

## CURRICULUM VITAE

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### EXPERIENCE:

**J. Murphy & Associates Inc.**  
**Present**

**2005 –**

38 years insurance coverage evaluation and claim handling experience with emphasis on policy development, writing and interpretation. The last 25+ years have been with several nationally known excess/surplus line carriers. Prior positions held include those of Senior Vice President and Chief Claim Officer.

This experience is now focused on areas of expert testimony, arbitration/mediation, insurance consulting and auditing.

**Caliber One Management Company**

**2000 – 2005**

While Caliber was an operating company, his responsibilities included managing the more complicated coverage and higher exposure claims plus personnel responsibility for a portion of the claim staff. While in run-off responsibilities focused on the capital preservation goals set by the parent company.

**Investor's Insurance Group**

**1993 – 2000**

Major responsibilities focused on coverage analysis and claim handling for two of the company's most important programs, lawyers professional and construction defect. Additionally, was responsible for writing the company's claim handling procedures and attorney guidelines.

**Admiral Insurance Company**

**1978 – 1993**

Concluding position at Admiral was Senior Vice President and Chief Claim Officer with complete responsibility for the day to day management of the entire claim department. Those responsibilities included implementation of the company's claim handling philosophy, reserving philosophy and personnel management of the staff.

Served as Corporate Secretary and a member of the Board of Directors.

**Kemper Insurance Company**

**1975 – 1978**

Workers compensation claim manager with responsibility for multi-jurisdictional workers compensation claims.

**Liberty Mutual Insurance Company**

**1968 – 1975**

Varied adjuster and supervisory positions in both worker's compensation and general liability.

**AREAS OF EXPERIENCE:**

Coverage and claim handling experience includes but is not limited to:

- Auto Liability
- Advertising and Personal Injury
- Chiropractors Professional
- Construction Defect
- First Party Property Damage
- Lawyers Professional
- Long Term Exposure Cases
- Good Faith / Bad Faith
- Medical Malpractice
- Miscellaneous E&O and D&O
- Municipal Liability
- Nursing Home Liability
- Products/Completed Operations
- Standard and Non Subscriber Workers Compensation

**JURISDICTIONAL EXPERIENCE:**

Experience handling cases in the following jurisdictions:

- All 50 states
- Canada
- Commonwealth of Puerto Rico
- Guam
- Virgin Islands

**EXPERT TESTIMONY:**

Will provide expert opinions on behalf of Claimants, Insurers and Policyholders.  
Deposed numerous times as an expert witness and fact witness and has testified in both State and Federal courts.