

Curriculum Vitae of: **Sandra M. Stone, CFE**

GENERAL BACKGROUND

Since 1999, Ms. Stone has focused her career on investigating and analyzing complex claims. She has extensive experience in matters dealing with crime claims for private and public commercial businesses, not-for-profit and healthcare organizations; fidelity bond claims for banks, community banks, credit unions, ERISA, broker-dealers, investment advisers and insurance companies; and cyber/e-theft claims for commercial businesses and financial institutions. Ms. Stone has participated in mediations, testified in court and has given depositions on numerous occasions. She has analyzed and compiled financial information and testimony to support various litigated matters. Ms. Stone has presented crime insurance issues and related case law topics at fidelity conferences sponsored by the American Bar Association and the Fidelity Law Association, crime conferences sponsored by underwriters and brokers, and training sessions for underwriters and claims examiners.

EDUCATION

POINT PARK & ROBERT MORRIS COLLEGES

Studied accounting and business law - 1996

UNIVERSITY OF PITTSBURGH

BA (*Cum Laude*) – Dual Major in Business and Economics - 1986

PROFESSIONAL STATUS

Fraud Examiner, Insight Forensic Accountants, S.C.

Certified Fraud Examiner since 2013

Member, Association of Certified Fraud Examiners, national organization and Pittsburgh chapter

Associate Member, American Bar Association

PROFESSIONAL HISTORY

Insight Forensic Accountants, S.C., Fraud Examiner — 2014 to Present

Moody's Inc., CPA's & CFE's, Fraud Examiner — 2013 to 2014

Chubb & Son, Senior Claims Examiner & Officer — 1999 to 2012

Arizona Commission for Postsecondary Education, Business & Financial Aid Manager — 1996 to 1999

Federated Investors, Inc., Audit Supervisor — 1992 to 1995

JCPenney Company, Inc., Area Manager & Internal Auditor — 1987 to 1992

Community Colleges of Allegheny County and Maricopa Country, Part-Time Accounting Instructor — 1995 to 1999

AREAS OF EXPERTISE

- Cyber / E-Theft
- Employee Dishonesty & Theft
- Extra Expense
- Fraud
- Inventory and Other Contents Loss
- Loss of Profits
- Subrogation
- Theft
- Workplace Violence

INDUSTRY EXPERIENCE

- Advertising
- Airlines
- Banking
- Chemical Processing
- Churches / Religious Institutions
- Construction
- Dentistry
- Distribution
- Food Production
- Educational Institutions
- Electronics
- Finance / Investment Advisors
- Food Production
- Government Agencies
- Healthcare / Hospitals
- Hospitality
- Insurance
- Manufacturing
- Meat Processing
- Mercantile / Retail Sales
- Not for Profit
- Pharmaceutical
- Printing
- Professional Service Firms
- Property Management
- Real Estate Development
- Restaurants
- Service
- Textiles / Apparel
- Transportation
- Utilities
- Wholesale