

## ROBERT HUGHES ASSOCIATES, INC.

508 Twilight Trail, Suite 200  
Richardson (Dallas), Texas 75080  
(972) 980-0088 Fax (972) 233-1548  
[www.roberthughes.com](http://www.roberthughes.com) [joakley@roberthughes.com](mailto:joakley@roberthughes.com)

Founded in 1979, Robert Hughes Associates is an internationally recognized insurance, risk management and actuarial consulting company with offices in Dallas and Houston, Texas, working nationwide.

### Areas of Expertise

Independent consulting and expert witness testimony regarding all aspects of the insurance industry, including:

- Property/Casualty & Life/Health Insurance
- Policy Analysis & Interpretation
- Agency Management & Practices
- Insurance Archaeology
- Insurance Regulations
- Bad Faith
- Claims Handling
- Lloyd's of London
- Excess & Surplus Lines
- Workers' Compensation
- Decision Analysis
- Medicare/Medicaid
- Human Resources
- Structured Settlements
- Employee Benefits

### Professional Qualifications

- Chartered Property Casualty Underwriter (CPCU)
- Fellow of the Casualty Actuarial Society (FCAS)
- Doctor of Philosophy (PhD)
- Chartered Financial Consultant (ChFC)
- Associate in Risk Management (ARM)
- Certified Insurance Counselor (CIC)
- Chartered Life Underwriter (CLU)
- Member, American Academy of Actuaries (MAAA)
- Member, The Academy of Experts (London)
- Fellow, Institute of Directors (London)
- Tribunalized at Lloyd's
- Registered Professional Liability Underwriter (RPLU)
- Fellow, Risk and Insurance Management Society (RF)
- Associate in Captive Insurance (ACI)
- Associate, Casualty Actuary Society (ACAS)
- Registered Health Underwriter (RHU)
- Chartered Retirement Plan Specialist (CRPS)
- Certified Financial Consultant (CFC)
- Fellow, Life Management Institute (FLMI)
- Certified Structured Settlement Consultant (CSSC)

### Contact

John Oakley