



# Curriculum Vitae Barry Zalma



Zalma Insurance Consultants

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## Consultant & Expert

Barry Zalma 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, lawyer, author, mediator or arbitrator 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.

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## 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. |

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## Experience

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| 1964-1967: | Special Agent, Special-Agent-In-Charge, U.S. Army Intelligence Corps, St. Louis, MO & Peoria, IL.                   |
| 1967-1972: | Claims Representative & Senior Claims Representative, Fireman's Fund American Insurance Companies, Los Angeles, CA. |
| 1972-1974: | Associate Attorney, Vinnedge, Lance & Glenn, Ontario, CA.   |
| 1974-1976: | Associate Attorney, Long & Levit, Los Angeles.  |

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| 1976-1979:    | Associate Attorney, Revere, Citron & Wallace, Los Angeles.  |
| 1979-Present: | Principal Lawyer, Barry Zalma, Inc., Culver City, CA. <sup>1</sup>  |
| 1990-Present: | 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-Present: | Concurrently with his law practice, Mr. Zalma is the principal Consultant and Expert Witness for Zalma Insurance Consultants.   |

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## 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 party and third party claims.

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 60 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. He refuses to accept any litigation cases as trial counsel so he can be readily available for almost instantaneous insurance coverage advice and counsel to his clients.

Zalma Insurance Consultants was formed in 2003 as a service of Mr. Zalma's law firm to provide consultation and expert witness testimony on behalf of insurers, people with disputes against insurers, insurance professionals and their lawyers throughout the United States.

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## Limitations on Practice

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

When there is no conflict he consults with, and has testified as an expert for insurers and for those who have disputes with insurers.

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1. The law firm is a California Professional Corporation that has operated under different names but the same ownership since 1979.

He serves as umpire in first party property claims where the insured and insurer cannot agree on the amount of the loss. Mr. Zalma also serves as a mediator or arbitrator with regard to disputes concerning insurance coverage, claims, claims handling and bodily injuries.

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.

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## Other Services

Mr. Zalma lectures for ClaimSchool, Inc. and individually for many insurance industry groups on insurance topics with an emphasis on investigation, investigation techniques, interviewing, claims handling, insurance fraud, and insurance coverage matters.

He serves as an expert commentator for the International Risk Management Institute ("IRMI") whose articles can be found at <http://www.irmi.com>. 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").

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.

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## Recent Speaking Engagements

See Schedule of Speaking Engagements.

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## Awards & Organizations

Mr. Zalma has been 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.

He is a member of the ABA, Tort & Insurance Practice Section and its Property and Coverage Committees, the Association of Southern California Defense Counsel and the Defense Research Institute.

Mr. Zalma also holds the designation Fraud Claim Law Specialist awarded by the American Educational Institute, Inc.

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## Publications

See Schedule of Publications.

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## 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.

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## Representative Clients

Will be provided upon request.

Updated October 1, 2010