurance>.

## Articles & Other Publications

1. *Uncovered: Setting policy limits for insured*, Published June 2016 in Claims Magazine.
2. *Why Did It Take Adjusting 175 Claims Before the Insurer Learned It Was Deceived*, Published September 2015, “Verdict” Magazine, Volume 2, 2015.
3. *Weapons to Fight Insurance Fraud*, published by Property Casualty 360° July 2, 2014.
4. *Teeth Pulled From Claims Regulations*, published by “Claims” Magazine, Volume 61, Number 8, August 2013.
5. “*Cómo se Crean los Fraudes en Seguros*” published by “Mercado Asegurador”, Revista Mensual, Año XXXV No 393, Mayo 2013, Republica Argentina.
6. “*Rescission in California – Confirmation of the Right to Rescind as a Matter of Law*” published by “Covered Events” a publication of the Defense Research Institute, April, 2005.
7. “*Belated Payment of Claim Does not Avoid Punitive Damages*” and “*Insurance and the Law of Unintended Consequences*” published 2 March 2005 in *Mondaq’s Article Service*, <http://www.mondaq.com>.
8. “*Insurers Entitled to Damages from Brokers for Fraudulent Insurance Application*”, published by “Covered Events” a publication of the Defense Research Institute, January, 2005.
9. “*A Heads I Win, Tails You Lose Story: The Public Adjuster*” published by the *FraudReport.com*, 02/21/2000.
10. “*The Construction of Medical Records and Their Evaluation,*” *Claims People*, July 1998.

11. "Don't Drive Off a Cliff, It May Not Be Covered" published in *FYI: Georgia Views and News* January 2000.
12. "Am I In Trouble?" published in *FYI: Georgia Views and News* November 1999.
13. "One Way Off Welfare" published in *FYI: Georgia Views and News*, December 1999.
14. "A Right to Recover Diminution of Value After Repair of a Damaged Vehicle", published in *FYI: Georgia Views and News* 10/31/02.
15. "Hidden Danger of Reporting Fraud" published at <http://www.canadianclaims.com/Articles/4.htm>, 9/21/01.
16. "Miscarriage Manipulation for Money" published in *FYI: Georgia Views and News*, September 2001.
17. "The Fight Against Fraud", Published by the *Lake Washington CPCU Chapter*, August 2001 and *FDN Fraud Report*, August 2001 at [fraudreport.com](http://fraudreport.com).
18. "Unintended Consequences" published May/June 2000 in *Property/Casualty*.
19. "Attempts to Control the Public Adjuster," a three part series in *D M & A*, starting May 2001.
20. "Help, I've Fallen and Broken my Glasses", published in *FYI: Georgia Views and News*, May 2001.
21. "Why do We Bother", Published May 2001 by *FraudReport.com* and *insurancefraud.com*
22. *Civil Remedies Available to Insurers* published by *Fraud Report.com* in June 2001.
23. "Arizona Supreme Court Gets It Right and Reverses *Pepper v. Federal*" published Fall 2004 in the *Committee News of the ABA Property Insurance Law Committee*.
24. "A Federal Weapon Against Insurance Fraud" published July/August 2004 in *Property/Casualty Insurance*.
25. "Grounds for Denying Claims", Published by *Claims*, September 2004.
26. "Are Insurance Adjusters Professional" published at <http://www.insurancefraud.com> on 07/31/01.
27. "How Agents and Brokers Can Take A Big Bite Out of Insurance Fraud", Published by *Grange Insurance Group's "Daybreak"* Third Quarter 2001; Also in *Professional Insurance Agents Proaction*, September/October 2002.
28. "Fight Against Fraud – Is the Fight Against Insurance Fraud Being Lost?" *The Investigator*, May-June 2002.
29. "Asbestos: ¿Jucios Basados en Fraude? Were Asbestos Suits Based on Fraud?", *Mercado Asegurador*, November, 2004.
30. Various Articles at *JurisPro.com*.
31. "A Dangerous Trend? Conflicting Burdens of Proof in Insurance Fraud Litigation" *For the Defense*, Vol 45, No. 10, October 2003.
32. "Insidious Mold Fraud", *The White Paper*, Vol 17, No. 5, September/October 2003.
33. "Mold and the Ballard/Allison Case" Spring 2003, *Property Insurance Law Committee Newsletter*, ABA, Tort and Insurance Practice Section.
34. "The Records Condition of First Party Property Policies, A Little Used Fraud Fighting Tool", published February 25, 2004 in the *Life, Health and Disability News*, [http://www.imakenews.com/committees/e\\_article000231900.cfm?x=a2djdpw,a12dbtsp](http://www.imakenews.com/committees/e_article000231900.cfm?x=a2djdpw,a12dbtsp).
35. "Legal Perspective" published in *Insurance Advocate* January 2004.
36. "Training Fraud Investigators," *Claims Magazine*, March 2004.
37. "Why Insurance Fraud Succeeds," published in *The Informant* a publication of the Illinois Chapter of the International Association of Special Investigation Units, January 2004, "Claims" Magazine, March 2003.
38. "Increased Jail Time for Staged Accident Perpetrators Provides New Deterrent to Insurance Fraud", *Insurance Advocate* December 2003.
39. "The IME – An Ethical Quagmire", *SIU Awareness*, September 2003; Also printed October 2003 in "A Report on Claims from David Morse & Associates."
40. "An Effective Tool to Avoid Charges of Bad Faith", *Verdict*, 4<sup>th</sup> Quarter 2003.
41. "Qui Tam Actions – Taking the Profit Out of Fraud", *Property/Casualty Insurance*, November/December 2003.
42. "Thieves' Compensation", published November 24, 2003 in "Insurance Advocate."

43. “*The Absolute Pollution Exclusion*” and “*How to Present a Fire Claim – Help for Victims of the California Fire Storms*”, November 7, 2003, *The VuPoint Newsletter*, Vol R, No 23.
44. “*Genuine Dispute Doctrine*” published February 2003, in “*Covered Events*” a publication of the Defense Research Institute; also in *PISA NEWS, the Journal of the Professional Investigators and Security Association*, May 2003.
45. “*How to Avoid Legal Pitfalls When Denying Fraudulent Insurance Claims*” published by the *White-Collar Crime Fighter*, March 2003.
46. “*The Ethical Dilemma Caused by Fighting Fraud*” Published May 2004 in *Crackdown!*
47. “*A Mold Primer*” published by *Claims* May 204.
48. “*Claim Denied*” published in *Fraud International* 2004.
49. “*Indemnizando a Los Ladrones (Una Historia de “Cara, yo Gano; Cruz, tú Pierdes”)*”, *Mercado Asegurador*, 2004.
50. “*When Doctors, Lawyers and Patients Turn Crooked*”, published in the *White-Collar Crime Fighter*, September 2003.
51. “*Liability Tort Claims*” published September 2003, *Claims*.
52. “*The Use of an Expert*” from *Covered Events*, June 19, 2003.
53. “*How to Detect Insurance Fraud When It’s Hidden by Other Crimes*”, published in the *White-Collar Crime Fighter*, January 2003.
54. “*Pertinent Papers*” published by the *Los Angeles Daily Journal*, August 1998.
55. “*Immune System*” published by the *Los Angeles Daily Journal*, April 1998.
56. “*False Front*” published by the *Los Angeles Daily Journal*, July 2001
57. “*Building Growth*” published by published by the *Los Angeles Daily Journal*, March 2002.
58. “*Moho, Hongos Y Seguros*” published in the January/February 2004 issue of *Mercado Asegurador*.
59. “*Examination Under Oath – A Duty Owed by the Insured to the Insurer*” in the July 2002 issue of “*For The Defense*” the Magazine of the Defense Research Institute
60. “*California Requires Insurers to Train ‘Integral Anti-Fraud Personnel’ or Else!*” published June 2005 in “*Crackdown!*” A Supplement to A National Underwriter Publication.
61. *The California Fair Claims Practices Regulations – A Computer Based Training Program for insurer claims personnel – September 2005*, Published by ClaimSchool, Inc.
62. *Rescission*, Published 2004 – delivered September 21, 2005 – by the University of West Los Angeles School of Law, UWLA Law Review, Volume 37, 2004.
63. *The Intriguing Aspects of Auto Fraud*, February 2006, “*Crackdown!*” a supplement to *Claims Magazine*.
64. *California Adds Training Requirement For All Workers' Compensation Insurers*, February 23, 2006, at Adjuster.com.
65. *The Right to Subrogation And Salvage*, March 2006, at Adjuster.com and Zalma.com and April 4, 2006 at “*Covered Events*” a publication of the Defense Research Institute.
66. *Representing Insureds in a Catastrophe*, Spring 2006, Volume 41, Number 3, *Tort Trial & Insurance Practice Law Journal*.
67. *La Conmocion de la Silicosis: Fraude como Metodo para Financiar el Retiro [The Silicosis Commotion: Fraud As a Method for Funding Retirement]* – “*Mercado Asegurador*, no 319, Septiembre 2006 – Republica Argentina.
68. *Uncommon Wisdom About the Lawyer As An Insurance Claims Expert*, November 2006, “*Covered Events*” Volume 1, Issue 13, a Publication of the Defense Research Institute.
69. “*Think Before Suing*”, *Focus*, *Los Angeles Daily Journal*, January 26, 2007.
70. “*Mold is Not Gold*”, *VUpoint Newsletter*, Vol. 8, No. 4, Issue # 178, February 23, 2007 & “*Claims*” Magazine, March 2007.
71. “*What Is Insurance Fraud?*” and “*Phillip Morris v. Williams - A Boon to Insurers*” March 2007, “*Covered Events*” Number 2 a Publication of the Defense Research Institute.
72. “*Phillip Morris v. Williams: A Boon to Insurers*”, May 2007, “*Risk Management Magazine*.”
73. “*Intentional Acts*” June 2007 issue, “*Covered Events*” Volume 1, Issue 5.
74. “*When Agents or Applicants Lie to Insurers*” published in “*Insurance Agents & Brokers Risk*

- Management Newsletter, Volume 4, Issue 1, 2007, published by Scottsdale Insurance Company.
75. "IMAGINATIVE Attempt to Sue an Expert Fails", Summer – 2007 Newsletter, Forensic Expert Witness Association.
  76. "Nunca Asegure Actos Intencionales/Never Insure Intentional Acts", September 2007, Mercado Asegurador.
  77. *Surprise: Insurance is Not a Service In California*, "Covered Events" Volume 1 Issue 24, January 2008.
  78. *A Good or a Service?*, Los Angeles Daily Journal, Focus & Forum, January 16, 2008.
  79. *State Legislature Needs to Step Up, Combat Insurance Fraud*, Los Angeles Daily Journal, Focus & Forum, March 13, 2008.
  80. *A Regulatory Approach to Fraud After a Catastrophe*, The Regulator, a publication of the Insurance Regulatory Examiners Association, March 2008.
  81. *Time to Put A Stake Through the Heart of the Tort of Bad Faith*, Expert Commentary, Lexis/Nexis Insurance Law Center, May 2008.
  82. *Trust but Verify*, WECE eNewsletter, May 2008.
  83. *EXPERTS Whether in U.S. or Britain Must Follow Rules*, Spring – 2009 Newsletter, Forensic Expert Witness Association.
  84. *Insurance Fraud*, May 2009, "Insurance Chronicle, The Icfai University Press", Andhra Pradesh, India.
  85. *How Bad is Health Care Fraud?* 09/07/2009 11:34:35 PM EST by LexisNexis Insurance Law Community.
  86. *Use of Experts in Insurance Disputes*, Fall 2009 Newsletter, Forensic Expert Witness Association.
  87. *Rescission Is Not "Post Loss Underwriting"*, LexisNexis Mealey's Litigation Report, Insurance Bad Faith, Volume 23, Issue # 19, February 11, 2010
  88. "Fraud Conviction Affirmed", *The Underwriter's Insider*, Volume 7, 2010, Issue 3.
  89. "Insurer's Fraud Defense Succeeds", *The Underwriter's Insider*, Volume 7, 2010, Issue 4 and *Adjuster.com*, June 2010.
  90. *The Law of Unintended Consequences - Fraud Reporting Compliance Statutes*, Claims Magazine April 2011.
  91. *Claims in a Catastrophe*, The CPA Journal, September 2017, <https://www.cpajournal.com/2017/09/26/claims-in-a-catastrophe/>

### **Computer Based Training Programs published by ClaimSchool on Line.<sup>1</sup>**

1. *Understanding & Investigating Third Party Liability Claims.*
2. *Adjusting First Party Property Claims*
3. *The DIC Policy*
4. *Advanced Property Claims Handling*
5. *How Experts Avoid Bad Faith*
6. *The Ethical Dilemma of Fighting Fraud*
7. *CA SIU Sharing of Information*
8. *CA Fair Claims Settlement Practices*
9. *Integral Anti-Fraud Training For Property & Casualty*
10. *CA Annual Training For Property & Casualty*
11. *CA Annual Training for Life & Disability*
12. *CA New Hire Anti-Fraud Training -Life & Disability Company*
13. *California Fair Claims Settlement Practices*
14. *Life & Disability Insurance & Fraud.*

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<sup>1</sup> Now out of print.

## **Training Programs Published by A.D. Banker Company**

1. *Heads I Win, Tails You Lose: Insurance Fraud in America*
2. *Investigating the Claim*
3. *Identifying Insurance Fraud*
4. *Ethics-Good Faith & Fair Dealing*

## **Training Programs Published by I.R.M.I.'s WebCE**

1. Insurance Fraud, Understanding the Issues.
2. Insurance Fraud: Red Flags for Property/Liability Insurance
3. Adjusting Suspicious or Fraudulent Fire Claims

## **Blog Posting**

1. [LexisNexis Insurance Law Center.](#)
2. [InsuranceCampus.org](#)
3. [Zalma on Insurance](#)
4. [DRI Today.](#)
5. [Fraud Avengers](#)
6. [Zalma's Insurance 101](#)

## **Web Video**

1. *Who Got Caught* a Series of commentaries on World Risk & Insurance News at <http://wrin.tv>.
2. *Insurance Fraud* a Series of commentaries on World Risk & Insurance News at <http://wrin.tv>.

## **Webinars**

1. *Certified Expert in Commercial Property Insurance*, published by Illumeo.com, May, 2017.
2. *Identifying Insurance Fraud*, 2015, Published by Claims Litigation and Management Alliance at <https://www.theclm.org/Event/ShowECourseDescription/4781>.
3. *How to Successfully Present a Property Insurance Claim*” October 30, 2015, a Webinar presented for Online Compliance Panel.
4. *Insurance Claims – 101*: A webinar published by the National Underwriter Company on September 30, 2015.
5. *Insurance Fraud - An Overview*, a webinar published by Proformative Academy on July 30, 2015.
6. *Fraud 101, Fraud for Underwriters*, presented as a Webinar for the National Association of Mutual Insurance Companies on July 31, 2013.
7. *Fraud and Weapons to Fight Fraud* – October 2013, presented to applicants for Subscribers to Compliance Online.
8. *The Ethical Dilemma Faced by Fighting Insurance Fraud* – November 2013, presented to subscribers to Online Compliance Panel.
9. *The Tort of Bad Faith* – December 2013, presented to subscribers to Online Compliance Panel.
10. *Compliance with the Obligations of a Public Adjuster* – January 9, 2014, Web seminar presented to subscribers to the Online Compliance Panel.
11. *Compliance With The Proof of Loss Requirements of a Property Insurance Policy*, Presented February 19, 2014 for Compliance Online.
12. *Compliance with the limitations of an Appraisal-Arbitration Provision of a Fire Policy* Presented March 27, 2014 for Online Compliance Panel.
13. *Compliance With The Examination Under Oath Requirement Of A Property Insurance Policy*, presented May 7, 2014 for Online Compliance Panel.*How to Read & Understand Typical Business*

- Insurance Policies*, published by Proformative Academy (now called Illumeo) August 2015.
14. *How To Successfully Present A Commercial Property Insurance Claim*, published by Proformative Academy (now called Illumeo) August 2015.
  15. *Insurance Fraud - An Overview*, published by Proformative Academy (now called Illumeo) August 2015.
  16. *Ethics & the CFO* - published by Proformative Academy (Now called Illumeo) September 2015.
  17. *What to Do When Your Company Gets Sued - and How to Prepare*, published by Proformative Academy, September 2015.
  18. *Ethics & the Officer or Director of a Business*, published by Illumeo in December 2016.
  19. *The Law of Torts for a Person in Business* – published by Illumeo in January 2017.
  20. *Contracts for People in Business* – published by Illumeo in January 2017.

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