

FRANK SEIGEL, CPCU
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PROFILE

- Licensed New Jersey Producer with Authorities in Property/Casualty/Life/Health/Surplus Lines.
- Licensed Non-Resident Pennsylvania Agent with Authorities in Property/Casualty/Allied Lines.
- NJ State approved Instructor for: Producer License exam, PAIP/CAIP Producer Certification and Courses for Continuing Education.
- Former Instructor for INS 21, INS 22, INS 23, and CPCU I for Seton Hall University.
- Expert Witness and Litigation Support consultant in various insurance matters in New Jersey, New York, Pennsylvania, Alabama, Oklahoma, Montana, Indiana and Illinois.
- NJ Supreme Court Trained Civil Mediator (*R. 1:40 Approval Pending*)

EXPERIENCE

Ringwood Consulting Group [formerly Ringwood Insurance Brokerage, Inc.] (1989-Present)

President and Senior Consultant

- Expert witness and litigation support consultant to attorneys on insurance matters in NJ, NY, PA, AL, OK, MT, IN & IL
- Consultant on agency management, marketing, E&O prevention and other related disciplines
- Expert reports and testimony favorably cited by New Jersey Superior Court, and Appellate Division

Horan Goldman Companies, LLC (September 2007 – January 2008)

Regional Vice-President

- Responsible for all branch operations and management, including business development, underwriting, marketing and placing of personal and commercial lines.

Jimcor Agencies (January 2006 – September 2007)

Branch Manager

- Responsible for all branch operations and management, including business development, underwriting, marketing and placing of personal and commercial lines.

Delaware Valley Underwriting Agency, Inc. (November 2001- January 2006)

Vice President

- Responsible for Special Projects, Internal Operations, Program and Business Development

BlackWhite/Concord Insurance Brokerage, Inc. (November 1990-April 2001)

President & CEO, Managing General Agent and Insurance Intermediary, Excess & Surplus Lines

- Created and introduced a nationwide program for "hard to place" Lawyers Professional Liability and Miscellaneous Errors & Omissions Insurance for various entities.
- Developed, filed, and introduced a mono-line Commercial Auto program for New Jersey based insureds.
- Developed and implemented agency management system for internal use including marketing, new business tracking, invoicing, quoting, and policy issuance.
- Designed Website with downloadable and printable applications for use by brokers and clients.

Slapin, Lieb, Pike, Rampolla & Cerbone (January-November 1990)

Vice President & Chief Underwriting Officer

- Responsible for planning, marketing, and financial administration activities.
- Served as staff liaison with agency principals.
- Trained and managed staff of 20 with premium volume exceeding \$20 million.

Rue Insurance Agency of Essex, Inc. (January 1985-December 1989)

Founder, President and Director

- Built agency to volume of over \$2.5 million - from \$18,000 start-up capital to \$150,000 in retained earnings at time of sale of agency to partner. Total agency value exceeded \$600,000.

Prudential Reinsurance Company (September 1984-January 1985)

Underwriting Manager

- Transferred into the "Parent" to handle all Financial Guarantee/Surety business for the Prudential "family."
- Developed a database to track business written by Prudential "family" including gross accumulation on an aggregate basis.
- Assumed responsibility for daily underwriting of all Financial Guarantee Business.
- Member, Financial Guarantee Underwriting Committee.

Dryden & Company, Inc. (May 1981-September 1984)

(Subsidiary of Prudential Reinsurance Company)

Underwriting Manager & Department Head, Special Projects Department

- Charged with designing new products and developing a methodology to handle non-traditional Property and Casualty coverages.
- Successfully developed and wrote Credit Insurance, Loan Guarantee Insurance, Excess FDIC, Excess SIPC, Residual Value, Environmental Impairment Liability, Resource Impairment Insurance, and Structured Settlement Bonds, all previously not provided by Dryden.
- Provided an in-house facility to the Prudential "family" for analysis and structure of potential risks.

Professional Insurance Programs, Inc. (September 1974-May 1981)

Vice President

- Promoted from Office Manager position to oversee all office functions including underwriting, claims, marketing, personnel, and accounting.

Aetna Casualty and Surety Company (January 1973-September 1974)

Commercial Casualty Underwriter

- Performed standard underwriting and marketing functions.
- Attended Aetna's six week Home Office Casualty Underwriting School.
- Lines of business written including W/C, Commercial Auto, CGL, Professional Liability, and Umbrella.

EDUCATION

- **CPCU Designation**, Society of CPCU (1980)
- **B.A.**, University of Rhode Island (1973)

SELECTED PROFESSIONAL DEVELOPMENT

- The Cates Course in Bank Analysis
- PLI Seminar on Bankruptcy
- PLI Seminar on Municipal Defaults
- ABA Conference on Banking and Insurance
- ABA Seminars on Legal Malpractice
- Employment Practices Liability Seminars
- Numerous Continuing Education Courses in Management, Personnel, Law, and Related Disciplines
- Developed and published a Continuing Education Course entitled, *Insuring Internet Exposures* (©2001)
- Developed and presented a Continuing Education Course for AAMGA entitled, *Additional Insured* (©2004-2008)
- NJ Civil Mediation Course Training (R. 1:40 Approval Pending)

PROFESSIONAL ACTIVITIES

- Past President, New Jersey Chapter Society of CPCU
- Current and Past President, Independent Insurance Agents of Essex County, Inc.
- Past President, Surplus Lines Association of New Jersey, Inc. (NJSLA)
- Former Member, New Jersey Department of Insurance Committee Education
- Former Member, Grading Panel for the Insurance Institute of America
- Former Arbitrator for the American Arbitration Association.
- Panelist, ABA Conference on Banking and Insurance
- Attendee, New Jersey Conference on ECRA
- Guest Speaker and Presenter for various professional, academic, and civic groups including New Jersey Chapter CPCU, Independent Insurance Agents, Seton Hall University Continuing Education Department, National Association of Insurance Women (NAIW), Local Rotaries, and Insurance Service Office (ISO)
- NJ State Approved Volunteer Mediator for Municipal Court Matters
- Member, Professional Liability Underwriting Society (PLUS)
- Member, National Association of Professional Surplus Lines Offices (NAPSLO)
- Member, Surplus Lines Association of New Jersey, Inc.
- Member, New Jersey Surplus Lines Examination Review Committee
- Member, Professional Insurance Agents of New Jersey (PIA-NJ)
- Member, Independent Insurance Agents and Brokers of New Jersey, Inc. (IIABNJ)
- Member, Society of CPCU and New Jersey Chapter Society of CPCU
- Trustee and Volunteer, Equine Tranquility Wellness Center, Inc., a therapeutic riding center for those with and without Special Needs, such as Autism, Asperger's, MS, PTSD, Downs Syndrome, ADHD/ADD, etc.
- 2014 Honoree of the Year, Surplus Lines Association of New Jersey, Inc. (NJSLA)