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**Howard Zandman** is a partner in the Dispute Resolution Services Team of Habif, Arogeti & Wynne, LLP. He has more than 35 years' experience in forensic accounting, auditing, consulting, taxation, and financial analysis in both industry and the public sector. During his career, Mr. Zandman has specialized in insurance loss and complex damage claims, including lost profits and business interruption, construction delay and damage claims, review of financial condition relative to motive for arson or fraud, and third party product liability claims. Other areas of involvement include intellectual property, internal investigations (including employee dishonesty), and class action wage and hour matters. He has also been involved in broker-dealer disputes typically resolved through testimony in FINRA hearings.

A 1973 cum laude graduate of Long Island University, Mr. Zandman is a frequent public speaker and has made presentations for the National Association of Certified Valuators and Analysts<sup>™</sup> (NACVA<sup>®</sup>), ICLE-GA, Georgia Chapter of CFE, PLRB, Southern Loss Association, Georgia Society of CPAs, and the Federation of Defense and Corporate Counsel (FDCC). He has testified as an expert witness, on numerous occasions, in both federal and state jurisdictions, FINRA hearings, and has served as an appraiser and umpire in alternative dispute resolution forums.

Mr. Zandman is the current chair of NACVA's Education Quality Assurance Board, a past chair of NACVA's Executive Advisory Board, and is also active on various local community boards. In addition, he regularly presents programs to accounting groups, law firms, the insurance industry, and corporations on various topics, including business damages, punitive damages, business interruption, accounting records and analysis, thefts, financial fraud, property valuation, cooperation between insured and insurer, cyber investigations and electronic discovery.