



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

Vice President
Clear Advantage Risk Management
820 N.E. 6th Avenue, Delray Beach, FL 33483
P 561-276-9158, F 561-276-5244
bwinans@cleararm.com
www.ClearAdvantageRisk.com

Highlights: Expert witness and risk management consultant. Extensive risk management, insurance brokerage and insurance coverage experience. Expert witness on insurance agents' errors and omissions (E&O) claims and insurance coverage issues. Have been retained by both defense and plaintiff counsel on over 150 E&O cases in twenty-one states. Author of "Expert Commentary" articles on insurance agents' E&O issues for the International Risk Management Institute (www.IRMI.com). Positions as a captive agent (State Farm), independent insurance broker, insurance agency office manager, corporate risk manager and risk management consultant. Instructor, speaker, and author. Immediate Past President, American Association of Insurance Management Consultants.

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 as described above.
- 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, Target, Toyota, Sony Electronics, Radio Shack, Sunglass Hut, 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 who served our international subsidiaries as well as the insurance personnel at those 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 (acquired by Aon), 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 during a "hard market" insurance cycle.

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
- CPCU in Good Standing, 2024-2025

Author – past ten years

"Thoughts for Agent E&O Defense Counsel," Professional Liability Defense Federation Quarterly, Second Quarter, 2024.

"Documents Defense Attorneys Should Request in Insurance Agent E&O Claim Discovery – Beyond the Customary," Professional Liability Defense Federation Quarterly, Fourth Quarter, 2022.

"Agents: Reach Out to Your 'E&O Tag Team,'" IRMI Expert Commentary, February, 2016.

"Inside an Agent Errors and Omissions Claim on a Business Income Loss," IRMI Expert Commentary, October, 2021.

"Escaping the COVID-19 Agent E&O Vortex," IRMI Expert Commentary, May, 2020.

"More Agent E&O Tips from the Streets in Rhyming Tweets," IRMI Expert Commentary, September, 2019.

"Agent E&O Tips from the Streets in Rhyming Tweets," IRMI Expert Commentary, October, 2018.

"Avoiding Errors and Omissions in Excess and Surplus Lines," IRMI Expert Commentary, May, 2018.

"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.

Instructor and Presenter

- Panel member for Webinar hosted by Insurance Journal, *"E&O Insurance – Common and Emerging Exposures."* November 26, 2023.
- Session leader, "Implementing E&O Risk Management Practices that Increase Agency Sales and Profitability," meeting of the American Association of Insurance Management Consultants, October 22, 2021.
- Panel member for Webinar hosted by Insurance Journal, *"What to Know about Agency E&O."* November 10, 2020.
- Panelist and co-instructor of E&O loss prevention courses for the Florida Association of Insurance Agents, 2013-2021. Approved for four hours of FL insurance 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.
- 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 – Board Member and immediate Past President
- Professional Liability Defense Federation - Member
- Professional Liability Underwriting Society - Member
- Society of Chartered Property Casualty Underwriters – Member
- Windstorm Insurance Network – Fellow, co-chair of the insurance and legal committee, past board member.

Licenses

- Florida General Lines License – 220 -Property and Casualty
- New Jersey Non-Resident Insurance Producer – Personal Lines; Property; Casualty
- Pennsylvania Non-Resident Insurance Producer – Property, Casualty, Accident and Health

Recognitions and Past Professional Association Positions

- Best's Recommended Expert Service Provider – 2022-2025
- 10th Annual Presidential Recognition Award, 2019, Windstorm Insurance Network
- 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

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