

CURRICULUM VITAE

Ronnie Benjamin Sanderford Certified Public Accountant Certified Fraud Examiner

Position: Shareholder Sanderford & Associates, P.A.

Education: 1982 BS Accounting, Southern Adventist University, Collegedale, Tennessee.
1986 Florida State Certified Public Accounting Licenses
1987 Georgia State Certified Public Accounting Licenses
2012 Tennessee State Certified Public Accounting Licenses
1996 Certified Fraud Examiner

Experience: Thirty two years of accounting experience. The past thirty years of public accounting experience has been in forensic accounting and loss measurement consulting including but not limited to the following:

- Business Interruption, Loss of Income and Loss of Rents (Time Element Losses)
- Extra Expense Analysis
- Values at Risk - Loss of Income, Real Property and Business Personal Property
- Coinsurance Analysis – Loss of Income, Real Property and Business Personal Property
- Employee Dishonesty Loss Measurement Verification
- Theft Losses, Cash and Inventory Verification
- Inventory Losses, In-Sight on Hand & Out-of-Sight Measurements
- Inventory Measurement, Automatic Seasonal Increase
- Business Personal Property Verification – Existence and Values (ACV & RCV)
- Financial Condition Analysis, Motive for Arson & Fraud, Personal and Business
- Fraud Analysis
- Third Party Liability Claims
- Personal Injury-Lost Earnings
- Wrongful Death Claims
- Business Valuations
- Earnings Verification, Disability, Worker’s Compensation and Liability
- Environmental Claims
- Divorce Matters, Business Valuations, Asset Searches & Support Evaluations
- Estate Valuations
- Ownership Analysis
- Expert Testimony on the above matters

Experience includes but is not limited to forecasting, projections, expert testimony, claim evaluations, cost analysis, development of analysis plans, financial statement analysis, analytical analysis, litigation consulting and appraiser in the aforementioned matters.

Professional Organizations:

- American Institute of Certified Public Accountants
- Association of Certified Fraud Examiners
- West Coast Claims Association
- Sarasota Claims Association
- Jacksonville Claims Association
- Florida Advisory Committee on Arson Prevention – Treasurer 1997 – 2001

Presentations & Seminars:

Tampa, Florida - 1991

“Accounting Issues Relating to Property and Casualty Losses”

Orlando, Florida - 1992

“Accounting Issues Relating to Property and Casualty Losses”

Florida Advisory Committee on Arson Prevention - 1993

“What Determines Financial Motive”

CIGNA Insurance Company - 1994

“Accounting Issues in Property & Casualty Claims”

Royal Insurance Company - 1994

“Loss Measurement Accounting”

Metropolitan Property & Casualty - 1994

“Loss Measurement Accounting”

Florida Advisory Committee on Arson Prevention - 1994

“Financial Motive - Case Studies”

Association of Certified Fraud Examiners - 1995

“Fraud & Insurance Claims”

Florida Advisory Committee on Arson Prevention - 1995
“Loss of Income in Arson Cases”

Florida Advisory Committee on Arson Prevention - 1996
“Financial Analysis”

Florida Advisory Committee on Arson Prevention - 1997
“Financial Motive - Case Study”

Florida Advisory Committee on Arson Prevention – 1999
“It’s an Arson – Is there Financial Motive”

Bankers Insurance Group - 2000
“Business Interruption – Loss of Income”

Windstorm Insurance Network, Inc. Conference 2001
“Time Element Losses – Business Interruption”

Bankers Insurance Group – 2001
“Employee Dishonesty Losses”

Florida Advisory Committee on Arson Prevention – 2003
“Forensic Accounting”

Windstorm Insurance Network, Inc. - Conference 2004
“Business Interruption / Loss of Income and Extra Expense Issues”

Southeastern Claims Executive Association – Conference 2004
“Loss of Income in a Changing Economy”

International Association of Arson Investigators – Conference 2004
“Arson for Profit / Financial Motive”

Bankers Insurance Group – 2004
“Forensic Accounting & Loss of Income”

Property Casualty Claims Professionals – October 2004
“Forensic Accounting & Loss of Income”

Windstorm Insurance Network – February 2005
“Extra Expenses as it related to Business Interruption”

Florida Advisory Committee on Arson Prevention – 2006

“Financial Motive & Business Interruption”

Tampa, Florida - 2006

“Forensic Accounting / Business Interruption - Loss of Income”

Orlando, Florida - 2007

“Forensic Accounting / Business Interruption - Loss of Income”

The Hartford Insurance Company – 2007

“Forensic Accounting / Business Interruption - Loss of Income”

Tatum Partners – 2007

“Business Interruption Overview”

FEMA National Flood Conference -Austin Texas 2012

“Commercial Losses / Building Estimating, Contents & Inventories”

Travelers Claims Accounting Services – Tampa, Florida 2014

“Types of Sales Projections and Analysis”

Authored Writings

Sanderford & Associates, P.A. Newsletter September 10, 2003

“Loss of Income Sales Projection”

Sanderford & Associates, P.A. Newsletter January 5, 2004

“Loss of Income Cost of Sales”

Sanderford & Associates, P.A. Newsletter March 16, 2004

“Loss of Income Operating Expenses and Net Income or (Net Loss)”

Sanderford & Associates, P.A. Newsletter July 5, 2005

“Loss of Income Continuing and Noncontinuing Expenses”

Sanderford & Associates, P.A. Newsletter March 31, 2006

“Loss of Income Calculation”

Sanderford & Associates, P.A. Newsletter October 23, 2006

“Business Interruption / Extra Expense Analysis”

Sanderford & Associates, P.A. Newsletter February 8, 2007

“Business Interruption / Coinsurance Factors”

Sanderford & Associates, P.A. Newsletter June 1, 2008

“Inventory / Loss of Inventory Calculation”

Sanderford & Associates, P.A. Newsletter October 23, 2008

“Automatic Seasonal Increase Analysis”

Sanderford & Associates, P.A. Newsletter September 2, 2009

“Business Interruption Overview”

Sanderford & Associates, P.A. Newsletter March 4, 2010

“Damaged on Site Inventory”

Sanderford & Associates, P.A. Newsletter June 1, 2010

“Gulf Oil Spill & Upcoming Hurricane Season”

Sanderford & Associates, P.A. Newsletter July 2010

“Business Interruption Loss Issues When You Have Overlapping Events”

Sanderford & Associates, P.A. Newsletter August 2010

“Information Backup Business & Personal”

Sanderford & Associates, P.A. Newsletter October 2010

“Extended Business Income AKA Extended Period of Indemnity”

Sanderford & Associates, P.A. Newsletter November 2014

“Ordinary Payroll Exclusion – Part 1”

Sanderford & Associates, P.A. Newsletter January 2015

“Ordinary Payroll Exclusion – Part 2”