

Richard Legere
Summary of Education and Professional Experience

Academic Experience:

BA, Bennington College, Bennington, VT, 1978. Major: Literature and Languages, Concentration in Poetry and Creative Writing.

MBA Classes at the University of Puget Sound, Seattle, WA, at the Seattle campus. Night school classes in economics, organizational design, and marketing.

Associate in Risk Management designation granted in the early 1990's. The following courses are required to earn the Associate in Risk Management (ARM) designation:

ARM 54—Risk Assessment: *Risk Management Programs; The Risk Management Process; Legal Foundations of Liability Loss Exposures; Assessing Property, Liability, Personnel, and Net Income Loss Exposures; Management Liability and Corporate Governance; Forecasting; Cash Flow Analysis.*

ARM 55—Risk Control: *Controlling Property, Personnel, Liability, and Net Income Loss Exposures; Intellectual Property Loss Exposures; Criminal Loss Exposures; Disaster Recovery for Property Loss Exposures; Understanding Claim Administration; Fleet Operations Loss Exposures; Environmental Loss Exposures; Understanding System Safety; Motivating and Monitoring Risk Control Activities.*

ARM 56—Risk Financing: *Insurance as a Risk Financing Technique; Reinsurance and Self-Insurance; Retrospective Rating Plans and Captive Insurance Companies; Finite and Integrated Risk Insurance Plans; Capital Market Products; Forecasting Accidental Losses; Accounting and Income Tax Aspects; Claim Administration; and Allocating Risk Management Costs.*

College Level Science Courses: Intro Biology and Advanced Biology, Morphology, Taxonomy, Organic Chemistry, Science and Ethics, Physics, Inorganic Chemistry, Genetics.

Won a Research Externship to study for a quarter at Harvard Medical School's LHRRB, under Dr. Darwin Keichline and Dr. Claude Villee. Participated in laboratory experiments in the LHRRB's DNA research program that was jointly sponsored with the MRC Labs in England under the overall direction of Francis Crick.

Research Assistant attribution on published LHRRB paper: ***“Structure of eukaryotic chromatin. Evaluation of periodicity using endogenous and exogenous nucleases.”*** Keichline LD, Villee CA, Wassarman PM. *Biochim Biophys Acta.* 1976 Feb 18; 425(1):84-94. PMID: 1247619 [PubMed - indexed for MEDLINE]

Advanced High School Level Science Courses: AP Biology. Also won National Science Foundation Award to attend a summer study program at the Foundation for Research on the Nervous System (FRNS), the Fenway, Boston, under the direction of Dr. Claude Villee and Dr. Alan Natapoff.

FRNS Summer School Curriculum: Neural biology and neural biology lab work with Dr. Villee. Dr. Natapoff taught SAPIENS – Seven Abstract Principles of Elementary Natural Sciences which was Dr. Natapoff's mathematical modeling of basic scientific phenomena. The NSF award also allowed me to take a survey class in quantum mechanics at MIT.

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Computer/Electrical Engineering Experience:

For two full years before I entered Bennington College and then as a summer job during college, I worked at the Analogic Corporation in Wakefield, MA. (1973 -1974, 1975)

Analogic made ADA (analog to digital to analog) processors and display panel meters and other measurement display devices. I was a bench technician. That means I troubleshoot printed circuit boards that were defective and fixed the problems in the IC chips and component parts: diodes, resistors, or within the printed circuit boards, defective solder and etch connections, and in or on the nixie tubes and LED displays.

I then worked as a prototype circuit board builder and built ADA circuit boards for the engineers working on the first commercial bar code scanner and the first CAT/Tomographic scanner for GE /Siemens. I also built and wired in environmental burn in chambers.

I have also worked on an errors and omission insurance program for forensic engineers.

Other Relevant Professional Experience:

See **insurance** resume. As an underwriter, you are expected to either have or know how to obtain, a wide knowledge on vast number of commercial occupations and industries in order to assess risk exposures and profitability.

My area of expertise over the past decade or so is professional liability. That includes all forms of errors and omission liability, director and officer liability, fiduciary and malpractice insurance.

Real Estate: I am knowledgeable about Real Estate Errors and Omissions liability and claims issues including Realtors and Appraisers. I was hired and relocated from Seattle to create the real estate product portfolio for a major insurer in the Hartford area. I was also the insurance broker for Windermere Real Estate in Seattle, WA. Windermere is the largest Realtor in the Pacific NW. I was also the program underwriting designee and manager of the Western Realtors and Alaskan Realtors programs sponsored and underwritten by CIGNA.

Terrorism Exposure Assessments: I was also hired to create the Security Guard liability insurance product portfolio for a major insurer in the Hartford area. Prior to the 9-11 attack, I did a number of terrorism exposure assessments in order to determine acceptable risks for this product portfolio. I did do a formal exposure assessments (PML (probable maximum loss) and cascading consequential loss assessments) on airport facilities and determined they were not able to be insured under this program. But in all honesty, we never anticipated or envisioned the kind of attack or the magnitude of loss as the one on the World Trade Centers from Al Qaeda.

Energy Analyst: While in college I got a work/study job as an Energy Analyst for ThERM, a VT based consulting company that worked with non-profits educational institutions and hospitals to reduce their energy use and costs. I was originally hired to hand plot on graph paper the 15 minute peak kilowatt usage data for each day for Bennington College from Central VT Power for the past two years.

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After a day or two, it was clear that this was going to take an enormous amount of time. Digital Equipment Corporation had just donated new computers to the college, so I had a friend who was literally a computer genius write a computer histogram (bar graph) program. I got the college to agree to let me hire a group of work study students to log in the data. I then wrote all of the energy and conservation analysis reports for ThERM from the peak KWH data and became basically their de facto data processing center.

Recent Representative Insurance and Risk Management Speaking Engagements:

NJ Bar Association. CE lecture on Lawyers E&O, risk prevention and risk management.

REBNY, Real Estate Board of NY, Manhattan. Gave a number of CE lectures on Realtors E&O, risk prevention and risk management issues.

Speaker at various Temporary Help Conventions on errors and omissions, risk management and employee benefit liability issues, proper contracts for temp help and consulting service engagements.