



**Curriculum Vitae  
Brent A. Winans, CPCU, ARM**

Vice President  
**Clear Advantage Risk Management**  
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**Highlights:** Risk management consultant and expert witness. Extensive risk management, insurance brokerage and insurance coverage experience. Expert witness on insurance agents' errors and omissions claims and insurance coverage issues. Contributor of "expert commentary" articles on insurance agents' errors and omissions issues for the International Risk Management Institute ([www.IRMI.com](http://www.IRMI.com)). Positions as a State Farm Insurance agent, independent insurance broker, insurance brokerage office manager, corporate risk manager and risk management consultant. Instructor, speaker, and author.

**Vice President, Clear Advantage Risk Management, a division of Plastridge Agency, Inc.**  
Delray Beach, FL – February 2007 to Present

- Provide fee-based risk management consulting services for large commercial clients, dealing with insurance, self-insurance and loss reduction strategies. Guide the selection of clients' insurance brokers and direct, oversee and check their activities.
- Serve as an expert witness in insurance agent errors and omissions claims and other insurance related disputes. Have been retained for over 60 cases in twelve states and have been retained frequently by both defense and plaintiff counsel.
- Provide technical insurance expertise, training and policy drafting for the Plastridge Agency.
- Served as the Office Manager for the Delray office of Plastridge from February 2007 to April 2009. Supervised 35+ insurance sales and service employees and was a member of the management team overseeing Plastridge's five offices and 100+ employees.

**Development Positions with Philanthropic and Related Organizations**  
Palm Beach County, FL – January 2002 to December 2006

- Served The Community Foundation for Palm Beach and Martin Counties, Foundation Source, The Center for Family Services and Junior Achievement of the Palm Beaches, raising over \$25,000,000 in cash gifts and bequests.

**Regional Vice President/Senior Consultant – CI International**  
Palm Beach County, FL – 2000 to 2002

- Consultant in interpersonal communication, public speaking skills and group strategic planning. Provided consulting to senior government and industry executives including the Rear Admiral in command of the U.S. Naval Reserve Force and others.

**Market Executive, Agent Associations and Self-Insureds – National Council on Compensation Insurance**  
Boca Raton, FL – 1997 to 2000

- Served as NCCI's liaison with the national staffs of the Independent Insurance Agents' and Brokers' Association and the Professional Insurance Agents of America in Washington, D.C.
- Recommended and implemented strategic changes to enable NCCI to provide more effective service to its self-insured clients nationwide.

**National Account Manager – Avert, Inc.**

Fort Collins, CO – 1995 to 1997

- Represented Avert's background checking services for workers compensation fraud, resume fraud and criminal history to companies having over 5,000 employees. Clients included Radio Shack, Sony Electronics, Sunglass Hut, Target, Toyota and United Healthcare.

**Director of Risk Management – Concord Services, Inc.**

Denver, CO – 1990 to 1995

- Led the risk management department for Concord Services, an international conglomerate with operations on five continents.
- Oversaw the insurance for Concord's diverse holdings, including the Colorado Rockies baseball team, the world's largest broker of nuclear fuel, gold and uranium mines in the U.S., Africa, and Australia, and a potato flake manufacturing plant in Siberia.
- Analyzed the insurance consequences of over a dozen acquisitions.
- Implemented and managed a self-insured health insurance plan covering 2,500 employees.
- Oversaw the work of eleven insurance brokerage firms and the insurance personnel at over 30 international subsidiaries.

**Risk Management Consultant - Risk Consultants and Risk Advantage**

Denver, CO – 1985 to 1990

- Performed risk management audits, negotiated insurance policies, drafted policy language, analyzed and implemented self-insurance programs and devised loss control programs for many Rocky Mountain area businesses and governmental entities.
- Was the lead consultant for a worker's compensation insurance pool for five Denver school districts covering 15,000 employees.
- Guided the selection of clients' insurance brokers and directed, oversaw and checked their activities.

**Insurance Broker - Frank B. Hall of Colorado, Desert American Agency, and Howard Lavonne Agency (in inverse order)**

Denver, CO – 1982 to 1985

- As an independent agent, sold and managed middle market accounts in progressively larger agencies. "Hard market" experience.

**State Farm Insurance Agent**

Fort Wayne, IN – 1974 to 1982

- Built a personal lines insurance agency selling auto, home, life and health insurance.
- Received numerous awards for both sales volume and quality.

**Associate Minister – Ben Davis Christian Church**

Indianapolis, IN – 1972 to 1974

- Served the congregation as Associate Minister with responsibilities in youth and education.

## **Educational Background**

- Lincoln Christian University, Lincoln, IL  
Bachelor of Arts degree, 1972
- Insurance Institute of America, Philadelphia, PA  
Associate in Risk Management (ARM) designation, 1986
- The American Institute for Property and Liability Underwriters, Inc., Malvern, PA  
Chartered Property Casualty Underwriter (CPCU) designation, 1991

## **Author**

*“Explain Ordinance or Law Coverage to Avoid E&O Claims,”* IRMI Expert Commentary, July, 2017.

*“Understanding Drive Other Car Coverages.”* The Risk Report, June, 2017.

*“Agents: Reach Out to Your E&O Insurer,”* IRMI Expert Commentary, February, 2016.

*“Avoid Agent E&O Claim Denial,”* IRMI Expert Commentary, July, 2015.

*“Avoid Agent E&O When Handling Problem Claims,”* IRMI Expert Commentary, June, 2015.

*“Independent Agents: Pay Special Attention to Your ‘Special Relationship’ Clients,”* IRMI Expert Commentary, January, 2015.

*“Tiara vs. Marsh – Florida Agent E&O Implications,”* Posted to the Florida Association of Insurance Agents Education Library, September 22, 2014.

*“Risk Tip - Recognize Risks of Opting Out of Workers Compensation Coverage,”* IRMI Update, February 20, 2013.

*“The New ACORD Certificates of Insurance – What Contract-Drafting Attorneys Need to Know,”* Commercial Leasing Law and Strategy, February 2013.

*“12 Mistakes to Avoid When You Bid Your Property and Liability Insurance.”* On Property Newsletter, Spring 2012.

*“Will Florida’s Insurance Plan Blow Us Away?”* Ideas in Action – Florida Tax Watch. November, 2011.

*“Risk Tip – Dealing with the New Insurance Certificate Forms.”* IRMI Update July 14, 2010.

*“Risk Tip – Modify the Designated Premises or Project Endorsement.”* IRMI Update September 9, 2009.

*“Florida Flirting with Hurricane Insurance Disaster.”* IRMI Insights August, 2008.

*“Background Checking: Reducing Workers’ Compensation Claims.”* Risk Management October, 1996, with Gregory Cairns, JD.

*“A New Tool to Help Your Clients Fight Against Worker’s Compensation Fraud.”* Merritt Insurance Pro April, 1996.

*“Checking Policies: Find Errors and Get the Coverage You Bargained For.”* The CSR Advisor August, 1995.

*“Cutting Your Workers’ Compensation Costs This Year.”* Driving Down Health Care Costs 1995. New York: Aspen Publishers, Inc., 1995.

*“Rooting for Sir Riskalot: The Right Questions Could Improve Insurance Industry’s Image.”* Business Insurance June 29, 1993.

## **Instructor and Presenter**

- Co-instructor of an E&O loss prevention course at the Florida Association of Independent Agents annual conference, 2013-2017. Approved for four hours of FL agent CE credit.
- Developer and instructor of *“It it’s not Covered, is it the Agent’s Fault - Insurance Agents’ Errors and Omissions Litigation.”* This course has been approved for one hour of CLE credit

in Florida and has been presented to both defense and plaintiff law firms as well as other client and industry groups.

- Developer and instructor of *"Risk Management and Insurance Provisions - Avoiding Problems in Commercial Real Estate Leases."* This course was approved for one hour of CLE credit in Florida and has been presented to the real estate lease subcommittee of the Florida Bar.
- Developer and instructor of *"Key Issues for Attorneys in Association Directors and Officers Liability Insurance."* This course was approved for one hour of CLE credit in Florida.
- Instructor for the Associate in Risk Management course on risk financing (ARM 56) for three years. Taught principles of actuarial forecasting, self insurance, cash flow, accounting and tax implications as they relate to insurance and self insurance.
- Numerous presentations to business groups on risk management, insurance and self-insurance topics.

## **Community**

- Member, Leadership Palm Beach County
- Volunteer storyteller, Palm Beach County Schools
- Supporter and past board member, Healthy Mothers Healthy Babies of Palm Beach County

## **Professional Associations**

- American Association of Insurance Management Consultants - Professional Member
- Professional Liability Defense Federation - Member
- Professional Liability Underwriting Society - Member
- Risk and Insurance Management Society – Associate Member
- Society of Chartered Property Casualty Underwriters - Member
- Windstorm Insurance Network – Fellow and Board Member

## **Licenses**

- Florida General Lines License – 220 -Property and Casualty
- New Jersey Insurance Producer License – Personal Lines; Property; Casualty

## **Awards and Professional Association Positions**

- Rotarian of the Year, 2009. Palm Beach Rotary Club, Palm Beach, FL.
- Business Person on the Year, 2001. Business and Professional Forum - Palm Beach County. (Awarded for excellence, values, integrity and ethics in business)
- Past President, Colorado Self-Insurer's Association

## **Contact**

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