



Consultants' Training Institute™

## I n s t r u c t o r   B i o g r a p h y

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**Howard Zandman** is currently a partner with Habif, Arogeti & Wynne, LLP within its Litigation Support department and serves on the firms' executive committee. Howard has more than 35 years experience in forensic accounting, insurance loss accounting, auditing, consulting, taxation, and financial analysis in both industry and the public sector. During the last almost 30 years of his career, Howard has specialized in insurance loss and complex damage claims, including business interruption (lost profits), product liability, third party liability claims and other business disputes as well as loss of income due to personal injury. Other areas of specialization include intellectual property, internal investigations and family law matters. He has also testified many times in both Federal and State Courts. A 1973 cum laude graduate of Long Island University, Howard regularly presents programs to other groups, including, PLRB, GSCPA, FDCC and others in the areas of business interruption, financial fraud, cyber and financial investigations and electronic discovery, amongst some. He is currently licensed as a CPA in the States of Georgia, New York and Florida and a member of the American Bar Association, Torts and Insurance Practice Section and the Litigation Section, Defense Research Institute and Financial Advisor to the Southern Loss Association. He also authored the "Small Business Section," of the CPA's Handbook of Fraud and Commercial Crime Prevention, March 2003 as well as written "Business Interruption Basics", "Not Exactly CSI", "Delay versus Lost Profits Damages", and other articles.