



## Shareholder

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*AV Rated*



## Practice Areas

- Insurance Regulation
- Administrative Practice
- Health Care
- Corporate & Business Law

Bert L. Combs is one of the founding shareholders of Radey, Thomas, Yon & Clark. He was elected to be the firm's secretary and treasurer in September 2009.

Bert has achieved the highest ranking from the Martindale-Hubbell rating organization (AV). He practices primarily insurance regulatory, administrative, pharmacy and business law. Bert has substantial experience in the field of insurance as evidenced by his education and employment history. He graduated with honors from Florida State University in 1993 with a degree in Risk Management and Insurance. While attending Florida State University, Bert was employed by a Lloyd's of London broker to assist in the placement of risks and the administration of claims in the London market. In 1995, Bert worked in Legal Services at the Florida Department of Insurance and during his employment gained insight into Florida's insurance regulatory process.

Bert graduated with high honors from Florida State University College of Law in May of 1996. Since obtaining his law degree, Bert has concentrated primarily on an insurance regulatory practice. Bert advises both property and casualty insurers and life and health companies in various types of business and regulatory transactions. He also represents specialty insurers, insurance agencies and agents, and other organizations transacting business in the Florida insurance market.

Bert routinely assists insurers with market conduct exams, rate and form filings, and a variety of applications, statutory filings, and licensing matters. Over the last 15 years, he has also helped companies respond to agency inquiries and investigations and provided key support in connection with both administrative and civil litigation. Bert also advises clients about legislative changes and



represents clients before the Department of Financial Services, Office of Insurance Regulation, and other agencies on a daily basis.

Bert has experience in representing the interests of individuals and entities involved in the practice of pharmacy. He served as general counsel for the Florida Pharmacy Association and has assisted both pharmacies and pharmacists with regulatory and day-to-day business issues. Bert also assists various other types of business entities, such as professional employer organizations (PEOs) with general corporate and regulatory transactions, and any litigation that may result.

## **Education:**

- Florida State University College of Law, Tallahassee, FL , 1996, J.D.
  - Honors: With High Honors
  - Law Review: Florida State University Law Review, 1994 - 1996
  - Law Journal: Journal of Land Use and Environmental Law, 1994 - 1996
- Florida State University, B.S., 1993
  - Honors: With Honors
  - Major: Risk Management and Insurance

## **Professional Experiences:**

- Radey Thomas Yon & Clark, P.A., Shareholder, 2003 - Present
- Radey Thomas Yon & Clark, P.A., Secretary and Treasurer, 2009 - Present
- Katz, Kutter, Alderman, Bryant & Yon, P.A., Associate, 1996 - 2003
- Florida Department of Insurance, Legal Services, 1995

## **Gubernatorial and Other Appointments:**

- Property and Casualty Insurance Reform Committee, Technical Advisory Committee, 2006
- Florida Engineering Management Corporation, Director, 2006 - Present

## **Recent Publications and Presentations:**

- *Florida Insurance Report*, Contributing Author, 2003-Present
- *PEO Insider, What Happens If Your Insurance Company Becomes Insolvent?*, March 2011
- *Opportunities and Pitfalls in Affiliated Entities and Insurance Relationships*, Professional Employer & Marketplace 2010, NAPEO Conference, September 2010

## **Professional Associations and Memberships:**

- The Florida Bar, 1996
- The Florida Bar, Administrative Law Section Member
- Seminole Booster
- Honorable Order of Kentucky Colonels
- The Florida Bar, Administrative Law Section Member
- The Florida Bar, Business Law Section Member

