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**Kathryn Magee Kip Professor and  
Director, Florida Catastrophic Storm Risk Management Center**  
Department of Risk Management/Insurance,  
Real Estate and Business Law  
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Florida State University  
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## VITA

### EDUCATION

Juris Doctor, University of Florida, College of Law, 1975

Bachelor of Science, Risk Management and Insurance, Florida State University, 1971

### Areas of Interest

Catastrophic Risk Management  
Insurance Law and Regulation, Administrative Law, Workers' Compensation, No-Fault Auto Insurance,  
and Business Law

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### AFFILIATIONS

Alpha Kappa Psi (Professional Business Fraternity)  
Member, The Florida Bar  
Admitted to Practice, Supreme Court of Florida and all lesser state courts  
U. S. District Court for the Middle District of Florida  
Tribunals Practiced Before:

County Court  
Circuit Court  
Industrial Claims Court  
Industrial Relations Commission  
Division of Administrative Hearings  
District Court of Appeal  
U. S. District Court

Academy of Legal Studies in Business  
Southern Risk & Insurance Association  
American Risk & Insurance Association

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## EXPERIENCE

- **January 2008-Present**  
Director, Florida Catastrophic Storm Risk Management Center  
and Professor, Department of Risk Management/Insurance, Real Estate, and Business Law  
Florida State University
- **August 2003-January 2008**  
Associate Dean for Graduate Programs, College of Business  
and Professor, Department of Risk Management/Insurance, Real Estate, and Business Law  
Florida State University
- **August 2001-August 2003** MBA Faculty Director and Professor, Department of Risk  
Management/Insurance, Real Estate, and Business Law  
Florida State University
- **August 1994-August 2001**  
Professor and Chairman, Department of Risk Management/ insurance, Real Estate, and  
Business Law  
Florida State University
- **August 1991-August 1994**  
Professor, Business Law  
Florida State University
- **August 1986-August 1991**  
Associate Professor, Business Law  
Florida State University
- **August 1981-August 1986**  
Assistant Professor, Business Law  
Florida State University
- **May 1978-August 1981**  
Attorney, State of Florida  
Department of Insurance  
Tallahassee, Florida  
Duties included participating in administrative hearings regarding agent and company violations  
of the Florida Insurance Code, administrative rule proceedings and declaratory statements, trial  
and appellate practice in State and Federal Courts, and employment discrimination. Duties also  
included rendering advisory opinions to department personnel and drafting legislation. Testified  
regarding insurance matters before the Pennsylvania Senate Insurance Committee and the  
Florida House of Representatives Insurance Committee.
- **August 1976-May 1978**  
House Counsel, CNA Insurance Group  
Orlando, Florida  
Engaged in insurance defense litigation primarily Workers' Compensation. Duties also included  
rendering legal opinions on insurance matters to claims personnel.
- **Sept. 1977-March, 1978**  
Adjunct Instructor of Insurance  
Seminole Community College,  
Sanford, Florida  
Duties included teaching qualifying course for State of Florida 2-20 insurance licensure.
- **August 1975-August 1976**  
Law Offices of Richard E. Hardwick  
Coral Gables, Florida  
Duties: House Counsel for Liberty Mutual Insurance Company, engaged in insurance defense  
litigation. Also rendered legal opinions on insurance matters to claims personnel.
- **June 1971-Feb. 1973**  
Personal Lines Manager, West Coast Insurors  
St. Petersburg, Florida  
Responsible for underwriting and placing insurance coverage with property and casualty

companies and supervising office support personnel. Qualified as a Florida 2-18 and 2-20 insurance licensee.

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## PROFESSIONAL PUBLICATIONS/PRESENTATIONS

### Academic Journal Publications (Refereed):

"A Hybrid Course in Risk Management and Insurance," Risk Management and Insurance Review, Forthcoming. Carson, James M., Cassandra R. Cole, Kevin M. Gatzlaff, Patrick F. Maroney, and Kathleen A. McCullough.

"Potential Solutions to the Sinkhole Problem in Florida," CPCU eJournal, December 2005: pp. 1-9. Cassandra R. Cole, Richard B. Corbett, Randy F. Dumm, Kevin M. Gatzlaff, Patrick F. Maroney, Kathleen McCullough, and Jay W. Newman, Jr.

"An Examination of Issues Pertinent to Establishing a Single Peril Facility," Journal of Insurance Regulation, Fall 2005, Vol. 24: pp. 3-29. Cassandra R. Cole, Kevin M. Gatzlaff, Patrick F. Maroney, Kathleen McCullough, and Jay W. Newman, Jr.

"A Review of the Current and Historical No-Fault Environment," Journal of Insurance Regulation, 2004, Vol. 23, No. 1:1-23. Cassandra Cole, Kevin Eastman, Patrick F. Maroney, and Kathleen McCullough.

"Managing Subsidence," The Journal of Insurance Issues, Vol. XXV11, No. I, Spring 2004. Cassandra R. Cole, Patrick F. Maroney, and Kathleen A. McCullough.

"Auditor Negligent Misrepresentation: Recovery Rights of Insurance Policy Holders and Other Third Parties," Journal of Insurance Regulation, Vol. 19, No. 1, Fall 2000. Maroney, Patrick F., Carl Pacini and William Hillison.

"Regulatory Action on Rate Filings: The Effect of Recent Legislative Changes in Florida," Journal of Insurance Regulation, Vol. 18, No. 4, Summer 2000, pp. 527-550. Patrick F. Maroney and Kevin L. Eastman.

"An Analysis of the Auto Choice Reform Act of 1997," Risk Management and Insurance Review, Vol. 2, No.2, Winter 1999, pp. 60-71. Ann M. Butler, Kevin L. Eastman and Patrick F. Maroney.

"Using Changes in Non-Litigating Client Firm Stock Values to Measure the Varying Importance of the Insurance Hypothesis Resulting From Shifts in Auditor Liability Laws," The Southern Business and Economic Journal, Vol. 22, No.4, July 1999, pp. 243-273. Patrick F. Maroney and Carl Pacini.

"Ratemaking Inequities Under a No-Fault Automobile Insurance Law," The Journal of Insurance Issues, Vol. XIX, No.2, Fall 1996, pp. 133-148. Robert D. Hayes, Kenneth W. Hollman, Patrick F. Maroney, and Emily Norman Zietz.

"The New York Verbal Threshold for Third-Party Liability Under No-Fault Insurance," Journal of Insurance Regulation, Vol. 12, No. 3, Spring 1994, pp. 368-389. Kevin Eastman, Patrick Maroney, and Jack Nelson.

"Collateral Sources of Indemnity," Florida State University Law Review, Vol. 21, No. 2, Fall 1993, pp. 571-583. Robert Henderson and Patrick Maroney.

"Real Estate Appraisers' Liability to Parties With Whom the Appraiser is Not in Privity," The Appraisal Journal, April 1991, pp. 173-178. Patrick F. Maroney and Frank A. Vickory.

"No-Fault Verbal Thresholds: How is One Pierced?" Journal of Insurance Regulation, June 1991, pp. 482-496. Bruce Hill, Patrick F. Maroney, and Emily Norman.

"The Trends in Dram Shop Laws and How They Affect the Hospitality Industry: Balancing Competing Policy Considerations of Tort Reform and Curbing Drunk Driving," Vol. 15, No. 1, Hospitality Research Journal, 1991, pp. 25-42. Jane Boyd, Patrick F. Maroney, and Frank A. Vickory.

"Modification of the Collateral Source Rule: The Effect on Jury Awards," Vol. 8, No. 4 The Journal of Insurance Regulation, June 1990, pp. 408-421. Patrick F. Maroney, Jack M. Nelson, and Pamela L. Perrewé.

"The Impact of Type A Behavior and Personal Control on Perceptions of Anxiety, Conflict and Satisfaction Among Members of a Decision Making Group," Vol. 5, No. 3 Journal of Social Behavior and Personality, 1990, Patrick F. Maroney, Jack M. Nelson, and Pamela L. Perrewé.

"The Impact of Liability Insurance on Jury Awards," Vol. 7, No.2, The Journal of Insurance Regulation December 1988. Patrick F. Maroney, Jack M. Nelson, and Pamela L. Perrewé.

"Tort Reform and the Real Estate Professional," Vol. 56, No. 4, The Appraisal Journal, October 1988, pp. 536-547. Barry A. Diskin, Patrick F. Maroney, and Harold P. Tuttle.

"Appraisers' Prospectives on Industry Regulations: Is It Time?" Vol. 55, No. 3, The Appraisal Journal, July 1987, pp. 378-393. Barry A. Diskin, Patrick F. Maroney, and Frank A. Vickory.

"The Need for Regulation of Appraisers," Real Estate Appraiser and Analyst, Summer 1986, pp. 19-27, Vol. 52, No. 2. Barry A. Diskin, Patrick F. Maroney, and Frank A. Vickory.

"Discrimination in Automobile Insurance: Issues and Remedies" American Business Law Journal, Vol. 24-2, Summer 1986, pp. 269-291. Patrick F. Maroney and Frank A. Vickory.

"Motor Vehicle Insurance Reform: Revisiting the Uninsured Driver" Vol. 16, No. 3, Florida State University Law Review, Fall 1988, pp. 789-809. Robert Henderson and Patrick Maroney.

"Products Liability: The Regulatory and Legal Environment," The American Business Review (January 1986). Patrick F. Maroney, Ellen Thrower, and Frank Vickory.

"An Analysis of the NAIC Model Fraud Unit Act" Journal of Insurance Regulation (December 1985), pp. 43-56. Patrick F. Maroney.

"Rule Promulgation by Administrative Agencies: A Case Study," The Florida Pharmacy Journal (November 1984), pp. 5-8. Patrick F. Maroney and Frank A. Vickory.

"Constitutional Ramifications of Emergency Suspension Orders," The Florida Bar Journal (May 1984), pp. 293-295. Patrick F. Maroney.

"No-Fault Automobile Insurance: A Success or Failure After Eleven Years?" Insurance Counsel Journal 51 (January 1984), pp. 75-85. Patrick F. Maroney.

"Legislative Delegations of Authority to Insurance Regulators: When Are They Improper?" Journal of Insurance Regulation (December 1983), pp. 246-254. Patrick F. Maroney.

"Discipline and the Pharmacist: The Legal Process," The Florida Pharmacy Journal (November 1982), pp. 4-9. Patrick F. Maroney and Frank A. Vickory.

#### Non-Refereed Articles and Books:

The Florida Association of Insurance Agents (FAIA) No-Fault UM Manual, published and distributed by the Florida Association of Insurance Agents.

The Florida Association of Insurance Agents (FAIA) Insurance Agency Guide, published and distributed by the Florida Association of Insurance Agents.

Report of the Motor Vehicle Insurance Task Force of 1989, Vol. II, Department of Insurance, State of Florida, March 30, 1990.

Monthly Updates in the Florida Underwriting Guide, published and distributed by the Florida Association of Insurance Agents.

"New York No-Fault Insurance: Is It Performing As It Should?" in the New York State Insurance Department Bulletin, Vol. XXXIII, No. 6 (July, 1994), pp. 3-7, co-authored with Kevin L. Eastman and Jack M. Nelson.

"Combating Insurance Fraud: A Survey of Insurance Fraud Units," in the National Council on Compensation Insurance Fraud Commission Report (1994), co-authored with Kevin L. Eastman.

"How Do They Do It: Unpublished Data Reveals Piercing of N.Y. Threshold," in the Auto Insurance Report, Vol. 1, No. 7 (November 1993), co-authored with Kevin L. Eastman and Jack M. Nelson,

Study Guide for Lieberman and Siedel's The Legal Environment of Business, 1st edition, 1989. Patrick F. Maroney and Alvin Stauber. This study guide was published by 1-larcourt Brace Jovanovich, Inc.

Study Guide for Lieberman and Siedel's Business Law and the Legal Environment, 2nd edition, 1988. Patrick F. Maroney and Alvin Stauber. This study guide was published by Harcourt Brace Jovanovich, Inc.

Business Law: Florida Edition--Cases and Materials, 3rd edition, 1989. H. Glenn Boggs, Patrick F. Maroney, Alvin Stauber, Frank A. Vickory, F. Neil Young. This textbook was published by West Publishing Company.

Study Guide for Lieberman and Siedel's Business Law and the Legal Environment, 1st edition, 1985. Patrick F. Maroney and Alvin Stauber. This study guide was published by Harcourt Brace Jovanovich, Inc.

Business Law--Florida Edition (Cases and Materials), 2nd edition, 1982. H. Glenn Boggs, Patrick F. Maroney, Alvin Stauber, Frank A. Vickory, F. Neil Young. This textbook was published by Morton Publishing Company.

"The New Florida Insurance Code: The Impact on Automobile Insurance," Journal of the Academy of Florida Trial Lawyers, No. 244 (January 1983), pp. 15-16. Patrick F. Maroney.

#### Papers Presented:

"Subsidies in the Florida Property Insurance Market," Cassandra Cole, David Macpherson, Patrick F. Maroney, Kathleen McCullough, and James Newman, Southern Risk and Insurance Association, Bay St. Louis, Mississippi, November 2008.

"Risk Management," Patrick F. Maroney and Kathleen McCullough, National Hurricane Conference, Orlando, Florida, April 2008.

"Lessons Learned from Online RMI Education: The First Five Years," Cassandra R. Cole, Patrick F. Maroney, and Kathleen McCullough, Southern Risk and Insurance Association Meeting, San Antonio, Texas, November 2007.

"Emerging Technologies in the Delivery of Risk Management and Insurance," Cassandra Cole, Kevin Gatzlaff, Patrick F. Maroney, and Kathleen McCullough, Western Risk and Insurance Association Meeting, Santa Barbara, California, January 2006.

"The Development and Use of Hybrid Courses in Risk Management and Insurance," Cassandra Cole, Kevin Gatzlaff, Patrick F. Maroney, and Kathleen McCullough, Southern Risk and Insurance Association Meeting, Orlando, Florida, November 2005.

"Subsidence Funds, A Comparative Analysis," Cassandra Cole, Kevin Gatzlaff, Patrick F. Maroney, and Kathleen McCullough, Western Risk and Insurance Association Meeting, Monterey, California, January 2005.

"An Analysis of Subsidence Insurance Facilities," Cassandra Cole, Kevin Gatzlaff, Patrick F. Maroney, and Kathleen McCullough, Southern Risk and Insurance Association Meeting, Charleston, South Carolina, November 2004.

"The Impact of No Insurance Laws on Automobile Insurance Rates," Cassandra Cole, Kevin Gatzlaff, Patrick F. Maroney, and Kathleen McCullough, Southern Risk and Insurance Association, Clearwater, Florida, November 2003.

"The Economic Impact of Sinkholes: Evidence from a Closed Claims in Florida." Presented by Patrick F. Maroney with Cassandra R. Cole and Kathleen A. McCullough at the November 2002 meeting of the Southern Risk and Insurance Association in New Orleans, Louisiana.

"Catastrophes and Markets." Presented by Patrick F. Maroney and Randy F. Dumm at the November 2001 meeting of the Southern Risk and Insurance Association in Savannah, Georgia.

"Regulatory Action on Rate Filings." Presented by Patrick F. Maroney and Kevin L. Eastman at the August 1999 meeting of the American Risk and Insurance Association in Vancouver, British Columbia, Canada.

"An Analysis of the Auto Choice Reform Act of 1997." Presented by Ann M. Butler, Kevin L. Eastman and Patrick F. Maroney at the November, 1997 meeting of the Southern Risk and Insurance Association in Asheville, North Carolina.

"The New Emphasis on Private Property Rights: The Florida Experiment--A Model for the Nation?" Patrick Maroney and Frank Vickory. The 1996 national meeting of the Academy of Legal Studies in Business, August 7-10, 1996, Quebec City, Quebec, Canada.

"Insurance Fraud Units: Their Growth and Effectiveness." Kevin L. Eastman and Patrick F. Maroney. The November, 1995 meeting of the Southern Risk and Insurance Association, Charleston, South Carolina.

"Insurance Agency Activities and Financial Institutions: Moving Toward the Inevitable." Kevin Eastman and Patrick Maroney, The November, 1994 meeting of the Southern Risk and Insurance Association, Point Clear, Alabama.

"State Insurance Fraud Units: A Survey," Southern Risk and Insurance Association, November, 1993, New Orleans, Louisiana. Kevin Eastman and Patrick Maroney.

"The New York Verbal Threshold," Southern Risk and Insurance Association, November, 1992, St. Petersburg, Florida. Kevin Eastman, Patrick Maroney, and Jack Nelson.

"Accountant Advertising and Solicitation--Industry Perspectives," American Business Law Association, August, 1991, Portland, Maine. Patrick Maroney and Steve Wheeler.

"The Use of No-Fault Verbal Thresholds," American Business Law Association, August 17, 1990, Toronto, Canada. Bruce Hill, Patrick F. Maroney, and Emily Norman.

"The Relationship Between Educational Achievement and Violations of the Florida Real Estate License Law," National Association of Real Estate Educators, May 21, 1987, Chicago, Illinois. Barry A. Diskin and Patrick F. Maroney.

"Modification of the Collateral Source Rule: The Effect on Jury Awards," North Eastern Regional Business Law Association, May 6, 1989, Kiamesha Lake, New York. Patrick F. Maroney, Jack M. Nelson, Pamela L. Perrewé.

"The Effect of Tort Reform on Juries," Southern Risk and Insurance Association, November 1988, Charleston, South Carolina. Patrick F. Maroney, Jack M. Nelson, Pamela L. Perrewé.

"Tort Reform Measures," Southern Risk and Insurance Association, November 1987, Savannah, Georgia. Patrick F. Maroney and Jack M. Nelson.

"The Regulation of Appraisers; The Industry Perspective," Mid-Atlantic Regional Business Law Association, March 1987, Annapolis, Maryland. Patrick F. Maroney.

"Coordination of Multiple Compensation Benefits for Automobile Injuries," Southern Risk and Insurance Association, November 1986, Tampa, Florida. Patrick F. Maroney and Jack M. Nelson.

"Comparing Tort Reform Studies," Southern Risk and Insurance Association, November 1986, Tampa, Florida. Patrick F. Maroney and Ellen Thrower

"The Need to Regulate Real Estate Appraisers--The Lender's Perspective," Pacific Southwest Business Law Association, April 1986, Irvine, California. Barry A. Diskin and Patrick F. Maroney.

"PPOs: An Investigation and Analysis of Contractual Provisions," Southern Risk and Insurance Association, November 1985, Orlando, Florida. Patrick F. Maroney and Ellen Thrower.

"An Analysis of the NAIC Model Insurance Fraud Act," Mid-Atlantic Regional Business Law Association, March 30, 1985, Virginia Beach, Virginia. Patrick F. Maroney.

"PPOs: A Survey and Report of State and Federal Laws and Implications," Southern Risk and Insurance Association, November 16, 1984, New Orleans, Louisiana. Patrick F. Maroney and Ellen Thrower.

"No-Fault Motor Vehicle Insurance: An Illustration of Legislative and Judicial Fine-Tuning," Western Business Law Association, March 1983, Asilomar, California. Patrick F. Maroney.

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## GRANTS AND RESEARCH AWARDS

State of Florida Catastrophic Storm Risk Management Center (\$3,000,000.00).

Departmental Grant Funded by the State Farm Insurance Companies, "Development of Instructional Material" (other faculty receiving funding included James M. Carson, Cassandra R. Cole, Richard B. Corbett, Randy E. Dumm, Kevin L. Eastman, and Kathleen A. McCullough), 2004.

State of Florida Grant (\$300,000), "Insurance Study of Sinkholes" Cassandra R. Cole, Richard B. Corbett, Randy E. Dumm, Kevin L. Eastman, Patrick Maroney and Kathleen A. McCullough), 2004.

"Insurance Study of Sinkholes." Grant awarded by a mandate of the Florida Legislature under the direction of the Florida Department of Insurance, Summer 1992. Co-authored by Ann M. Butler, Richard B. Corbett, Barry A. Diskin, Kevin L. Eastman, Dean H. Gatzlaff, Claude C. Lilly, and Patrick F. Maroney.

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## SERVICE

Article Reviewer Journal of Risk and Insurance

Article Reviewer, Journal of Insurance Issues

Chair, University Distance Learning Committee, 2008-Present

University Apply Yourself Implementation Committee, 2006-2007

University ODDL Structure Review Committee, 2005-2006

College of Business Executive Committee, 1994-2001 and 2003-2008

President, Southern Risk and Insurance Association, 2001-2002

First Vice President, Southern Risk and Insurance Association, 2000-2001

Second Vice President and Program Chair, Southern Risk and Insurance Association, 1999-2000

Secretary/Treasurer, Southern Risk and Insurance Association, 1998-1999

Elected Board Member, Southern Risk and Insurance Association, 1995-1998

Member, Insurance and Benefits Committee, Florida State University, 1989-1991 and 1992-2001

Member, University Curriculum Committee, 1995-1998

Member, National Council on Compensation Insurance Fraud Commission, 1993-1994

Scholarship Committee, College of Business, 1988-1994

Executive Consultant, Florida Motor Vehicle Insurance Task Force, 1989-1990

Alpha Kappa Psi, Faculty Advisor, 1990-present

Member, Statewide Common Course Numbering Committee, for Business Law Area, 1988-present

Member, Faculty Senate, Florida State University, 1989-1997

Secretary, Administrative Law Section, The Florida Bar, 1988

Treasurer, Administrative Law Section, The Florida Bar, 1987

Member, Department Promotion and Tenure Committee, 1987, 1991

Member, College Promotion and Tenure Committee, 1991, 1992, 1993

Member, Continuing Legal Education Committee, The Florida Bar, 1984-1986

Chairman, Continuing Legal Education Committee, Administrative Law Section, The Florida Bar, 1984-1986

Member, Executive Council, Administrative Law Section. The Florida Bar, 1985-1988

Chairman of the Board, First Presbyterian Pre-School, Inc., 1983-1984

Co-chairman, Insurance Regulation Committee, Administrative Law Section, The Florida Bar, 1983

Member, Florida State University, College of Business Undergraduate Planning and Curriculum Committee, 1982-1983 and 1983-1984

Member, Florida State University, Parking Appeals Committee, 1983-1984

Grade Appeals Chairman, College of Business, Florida State University, 1984-1987

Advisor, Florida State University, Pre-Law Society, 1984-1985

Participant, Florida State University, Person-to-Person Program, 1984

*Last modified: 4/09*