
About the Author

Barry Zalma, CFE, has practiced law in California for more than 40 years as an insurance coverage and claims-handling lawyer. He now limits his practice to service as an insurance consultant and expert witness specializing in insurance coverage, insurance claims handling, insurance bad faith, and insurance fraud almost equally for insurers and policyholders. He also serves as an arbitrator or mediator for insurance-related disputes.

He founded Zalma Insurance Consultants in 2001 and serves as its only consultant.

Mr. Zalma recently published the e-books *Zalma on California Claims Regulations—2013*; *Rescission of Insurance in California—2013*; *Random Thoughts on Insurance*, a collection of posts on this blog; *Zalma on Insurance Fraud—2012*; *Zalma on Diminution in Value Damages—2012*; *Zalma on Insurance; Heads I Win, Tails You Lose—2011*; *Arson for Profit*; and others that are available at www.zalma.com/zalmabooks.htm.

Mr. Zalma can also be seen on World Risk and Insurance News's web-based television programming.