

# Ronald G Hicks, CIC, CRM, CIC

Hicks Risk Consulting Inc.

3 Locust Ct

Mt. Laurel, NJ 08054

(609) 314-4182

www.hicksrisk.com

rhicks@hicksrisk.com

## Education

Bachelor of Arts; Psychology, May 1990,  
Temple University, Philadelphia, PA

Certified Insurance Counselor, December,  
2006

Certified Risk Manager, March 2012  
The National Alliance for Insurance  
Education & Research

Construction Risk and Insurance Specialist,  
March 2006  
International Risk Management Institute

## Experience

In November of 2012 Ronald and his wife Nancy created Hicks Risk Consulting Inc., a New Jersey domiciled corporation to assist businesses in managing their risks.

Since 2010 after leaving the brokerage community, Ronald has been consulting with businesses of various sizes from small main street businesses to large publicly traded companies, including real estate, construction, manufacturing, global news organizations, and wholesale operations.

Prior to consulting, Ronald worked as a broker and as an underwriter. Ronald started his brokerage career in 1993 as an insurance agent for MBNA. In 1999 Ronald went back to the brokerage community with a small agency selling commercial lines

specializing in small construction and real estate. As a result of an acquisition of the 18<sup>th</sup> largest brokerage in the country in 2006, Ronald's focus shifted to the production of large commercial construction accounts. In 2010 Ronald made the move to insurance and risk management consulting.

Ronald currently is a board member for the Construction Financial Management Association (CFMA) South Jersey Chapter. Ronald is also an OSHA authorized trainer for construction.

## Speaking Engagements

Ronald has been sought after for numerous speaking engagements over the years.

- In March 2006 Ronald was the guest speaker for an Executive Risk seminar for the Community Associations institute.
- In June of 2008 Ronald was invited by the Builder's League of South Jersey to deliver a seminar on Defective Construction.
- In May of 2010 Ronald presented a seminar to the members of the New Jersey Builders Association on the new ACORD 25, certificate of insurance changes.
- In March of 2010 Ronald presented a seminar to the Construction Financial

Management Association titled “The Anatomy of a Construction Defect Claim”

- In February 2012 Ronald moderated a seminar on Bonding for the CFMA.
- In March 2012 Ronald moderated a seminar on employment practices claims.
- In 2012 Ronald was granted by NJ Supreme Court continuing legal education credit for “Additional Insured Endorsements and Contractual Liability”

### **Publications & Writings**

Ronald is a regular contributor to the International Risk Management Institute’s (IRMI) LinkedIn group.

- Ronald has written several white papers “Certificates of Insurance and the Headaches they Cause”
- “Step Down Provision in Uninsured Motorist Coverage”
- “Texting and Driving Liability Concerns”
- “Blanket Additional Insured Issues, are you Protected?”
- “Hurricane Sandy is coming, Get property insurance coverage to pay to protect your property from flood even if you don’t have flood insurance.”
- “Pop Culture and Safety, A look into recent fashion statements that cause safety exposures”

### **Licensure**

Licensed New Jersey Insurance Producer – NJ License No. 9951791. Property, Casualty, Life, Health and Sickness.

### **Expert Witness**

Provided research on Common Area Maintenance (CAM) charges as they relate to insurance for a large railroad in reference to the landlords purchase of significant Bio-Terrorism policy and historical replacement cost of a building.

Provided expert opinion defending an agent regarding insured’s misrepresentations on ACORD application, in which the carrier had rescinded coverage. Case settled in our client’s favor.

Provided expert opinion for a Sandy flood claim defending the agent on standard of care practices in NJ for an alleged \$9 million property loss. Case is still in litigation.

### **Professional Organization Memberships**

- National Alliance for Insurance Education & Research
- International Risk Management Institute
- InVEST – Not for profit organization to bring insurance education into high schools and colleges throughout the country.
- Construction Financial Management Association – Board member since 2010
- South Jersey Real Estate Investment Association
- NJ Builders Association