

CURRICULUM VITAE

Michael P Sapourn, JD, CIC, CRM, ACA
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Training, Experience and Credentials

- Bachelor of Arts degree in Economics (with High Distinction) from the University of Virginia (1978).
- *Juris Doctorem* from the Georgetown University Law Center (1984).
- Certified Insurance Counselor (CIC). The Society of CIC (SCIC), through its various Institutes and seminars, has achieved national recognition as the standard for the education of agency employees and agency principals. Each CIC Institute requires the participant to attend twenty hours of classroom instruction where the details of insurance coverage are taught, with the focus on the policy forms and endorsements of the various Property and Casualty Lines. Attention is also placed on the underwriting process and agency management practices, with an emphasis on preventing agent errors and omissions. The CIC designation is granted after five Institutes have been attended and a passing grade has been earned on each of the five Institute exams. Mr. Sapourn has maintained his CIC designation by attending annual updates in a broad variety of Insurance topics.
- From 1990 through 1998 Mr. Sapourn served as a director on the board of the Professional Insurance Agents Association (PIA), an organization of independent insurance agents whose mission is to help its members improve in all areas of the agency business. PIA sponsors educational programs in partnership with the SCIC and other insurance educational providers. See <http://www.pianet.com/>
- Mr. Sapourn began his career as a full-time independent insurance agent in 1978 with Paul J Sapourn Insurance Associates, Inc., a District of Columbia Corporation with offices located in Bethesda, Maryland. He has maintained his licenses in Property, Casualty, Life and Health Insurance in Maryland, and subsequently in Florida, since 1978. From 1978 until 1987 he served as Commercial Lines Manager of Paul J Sapourn Insurance Associates, Inc. (PJSInc). In 1987 he became President and CEO of PJSInc, a position held until September 1, 2001 when the agency was sold. Under Mr. Sapourn's leadership, the agency won many awards from the insurance companies they were contracted with, including some for good management practices. In twenty-three years as an agency



principal, Mr. Sapourn has no knowledge of any litigation proceeding or legal complaint filed against PJSInc for Agent's Errors and Omissions.

- Resident Florida Licenses Currently Held: Life and Health Agent; Accredited Claims Adjuster.
- Mr. Sapourn has testified in deposition and in court as an expert witness.

Representative Cases in Which Written Opinions, Deposition and/or Court Room Testimony Have Been Given

2007-2008-Melbourne, FL assisted legal counsel in determining agent's standard of care where property coverage limits and protection were inadequate, resulting in substantial coinsurance penalties and uncovered economic loss.

2006-2007- Melbourne, FL adjusted a large fire loss to a shopping center where coverage limits were inadequate and succeeded in obtaining the maximum possible relief from carrier.

2005-Boca Raton, FL reviewed agent's Errors and Omissions case regarding failure to provide proper marine and property coverage. (Verbal opinion)

2005-Published article entitled "Agents Beware: Due Diligence Is Now Required", *Insurance Journal*, March 21, 2005 edition

2004-2005-Florida Division of Financial Services (DFS). Provided counsel for defendant contractor against DFS to eliminate penalties for uninsured subcontractors. (Written opinion and testimony at an administrative hearing).

2004-Federal District Court, Chattanooga, TN. Assisted counsel for the Defendant Insurance Agent against Plaintiff trucking firm for Agent's Errors and Omissions. (Written opinion and testimony in Federal District Court)

2004-Vero Beach, FL. Provided counsel for the Insured against Insurance Company for Wrongful Denial of Property Claim. (Written opinion)

1999-Prince Georges Co, MD. Provided counsel for the Insured against Insurance Company for failing to offer higher Uninsured Motorist limits. (Deposition testimony and testimony in Maryland District Court)

1998-Washington, D.C. Provided counsel for the Insured against Insurance Company for denial of liability coverage. (Deposition testimony and testimony in District of Columbia trial court)