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After receiving his college degree from Mercer University in Macon, Georgia and serving eight years as a commissioned officer in the U.S. Army and U.S. Coast Guard, David began his insurance career in a family-owned independent agency in Vero Beach, Florida where he was a licensed agent selling all types of insurance.

In 1996 David accepted a training & education position with the Florida Association of Insurance Agents in Tallahassee, Florida (FAIA) where he presented thousands of insurance education seminars throughout the country on a variety of property and casualty insurance subjects. He has presented hundreds of seminars dealing with insurance agent errors and omission issues and uses a creative approach of involving defense attorneys and plaintiff attorneys on panel discussions. He most enjoys personal lines issues, flood insurance, commercial auto, commercial general liability, and commercial property issues. He has served as a consultant to plaintiff attorneys and defense attorneys on a variety of cases involving insurance agent negligence.

David is now self-employed doing insurance education and consulting for a variety of entities around the country. For over two decades he has performed technical coverage analysis on numerous types of insurance policies and has provided coverage opinions for both plaintiff attorneys and insurance agent errors and omissions defense attorneys. He is recognized as one of the foremost authorities on insurance coverage analysis in the country.

When not busy reading insurance policies, David enjoys running, biking, hiking, traveling, cooking, and smoking the world's best BBQ.