

## Curriculum Vitae

### **Robert E. Underdown, AINS, SIA, AIC, ARM**

**Insurance & Risk Management Consultant**

**The Insurance Archaeologist™**

**8030 E. Gary Road, Scottsdale, AZ 85260**

**Phone (480) 216-1364**

**bob@bobu.net**

#### Current

Insurance & Risk Management Consultant

- Expert Witness Insurance & Risk Management
- Nationwide Practice

#### Licenses

- Casualty Producer
- Property Producer
- Accident/Health Producer
- Life Producer

#### Areas of Expertise

Agent/Broker Standards  
Bad Faith Claims Issues  
Broker Compensation  
Claims Handling  
Coverage Opinions  
General Liability Policies

Insurance Industry Standards  
Life Insurance Suitability Opinions  
Risk Management Standards  
Third Party Claims Standards  
Tort Litigation Management  
Workers' Compensation

#### Education

Bachelor of Science, Arizona State University, Arizona

#### Professional Training

Associate in General Insurance (AINS), Insurance Institute of America  
Senior Insurance Adjuster (SIA), General Adjustment Bureau  
Associate in Claims Diploma (AIC), Insurance Institute of America  
Associate in Risk Management Diploma (ARM), Insurance Institute of America

#### Professional Affiliations

Board Member, Arizona Chapter Forensic Expert Witness Association (FEWA)  
Past President, Arizona Chapter Forensic Expert Witness Association (FEWA)  
Past President, Arizona Chapter Risk and Insurance Management Society (RIMS)  
Past Board Member, San Diego Chapter Risk and Insurance Management Society (RIMS)  
Member, Arizona Chapter Risk and Insurance Management Society (RIMS)  
Member, American Association of Insurance Managements Consultants (AAIMCo)  
Member, Forensic & Litigation Support Steering Committee Arizona Society of CPA's

## Experience

Life Insurance Sales & Marketing, Applied Strategies & Counsel, Scottsdale, Arizona

- Marketed individual and Trust-Owned Life Insurance

Structured Settlements Specialist, Structured Financial Associates, Scottsdale, Arizona

- Marketed structured settlements nationwide

Director of Risk Management, Rural/Metro Corporation, Scottsdale, Arizona

- Managed \$20 Million Risk Management program
- Completed due diligence on 60 acquisitions in 48 months
- Negotiated annual stop loss for Group Medical & Disability

Assistant Vice-President, Imperial Corporation, San Diego, California

- Managed special insurance for \$2 Billion loan portfolio
- Implemented Risk Management program for 60 branch offices
- Risk Manager and Assistant corporate agency head

Risk Management and Employee Benefits Manager, City of Escondido, California

- Implemented Risk Management program
- Completed self-funded health insurance, saving \$750,000
- Reported to Finance Director

Risk Management Administrator, City of Phoenix, Arizona

- Implemented citywide Risk Management program
- Reorganized insurance to a competitive bid process
- Reported to Finance Director

Risk Management and Employee Benefits Manager, Smitty's Super Value Stores

- Implemented Risk Management function
- Reported to President of company
- Self-insured workers' compensation, saving \$1 Million

Claims Supervisor, Aetna Cravens-Dargan Insurance Company, Phoenix, Arizona

- Supervised statewide liability claims accounts

Insurance Claims Adjuster, General Adjustment Bureau, Arizona & California

- Branch Claims Manager, El Centro, CA
- Insurance Claims Supervisor, Phoenix, AZ
- Field Claims Adjuster, Phoenix, AZ

Equitable Life of Iowa, Phoenix, Arizona

- Life Insurance Sales

## Other Professional Activities

Speaker for BoomersAZ for search engine optimization

Speaker for Arizona CPA Society Risk Management Seminar

Board Member and Consultant to Arizona Artist Guild

Consultant Business Volunteers for the Arts

Wrote, Produced and Narrated – Rural/Metro Corporate Safety Video

Presented Corporate Risk Training – Orlando, Florida

Presented Corporate Risk Training – Tucson, Arizona

Presented Corporate Risk Training – Columbus, Ohio  
Presented Corporate Risk Training – Rochester, New York  
Compiled and Edited – Rural/Metro Corporate Safety Manual  
Speaker for PRIMA Conference – Tucson, Arizona  
Speaker for Downtown Soroptimist Club  
Speaker for Maricopa County Purchasing Agents Forum