



# *Curriculum Vitae* **Barry Zalma**



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## *Consultant, Expert Witness, Arbitrator & Mediator*

Barry Zalma, since 1967, has been deeply involved in insurance, insurance coverage, insurance claims handling as an adjuster, insurance coverage lawyer, author of insurance books and training materials, insurance claims handling consultant, insurance fraud consultant and expert witness. He is an internationally recognized expert on insurance coverage, insurance claims handling, insurance bad faith, insurance fraud detection, the defeat of false and fraudulent claims, insurance claims handling, and the resolution of insurance disputes.

As a consultant, expert witness, arbitrator, mediator and author he serves all parties who need consultation or expert testimony on matters relating to insurance coverage, insurance claims handling, insurance fraud and the tort of bad faith.

Since October 1, 2012 Mr. Zalma has limited his practice to consulting, mediation, arbitration on behalf of policyholders and insurers.

## *Academic Background*

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| 1960-1963: | Claremont Men's College, Claremont, CA, A.B. Degree, Philosophy.                        |
| 1963:      | Attended Claremont Graduate School, Masters Program in philosophy.                      |
| 1964:      | Completed U.S. Army Intelligence School, Fort Holabird, MD and appointed Special Agent. |
| 1967:      | Fireman's Fund American Insurance Companies 780 Claims Training Program.                |
| 1967-1971: | University of West Los Angeles, College of Law, J.D. Degree.                            |

1971-Present: Multiple Continuing Education of the Bar, Rutter Group, ABA, ClaimSchool, Inc., ACFE and other professional development seminars.

## ***Employment***

1964-1967: Special Agent, Special-Agent-In-Charge, U.S. Army Intelligence Corps, St. Louis, Missouri & Peoria, Illinois.

1967-1972: Claims Representative & Senior Claims Representative, Fireman's Fund American Insurance Companies, Los Angeles, California.

1972-1974: Associate Attorney, Vinnedge, Lance & Glenn, Ontario, California.

1974-1976: Associate Attorney, Long & Levit, Los Angeles, California.

1976-1979: Associate Attorney, Revere, Citron & Wallace, Los Angeles, California

1979-Present: Principal Lawyer, Barry Zalma, Inc., Culver City, California

1990-2012: Concurrently with his law practice, Mr. Zalma is President of ClaimSchool, Inc. which publishes insurance books and periodicals and provides education and training to Insurance Claims Professionals, Agents, Brokers and Lawyers.

2003 to 2017 Concurrently with his law practice, Mr. Zalma acted as the principal Consultant and Expert Witness for Zalma Insurance Consultants.

2014 to 2017 Concurrently with his law practice and work as Zalma Insurance Consultants Mr. Zalma has agreed to act as General Counsel to Claims Professionals Liability Insurance Company, RRG (CPLIC).

2014 to present Concurrently with his law practice and work as Zalma Insurance Consultants Mr. Zalma has been appointed a Consulting Editor to National Underwriter's Fire, Casualty and Surety (FC&S) publications.

2017 to present Acting as a consultant to insurers and policyholders with regard to any insurance dispute relating to insurance claims handling, insurance coverage or insurance fraud.

## ***Professional Experience***

Mr. Zalma learned investigation techniques from the United States Army Intelligence Corps and applied that training and experience to his work as a claims representative for the Fireman's Fund American Insurance Companies. While attending law school at night Mr. Zalma was a Senior Field Claims Representative for the Fireman's Fund dealing with first and third party claims on all products sold by the Fireman's Fund.

Mr. Zalma's law career primarily served insurers as an attorney representing insurers faced with coverage problems and potential fraud. He has taken hundreds of depositions and examinations under oath and has testified, both as a percipient and expert witness, more than 100 times.

He actively litigated insurance coverage issues until October, 1992 when he announced his intention to act as a sole practitioner and limit his law practice to insurance coverage advice and insurance fraud detection and to provide advice and counsel to the insurance industry and those involved in the business of insurance. Since October 1992 Mr. Zalma refused to accept any litigation cases as trial counsel so he could be readily available for almost instantaneous insurance coverage advice and counsel to his clients.

After October 1, 2012 Mr. Zalma limited his practice to consultation, mediation, arbitration and expert witness testimony on behalf of policyholders and insurers involved in insurance disputes. Since September 2017 Mr. Zalma limits his practice to consultation.

## ***Limitations on Service***

Barry Zalma, Inc. serves insurers, policyholders, plaintiffs, defendants, brokers, agents and anyone involved in an insurance dispute. Because he is an attorney whose license to practice law in the state of California is inactive Mr. Zalma is prohibited by California case law from acting as a consultant or expert witness in cases where a past client of Barry Zalma, Inc. was involved.

Mr. Zalma is also available to serve as an arbitrator, mediator, and umpire in first party property claims where the insured and insurer cannot agree on the amount of the loss.

Mr. Zalma's expertise centers on all types of insurance coverage matters with emphasis on first party property insurance, third party liability insurance, and inland marine coverages.

## ***Other Services***

Mr. Zalma lectures, either in person or by webinar, for ClaimSchool, Inc., Compliance Online, Online Compliance Panel, the Claims and Litigation Management Alliance, Illumeo.com, and individually for many insurance industry groups on insurance topics with an emphasis on investigation, investigation techniques, ethics in insurance investigations, interviewing, claims handling, insurance fraud, insurance coverage matters, and compliance with fair claims settlement practices statutes and regulations.

He serves as an expert commentator for the International Risk Management Institute ("IRMI"). Mr. Zalma also serves as a member of the faculty of the Virtual University of the Independent Insurance Agents and Brokers Association of America ("IIABA"), writes regular columns for *Property Casualty 360*, *National Underwriter*, *Underwriters Insider*, *The John Cooke Fraud Report*; *Insurance Advocate* and LexisNexis Insurance Law Community. Mr. Zalma also blogs under the title *Zalma on Insurance* with case summaries five days a week at <http://zalma.com/blog>.

Mr. Zalma served as a Superior Court Arbitrator for the Los Angeles Superior Court, acted as Judge Pro-Tem for the Culver City Court, and as a private arbitrator or mediator.

## ***Recent Speaking Engagements***

See Schedule of Speaking Engagements.

## ***Awards & Organizations***

Mr. Zalma was awarded the highest rating of a.v. by Martindale Hubbell, is a Certified Fraud Examiner and life member of the Association of Certified Fraud Examiners. He served as a Director of the Los Angeles Chapter of the Forensic Expert Witnesses Association and the Southern California Fraud Investigators Association and was the editor of the SCFIA Newsletter for more than five years. Mr. Zalma is also a member of the California Conference of Arson Investigators and the International Association of Arson Investigators, a member of the American Bar Association, Tort & Insurance Practice Section and its Property and Coverage Committees, the Association of Southern California Defense Counsel and the Defense Research Institute.

Mr. Zalma is the first recipient of the Claims Magazine/Americas Claims Event Legend Award presented at the conference in Minneapolis, Minnesota in June 2016. To be considered for the award he must have made significant contributions to the claims sector of the insurance industry through education, professional development and perseverance. The award requires a professional who has been involved in or supported the industry for much of his or her career. Understanding the premise that improving an industry for one group or segment of the population improves it for all, this person has shared knowledge, resources and expertise for the benefit of an entire industry through education, written contributions, professionalism and more than 48 years in the insurance industry.

## ***Publications***

See Schedule of Publications.

## ***Testimony as an Expert***

Mr. Zalma has testified as an expert in numerous cases. A list of his testimony in trial and deposition for the last four years is attached.

Updated September 25, 2017