CURRICULUM VITAE

MICHAEL W. GAY
CPCU, AAI, AAI-M, AINS, AIS, ARM, CRIS, RMPE (ARM-P)

2014 Emilia Court
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SUMMARY OF QUALIFICATIONS

Michael W. Gay is a property and casualty insurance professional with over forty years of experience in underwriting, brokerage, program administration, and risk management. He has held senior executive and leadership roles with insurers, managing general agents, and retail agencies, and has been continuously engaged as a consultant, educator, and expert witness since 2008. Mr. Gay holds multiple advanced insurance designations (AAI, AAI-M, AINS, AIS, ARM, ARM-P, CPCU, CRIS). He has authored or co-authored numerous continuing education courses, articles, and a book on insurance and risk management. He has served as a consulting and testifying expert in state and federal litigation involving agent and broker duties, analysis of insurance policies and insurance programs, insurance-to-value and valuation practices, specialty program design, and related insurance industry standards of care.

PROFESSIONAL EXPERIENCE

Consultant / Expert Witness / Continuing Education Instructor
Michael Gay Consulting LLC, High Point, North Carolina
January 2008–Present

Commercial Lines Producer – Freelance
Olde Town Insurance Agency, Inc., High Point, North Carolina
June 2023–Present

National Sales Manager, Insurance (USA)
Volvo Insurance Services, LLC, Greensboro, North Carolina
September 2021–May 2023

National Sales Manager, Coach & Insurance
Volvo Financial Services, LLC, Greensboro, North Carolina
January 2015–September 2021

Business Development Manager, Coach
Volvo Financial Services, LLC, Greensboro, North Carolina
March 2012–January 2015

Insurance Programs Manager
Volvo Financial Services, LLC, Greensboro, North Carolina
June 2011–January 2015

Sales Manager
Volvo Insurance Services, LLC, Greensboro, North Carolina
April 2008–June 2011

Director of Marketing
Carolina Insurance Service, Inc., Winston-Salem, North Carolina
November 2005–April 2008

President
VisionWorks Ministries, Inc., High Point, North Carolina
June 2003–November 2005

Executive Director
Hank Williams Ministries, Inc., Asheboro, North Carolina
June 2003–November 2005

President
Public Risk Underwriters, Inc., High Point, North Carolina
September 1998–June 2003

President
Olde Town Insurance Agency, Inc., High Point, North Carolina
December 1992–August 2004

President
Central State Bank Insurance Agency, Inc., High Point, North Carolina
December 1992–June 1994

Property and Casualty Insurance Instructor
Continuing Education Seminars of North Carolina, Inc., Winston-Salem, North Carolina
April 1991–December 2019

Executive Vice President of Underwriting
K&K Specialties, Inc., Greensboro, North Carolina
April 1990–November 1992

Executive Vice President / Chief Underwriting Officer
AIC Insurance Group, High Point, North Carolina
May 1985–April 1990

President
AIC Technical Services, Inc., High Point, North Carolina
May 1983–April 1990

Where dates overlap, the responsibilities and positions were concurrent.

EDUCATION & PROFESSIONAL DESIGNATIONS

Degrees

- **Master of Arts in Religion (M.A.R.), Summa Cum Laude**, 2009
  Liberty Theological Seminary, Lynchburg, Virginia
- **Bachelor of Science in Interdisciplinary Studies (B.S.), Summa Cum Laude**, 2005
  Liberty University, Lynchburg, Virginia

Professional Designations

- **Associate in Insurance (AINS)**, 2025
  The American Institute for Property and Liability Underwriters, Malvern, Pennsylvania
- **Accredited Advisor in Insurance – Management (AAI-M)**, 2018
  The American Institute for Property and Liability Underwriters, Malvern, Pennsylvania
- **Associate in Risk Management – Public Entities (ARM-P)**, 2017
  The American Institute for Property and Liability Underwriters, Malvern, Pennsylvania. (Designation renamed RMPE in 2025)
- **Associate in Insurance Services (AIS)**, 2016
  The American Institute for Property and Liability Underwriters, Malvern, Pennsylvania
- **Accredited Advisor in Insurance (AAI)**, 2014
  The American Institute for Property and Liability Underwriters, Malvern, Pennsylvania
- **Construction Risk and Insurance Specialist (CRIS)**, 2010
  International Risk Management Institute, Dallas, Texas
- **Chartered Property and Casualty Underwriter (CPCU)**, 1990
  The American Institute for Property and Liability Underwriters, Malvern, Pennsylvania
- **Certified Insurance Counselor (CIC)**, 1986 (credentialing no longer maintained)
  National Alliance for Insurance Education and Research, Austin, Texas
- **Associate in Risk Management (ARM)**, 1985
  The Insurance Institute of America, Malvern, Pennsylvania

LICENSES & CERTIFICATIONS

Resident (North Carolina) Insurance Licenses

Property and Casualty Insurance Agent
Surplus Lines Broker
Life and Health Insurance Agent

Non-Resident Insurance Licenses

Non-resident property and casualty producer/broker licenses held in the following states through January 1, 2025:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New

Hampshire, New Jersey, New Mexico, New York, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

Several of these licenses remain current. Current status is available upon request.

Continuing Education Instructor

Approved Property and Casualty Continuing Education Instructor – North Carolina and numerous other states.

PROFESSIONAL MEMBERSHIPS & AFFILIATIONS

- American Association of Insurance Management Consultants (AAIMCo) – Professional Member
- Appalachian State University, Brantley Risk and Insurance Center – Guest Lecturer
- Campbell University, Lundy-Fetterman School of Business, Risk Management Institute – Board of Directors
- Campbell University, Lundy-Fetterman School of Business, Risk Management Institute – Board of Directors Secretary
- Campbell University, Lundy-Fetterman School of Business, Risk Management Institute – Guest Lecturer
- Fayetteville State University, Broadwell College of Business and Economics – Guest Lecturer
- Independent Insurance Agents & Brokers of America (IIABA) – Faculty Member, Virtual University Insurance Coverage Expert
- Insurance Literacy Institute – Recipient, The Insurance Quality Mark
- Society of Chartered Property and Casualty Underwriters (CPCU) – Member
- Society of CPCU, Speakers Bureau – Speaker
- Society of CPCU, Mentoring Program – Mentor
- Society of CPCU, Piedmont Triad Chapter – Past President
- Former Board Member, Piedmont North Carolina CPCU Society Chapter (November 2020–January 2026).
- The Academy of Insurance – Course Instructor

COURSE GUIDES & EDUCATIONAL PUBLICATIONS

Course guides and publications written for and copyrighted by Continuing Education Seminars of North Carolina, Inc., Winston-Salem, North Carolina, and/or Academy of Insurance, Wells Media Group, San Diego, California.

- Additional Insureds: Tips, Techniques, and Traps
- Adjuster's Flood Insurance Course
- Advanced Personal Lines Coverages
- Agent's Certified Flood Course
- Basics of Claims Adjustment
- Boiler and Machinery Insurance, Part 1
- Boiler and Machinery Insurance, Part 2
- Business Income Insurance
- Businessowners Policy
- Businessowners Policy: 1997 Form
- Catastrophe Planning
- Commercial Automobile
- Commercial Automobile Business Auto Policy
- Commercial Automobile Garage Policy
- Commercial Crime Insurance
- Commercial General Liability
- Commercial General Liability: 1996 Policy Form Update
- Commercial General Liability: 1999 Update
- Commercial General Liability Endorsements: Availability and Usage
- Commercial General Liability Insurance: Part 1
- Commercial General Liability Insurance: Part 2
- Commercial Property
- Danger – Sharp Curve Ahead: The MCS-90 Endorsement, the Agent, and the Motor Carrier
- Directors and Officers Liability Insurance
- E-Coverage: Covering the Liabilities of a Wired World
- E-Risk: Liability in a Wired World
- Employment Practices Liability Insurance
- Fidelity and Surety Bonds
- Fire Investigation
- Fire – Origins and Causes
- Flood Insurance – Agents and Adjusters Seminar, The NFIP General Property Form
- Flood Insurance – The Dwelling Policy
- Home-Based Business Coverages: Coverages and Concerns
- Homeowners 2000
- Homeowners Insurance
- Identifying and Fighting Insurance Fraud
- Insurance and Claims Issues Involving Mold
- Insurance Strategies for Disasters
- Insurance Strategies for Terrorism Exposures
- Insurance Strategies for Wrap-Ups
- Insurance to Value: Residential Construction
- Insuring Garage Operations
- Insuring the Lease Exposure: Personal Property Leases
- Insuring the Lease Exposure: Real Property Leases
- Insuring Truckers and Commercial Fleets
- Language versus Logic: Knowing When to Argue Policy Language or Logic
- Liability Claims Adjustment

- Liability Coverages and Claims Investigations
- Liability Exclusions: The Problems They Create
- Mold: Concerns Confronting the Insurance Industry
- Personal Inland Marine and Watercraft Coverages
- Problem Issues in CGL Forms
- Professional Liability Insurance
- Property Loss Adjustment, Part I
- Property Loss Adjustment, Part II
- Recreational Vehicle Coverages
- Reinsurance: An Introduction
- The CGL Insurance Policy: 1999 Update
- Umbrella Liability Insurance
- Underwriting: Principles and Practices
- Workers Compensation: 1992 Policy Update
- Workers Compensation / Employers Liability Insurance
- Workers Compensation Rating

BOOKS, ARTICLES & PRESENTATIONS

- Michael Gay, *Certificates of Insurance: The Good, the Bad, and the Ugly!* Independent Agent Magazine, 07/28/2023.
- Michael Gay, *Danger – Language v. Logic: Knowing When to Argue Policy Language or Logic.* Academy of Insurance, 2024.
- Michael Gay, *Language v. Logic: Making the Most Compelling Insurance Coverage Argument.* Mecklenburg County, NC Bar Association, 02/24/2021.
- Michael Gay, *Pros Versus Cons of Insurance Agent Continuing Education and Advanced Insurance Designations.* Spot On Insurance (ILSA LLC), 09/14/2017.
- Michael Gay, *Danger – Sharp Curve Ahead: The MCS-90 Endorsement, the Agent, and the Motor Carrier.* Academy of Insurance, 2024.
- Michael Gay, *Danger – Standards of Care for Agencies. What Are Your Responsibilities.* Academy of Insurance, 2025.
- Michael Gay, *Danger – Stay in Your Lane.* Independent Agent, 2026.
- Michael Gay, *Stay in Your Lane.* Insurance Illustrated, 08/07/2026.
- Michael Gay, *Stay in Your Lane – Part 1.* Insurance Journal, 08/12/2026.
- Michael Gay, *Stay in Your Lane – Part 2.* Insurance Journal, 08/19/2026.
- Michael Gay and Christopher Boggs, *Point/Counterpoint: Has Mandatory CE Improved Product Knowledge?* Independent Agent Magazine, 12/01/2016.
- Michael Gay and Margaret Hauler, *Brief Guide to Legal Research Internet Sites, 2017 Update.* Coverage, Litigation, Education, and Expert Witness Group of the Society of CPCU, 07/01/2017.

- Michael Gay and Patrick Wraight, *Risk-Proof Your Business – The Complete Guide to Smart Insurance Choices: Expert Insights for Navigating and Mitigating Business Risks.* Wells Media Group, Inc., 2024.