



***CURRICULUM VITAE***



**OF**

**MICHAEL S. HALE, J.D., CPCU, AAI**

Updated: 08/02/16

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## **EMPLOYMENT HISTORY**

### June 2, 2012 – Present

- President, *Clairmont Advisors, LLC*, Northville, Michigan. Risk management and insurance consulting and expert witness firm.
- President, *Law Offices of Michael S. Hale & Associates, PLC*, law firm specializing in risk management for businesses.
- Managing Director & General Counsel, *360 Risk Management, Inc.* Licensed insurance agency in Northville, Michigan. Responsibilities include production and service of commercial and personal lines accounts and supervision of other producers on coverages and agency standards.

### October 1, 1999 – June 1, 2012

- President & CEO, *Cambridge Property & Casualty, Ltd.*, Livonia, Michigan. In addition to management, responsibilities include production and service of commercial and personal insurance book of business.
- President & CEO, *Law Offices of Hale, Stein, Murphy, Hale & Associates, P.C.*, Livonia, Michigan, a law firm involved in risk management and insurance consulting and advising various trade group members on legal issues.

September 1, 1994 – September 30, 1999: *Plunkett & Cooney, P.C.* Associate Attorney – Insurance Section; Areas of practice focused on insurance coverage litigation related to property, liability, environmental and no-fault automobile policies. Practice also included other areas such as municipal liability, prosecutor with 35<sup>th</sup> District Court and employment law.

June, 1985 – August 31, 1994: *Cambridge Underwriters Ltd.* Part-time and full-time employment as Commercial and Personal Lines Account Executive; Account Manager for National Accounts Division; Account Executive for Association Administration, Inc. (Michigan Association for Child Care Providers); Accounting Department.

## **FORMAL EDUCATION**

J.D., *Cum Laude* - The Detroit College of Law, 1994

B.A. – Hillsdale College, 1989 (major in Business Marketing; minor in English)

## **CERTIFICATIONS AND LICENSES**

Chartered Property Casualty Underwriter (CPCU) (1992). Thirty hours of written exams on the following topics: Risk Management; Legal Environment of Insurance; Commercial Property Insurance; Commercial Casualty Insurance; Insurance Issues and Ethics; Management; Economics; Accounting and Finance; Personal Insurance and Risk Management; Insurance Company Operations.

Accredited Adviser in Insurance (AAI) (1991). Nine hours of written testing over the following topics: Principles of Insurance Production; Multiple Lines Insurance Production; Agency Operations and Management.

Associate in Underwriting (AU). Sat for and passed one part in the three part series on topics involving commercial and personal lines underwriting principles.

Licensed property and casualty insurance producer. Michigan Bureau of Insurance; 1986 and 2000.

Licensed life, health and accident producer. Michigan Bureau of Insurance, 1986 and 2010.

Licensed attorney and counselor. Admitted to practice in Michigan state courts, November, 1994; the United States District Court for the Eastern District of Michigan; the 6<sup>th</sup> Circuit Court of Appeals.

## **AWARDS**

- 2013 *Young Presidents Organization* Midwest Regional Award for Leadership.
- 2008 *In-House Counsel of Year and Leaders in the Law* – Award Presented by *Michigan Lawyers Weekly* and *Michigan In-House Counsel* publications.
- 2004 Recipient of *Heart of a Child Award* for *pro bono* legal services to Detroit Institute for Children.
- Society of Certified Insurance Counselors *20 Year Recognition for Maintaining Certified Insurance Counselor Designation (CIC).*

## **LECTURES, COURSES AND SEMINARS PRESENTED**

- Speaker: City of Benton Harbor – *Legal and Employment Updated*, November 15, 2014, Benton Harbor, Michigan.
- Speaker / Presenter: National webinar for attorneys - *Commercial Real Estate Risk Mitigation and Insurance*. Strafford Webinars, April 3, 2014.

- Speaker: *Legal and Risk Management Update for Michigan Montessori Schools*. Dearborn Heights Montessori School, Livonia Montessori School and Plymouth Canton Montessori School staff; March 21, 2014, Dearborn Heights, Michigan.
- Speaker: *Common Insurance Coverage Issues and How To Protect Your Clients*. Homeward Bound Series for Institute of Continuing Legal Education; February 6, 2004, Plymouth, Michigan.
- Speaker: *Protecting Your Assets By Avoiding Common Insurance Errors*. Michigan Financial Companies CPA Program; October 9, 2013, Southfield, Michigan.
- Speaker: *E & O Risk Management Seminar – Best Practices to Protect Your Clients and Yourself*. Consolidated Underwriting Alliance Ltd. (CUAL) Group of Agents and Insurers; September 10, 2013, Troy, Michigan.
- Past Adjunct insurance faculty member at Lawrence Technological University, Southfield, Michigan (1998 - 2008)(periodic); Courses taught:
  - Chartered Property and Casualty Underwriter 510 (Foundations of Risk Management and Insurance)(most recent: Fall, 2008)
  - Chartered Property and Casualty Underwriter – CPCU 5 (Insurance Company Operations)
  - Insurance Principles - INS 21 (Property and Liability Insurance Principles)
  - Associate in Claims - AIC 36 (Commercial Casualty Practice)
- Speaker: Michigan Bar Association Real Property Law Section. *Threading the Needle: Negotiating and Drafting Insurance Requirements Provisions in Leases, Mortgage Documents and Other Real Estate Contracts.*” Thompsonville, Michigan, July 12, 2013.
- Speaker: Grand Traverse Bar Association. *Common Insurance Issues and Agent Responsibility*, May 13, 2011.
- Speaker: Lansing Bar Association. *Common Insurance Issues and Agent Responsibility*. Winter, 2010.
- Speaker: Michigan Association of Certified Public Accountants, *Succession Planning Risk Management – Protecting Your Firm and Yourself*. Mt. Pleasant, MI, August 20, 2010.
- Speaker: Corn Marketing Program of Michigan. *Update on Directors’ and Officers’ Liability*. June 24, 2010, Lansing, Michigan.
- Speaker: 401(k) Legislative Update. *5 Ways to Cover Your Business Insurance Needs*. June 2, 2010, Oakland Hills Country Club, Birmingham, Michigan.

- Speaker: Certified Restoration Dry Cleaning Network (CRDN) 2010 Convention. *Protecting Your Investment.*” April 30, 2010, Carlsbad, California.
- Speaker: *Insurance Coverage Issues for Elder Law Attorneys.* State Bar of Michigan - Elder Law and Disability Section, March 26, 2010, Plymouth, Michigan.
- Speaker: *Insurance Coverage Issues for Your Law Firm Clients.*” Law Firm of Varnum Riddering, Novi, Michigan, May 3, 2010.
- Speaker: *Insurance Coverage Issues Facing Clients of Business Law Firms.*” Rochester Hills Bar Association, Rochester Hills, Michigan, November 17, 2009.
- Speaker: *Insurance Coverage Issues Facing Probate Law Practitioners.*” Macomb County Bar Association, Clinton Township, Michigan, April 3, 2009.
- Speaker: *Common Insurance and Indemnity Issues and Update on Insurance Market.*” Law Firm of Clark Hill, Birmingham, Michigan, March 21, 2009.
- Speaker: *Child Care and School Risk Management, Insurance and Legal Issues.*” Livonia, Michigan, March 7, 2009.
- Speaker: *Common Insurance and Indemnity Issues and Update on Insurance Market.* Law Firm of Dykema, Bloomfield Hills, Michigan, February 27, 2009.
- Speaker: *Update on Employment Practices Liability.* Appletree Learning Centers Franchisee Meeting; Grand Rapids, Michigan, October 23, 2008.
- Speaker: *Real Estate Insurance Issues.* Elder Law and Disability Rights Section State Bar of Michigan Fall Conference, September 25, 2008. Co-presented with attorney Harley Manela.
- Speaker: *Common Issues in Commercial and Personal Insurance,* Estate Planning Section of State Bar of Michigan, June 13, 2008.
- Speaker: *Common Insurance Issues with Commercial Leases,* Giamarco, Mullins & Horton, P.C., Troy, Michigan, April 22, 2008.
- Speaker: *Employment Law and EEOC Compliance and Risk Management,* MollerTech LLC, Shelby Township, Michigan, February 22 and 23, 2008.
- Speaker: *Risk Management Update for Child Care Professionals.* Detroit Diesel Child Care Center, Detroit, Michigan, February 20, 2008.
- Speaker: *Legal Issues Update.* Macomb County Directors Meeting, February 7, 2008.

- Speaker: *O'Reilly Rancilio, P.C. Property Insurance Coverage Issues for Michigan Attorneys*, February 13, 2008, Sterling Heights, Michigan.
- Speaker: *Webinar – Property Lease Insurance Issues*. Attorneys throughout Michigan, January 15, 2008.
- Speaker: *Building a Better Lease Agreement*. Bodman Law Firm, Troy, Detroit and Charlevoix offices. Bloomfield Hills, Michigan, January 10, 2008.
- Speaker: *Webinar – Workers' Compensation Coverage and Cost Savings Tips*. Cambridge Consulting Group, November 14, 2007.
- Speaker in Seminar Series Over 7 Weeks: *Certified Restoration Dry Cleaners Network. Avoiding Common Property & Casualty Pitfalls*. September – November, 2007, Huntington Woods, Michigan.
- Speaker: *Insurance Issues and Risk Management for Child Care and Schools*. Michigan 4 C's – July 6, 2007, Detroit, Michigan.
- Speaker: *Insurance Pitfalls for Dry Cleaners*, June 8, 2007, Las Vegas, Nevada.
- Speaker: *Insurance Pitfalls for Businesses in 2007*. Michigan Association of CPA's, March 30, 2007, Troy, Michigan.
- Speaker: *Insurance Coverage Issues for the Real Property Lawyer*. Law firm of Dawda, Mann, Mulcahy & Sadler PLC, Bloomfield Hills, Michigan.
- Speaker: *Negotiating Insurance Provisions in Lease Agreements*. State Bar of Michigan Real Property Section, January 18, 2007.
- Speaker: *Employment Risk Management*. The Dako Group, Inc., November 14, 2006.
- Speaker: *Business Interruption Insurance*. Michigan Association of CPA's, Livonia, Michigan, April, 2005
- Speaker: *Update on Insurance Market 2005*. Clients of Law Offices of Wright, Penning & Beamer, P.C., December 2, 2004, Farmington, Michigan.
- Speaker: *Property and Liability Insurance Primer for Attorneys*. Sommers, Schwartz, Silver & Schwartz, P.C., July 12, 2004, Southfield, Michigan.
- Speaker: *Executive Liability in 2004*. Michigan Association of Certified Public Accountants, June 30, 2004, Livonia, Michigan.

- Keynote Speaker: *Understanding Insurance: What Real Estate Lawyers, Lenders, Owners, Tenants and Developers Need to Know About Policies, Coverage, Endorsements and Basic Terms*. State Bar of Michigan – Real Property Section; March 18, 2004, Birmingham, Michigan.
- Speaker: *Executive Liability in 2003*. Michigan Association of Certified Public Accountants, November 21, 2003, Troy, Michigan
- Speaker: *Mold Insurance Coverage Issues*. Combined seminar with Plunkett & Cooney, P.C. – April 10, 2003, Troy, Michigan.
- Speaker: *Insurance is Not for Sissies in Today's Economy*. Combined seminar on risk management and insurance for technology companies (co-sponsored with Plunkett & Cooney, P.C. and Plante Moran, P.C.) October 15, 2002, Ford Field, Detroit, Michigan
- Speaker: *Essentials of Legal Liability*. Certified Insurance Counselor Program (periodic).
- Speaker: *Agent's Legal and Ethical Responsibilities*. Certified Insurance Counselor Program (periodic).
- Speaker: *Agent's Errors and Omissions Coverages*. Certified Insurance Counselor Program (periodic).
- Speaker: *Insurance is Not for Sissies in Today's Economy*. Precision Metalforming Association – East District of Michigan, April 18, 2002, Center Pointe, Michigan.
- Speaker: *Documentation Could Make or Break You*. Michigan Association for Child Care Providers, March, 2002, Saginaw, Michigan.
- Panelist: *Rethinking Real Estate Issues After September 11, 2001*. ICLE Homeward Bound Series, February 7, 2002, Bloomfield Hills, Michigan.
- Panelist: *All Industry Day* – Society of CPCU. November 7, 2001, Detroit, Michigan.
- Speaker: *Insurance Agent's Errors and Omissions and Property Insurance* – October 31, 2001
- Speaker: *Risk Management Principles* – UAW-Ford Child Development Center. September 22, 2001, Livonia, Michigan.
- Speaker: *Insurance Agent's Errors and Omissions and Property Insurance*. Dickinson Wright, LLP, September 20, 2001, Bloomfield Hills, Michigan.
- Speaker: *Legal and Risk Management Protections* – International Association of Restoration Dry Cleaners. June 15, 2001, Huntington Woods, Michigan.

- Speaker: *Essentials of Property and Builder's Risk Insurance* – Michigan Bar Association Real Property Section, March, 29, 2001, Bloomfield Hills, Michigan.
- Speaker: *Private Parts: Complying with Privacy Regulations* – Michigan Association of Insurance Agents, Traverse City, Michigan, February, 2001.
- Speaker: *Bad Faith and Emerging Insurance Coverage Issues in Michigan* – Lorman Educational Services, December 8, 1999, Bloomfield Hills, Michigan.
- Speaker: *Employment Issues Incident to the Residential Care Field* - Michigan Assisted Living Association Conference, June 1999, Lansing, Michigan.
- Speaker: *Contractual Indemnity and Additional Insured Issues* – Willis Agency, April 20, 1999, Southfield, Michigan.
- Speaker: *Legal Environment of Michigan Insurance Agents* – Willis Insurance Agency, March 31 1999, Southfield, Michigan.
- Speaker: *Buying, Selling or Leasing Real Property* – Michigan Assisted Living Association Conference, June 3, 1998, Lansing, Michigan.
- Speaker: *What's Happening in Michigan Insurance Law* – Cambridge Group, Inc., January 5, 1998, Livonia, Michigan.
- Speaker: *An Independent Insurance Agent's Guide to Limiting the Errors and Omissions Exposure* – Meadowbrook Insurance Agency, August 18, 1997, Southfield, Michigan.
- Speaker: *Legal Methods of Ownership and Operation in the Residential Services Field* – June 10, 1997, Michigan Residential Care Association Conference, Lansing, Michigan.
- Speaker: *Current Case Law on Employee Leasing* – Detroit Underwriters Association, November 6, 1996, Berkley, Michigan.
- Speaker: *Legal Environment of Michigan Insurance Agents* – Independent Insurance Agents of Alpena, October 9, 1996, Alpena, Michigan.
- Speaker: *Insurance Agent Seminar on Employee Leasing* – Kapnick Insurance Agency, May 3, 1996, Adrian, Michigan.
- Speaker: *Principles of Health Insurance* – Certified Professional Service Representative Program, 1992/1993, Frankenmuth, Michigan.
- Adjunct insurance instructor and coordinator - Cambridge Insurance Institute - *Accredited Adviser in Insurance* Program, Livonia, Michigan.

- Accredited Adviser in Insurance 81 (1989 – 1990)



- Accredited Adviser in Insurance 82 (1989 – 1990)
- Accredited Adviser in Insurance 83 (1989 – 1990)

### **LAW REVIEW ARTICLES PUBLISHED AS ATTORNEY**

- *Detroit College of Law at Michigan State University Law Review* 1998 – 3 DCL at MSU L. Rev 891.
- *Wayne Law Review Insurance Survey* 1997 – 43 Wayne L. Rev 033 (co-author).
- *Wayne Law Review Insurance Survey* 1996 - 42 Wayne L. Rev 1007 (co-author).

### **COLUMNS, BOOKS AND ARTICLES PUBLISHED OR CITED IN**

- *Packing Your Parachute*, Clairmont Insurance & Risk Publications, July 2016
- *We are Writing to Confirm ~~Your~~ Our Reservation*, State Bar of Michigan Insurance & Indemnity Section, April 2016.
- *Monkey in the Middle. The Anatomy of an Insurance Agent Errors & Omissions Claim*. State Bar of Michigan Insurance & Indemnity Section, January 2016.
- *Michigan Bar Association Insurance & Indemnity Section Treatise* “Monkey in the Middle: The Anatomy of an Insurance Agent Errors & Omissions Claim,” Winter 2016.
- *Michigan Lawyers Weekly*, 2014 Verdicts and Settlements and article on uninsured fire damage, August, 2014.
- *Michigan Agent Magazine*, “In the Know” – “MIC Corrosion: Another Reason to Avoid Sprinkler Warranties in Property Insurance Policies,” November, 2014.
- Editor of *Clairmont Insurance & Risk Advisor*, a monthly publication on risk management and insurance related topics. July, 2012 – Present (currently distribution of 800+).
- *Michigan Agent Magazine* – “Personal Liability of Officers and Employees for Accidents and Incidents.” December, 2013.
- *Michigan Bar Journal* - “Drafting Insurance Requirements Provisions in Leases, Contracts and Mortgage Documents – What You Don’t Know Can Hurt You” (October, 2013).
- *Michigan Lawyers Weekly* – “Employee or Independent Contractor? Misclassification Could Cost Employers,” (quoted in article, June 4, 2013).
- *How Much Liability Insurance Do I Need? When Even Bankruptcy Will Not Get You Out of It*. Cambridge Property & Casualty publications, April, 2012.

- *Insured v. Insured Exclusions and D & O Policies*. Cambridge Property & Casualty publications, May, 2012
- *Cash Is King*. Entrepreneurs Organization Newsletter, April, 2012.
- *Objection! The Policy Speaks for Itself...* “Michigan Lawyers’ Weekly – Article of the Week, August 17, 2009.
- “Have You Read Your Insurance Policy? Michigan Court of Appeals Clears Way for Major Issues for Policyholders.” *Michigan Lawyers’ Weekly* – Article of the Week, February 23, 2009.
- “Landlord-Favored Commercial Insurance, Indemnity Provisions Need Careful Negotiation.” *Michigan Lawyers’ Weekly* – Article of the Week, January 14, 2008).
- Co-author - *Insurance & Risk* (2003)(206 pages). Cambridge Group Publication, review by *Michigan Lawyers Weekly*.
- “Insurance Issues in the Short-Term Rental of Cars and Trucks,” *Michigan Lawyers Weekly*, July 12 , 2004.
- “Would Your Bank Protect You in the Event of a Forgery,” – *The Insurance & Risk Management Report*, August, 2003.
- Institute for Continuing Legal Education (ICLE) publication *Michigan Insurance Law and Practice* – authored chapter “Insurance Agents.”
- “How to Survive a Hard Insurance Market.” *Michigan Lawyers Weekly*, July 2003.
- “Expert Tips for Negotiating Favorable Renewals” – *Corp! Magazine*, Winter, 2003.
- “Insurance Coverage Concerns in Lender-Borrower Relationships” - *Michigan Real Property Review*, Winter, 2002.
- “Insurance Programs – What Should I Be Telling My Client” – *Michigan Lawyers Weekly*, April 29, 2002.
- “Sorry Employer – Your Company Vehicle’s License Plate Has Been Confiscated,” *The Insurance and Risk Management Report* – Volume 18, June, 2001.
- “Utilizing Arbitration Provisions in the Employment Setting,” *The Insurance and Risk Management Report*, November, 2000.
- Co-author - *Always & Nevers: Your Comprehensive Guide to Commercial Property and Casualty Insurance Programs*. 2000 (206 pages)(Cambridge Group Publication).

- “Keeping Pace with the Millennium - Insurance Programs for Computer and Technology Companies” – *The Insurance and Risk Management Report*, Volume 18, Spring 2000.
- “Domestic Employees and Workers’ Compensation Coverage” – *Michigan Agent*, February, 2000.
- “Risk Management Techniques for EPL” – *Michigan Agent*, November, 1999.
- Plunkett & Cooney, P.C. insurance section quarterly newsletter editor, 1995-1999.
- “Addressing the Employment Practices Exposure” – *The Insurance and Risk Management Report*, Volume 16, Fall 1999.
- “Agent Sued For Failing to Advise About Inadequate Underinsured Motorists Coverage,” *Michigan Agent*, May 1999.
- “Can Your Insureds Afford to be Without Employee Benefits Errors and Omissions Coverage?” *Michigan Agent*, February 1999.
- “Misrepresentation on Application Changes No-Fault Policy from Noncoordinated to Coordinated,” *Michigan Agent*, October 1998.
- “Insurance Company Did Not Have Duty to Inform Insured About Mistake on Certificate” – *Michigan Agent*, September 1998.
- “The Independent Insurance Agent Represents Who?” – *Michigan Agent*, July / August 1998.
- “Agent’s Issuance of Certificate Does Not Make Insurer Liable” – *Michigan Agent*, June 1998.
- “Tanker-Trailer Qualified As Special Mobile Equipment Covered Under CGL,” *Michigan Agent*, May 1998.
- “Understanding Coverage for Punitive / Exemplary Damages” – *Michigan Agent*, March 1998.
- “Umbrella Policy Covers Discrimination” – *Michigan Agent*, January 1998.
- “Michigan Insurance Agent Law Quick Reference Guide” – Plunkett & Cooney, P.C., January 1998.
- “Michigan Property Insurance Law Quick Reference Chart” – Plunkett & Cooney, P.C., December 1997.

- “User of Premises Liable for Failure to Obtain Appropriate Coverage for Additional Insured” – *Michigan Agent*, December 1997.
- “Title Insurance Law Michigan State Profile” – Plunkett & Cooney, P.C., November 1997.
- “Uniform Unclaimed Property Act Applies to Agents” – *Michigan Agent*, October 1997.
- “Agent Owed Duty to Injured Third Party; Mistake on Certificate Not Binding” - *Michigan Agent*, September 1997.
- “Injured Claimants Can Sue Agency for Mistake on Certificate” – *Michigan Agent*, September 1997.
- “Long Standing Relationship Alone Deemed Not Sufficient to Create Special Relationship” – *Michigan Agent*, July/August 1997.
- “Significant Modifications to Michigan’s No-Fault Act Now Effective” – *The Insurance Report*, Summer 1997.
- “Dealing with Company Rejection – When an Insurer and Independent Agency Part Ways” – *Michigan Agent*, June 1997.
- “Michigan Law Profile for Agents” – *Michigan Agent* (May 1997).
- “Withholding Key Information or Surplus Lines Application Precluded Coverage” – *Michigan Agent*, March 1997.
- “Court Allows Recovery Under Both Uncoordinated No-Fault Policy and Health Insurance Policy” – *Michigan Agent*, February 1997.
- “The Homeowners’ Liquor Liability Exposure after *Allstate v. Keillor*” – *Michigan Agent*, November 1996.
- “Appeals Court Decides in Favor of the Agent in Special Relationship Case” - *Michigan Agent*, October 1996.
- “Who Does The Michigan Independent Insurance Agent Represent After *Mayer vs. Auto-Owners* - Insurer or Insured?” *Michigan Agent*, February/March 1996.
- “The Economic Loss Doctrine & The CGL: Confusing Disappointments with Disaster” - *CPCU Journal*, September 1995.
- “Legal Issues Incident to the Employee Leasing Exposure: An Update For Michigan Insurers and Their Agents” – Cambridge Group Publications, April 1995.

- “Analyzing Your Exposure For Damage to Leased Real and Personal Property” - *The Insurance Report*, February 1994.