

ROBERT L. CARSON, JR.
**Chartered Property and Casualty Underwriter (CPCU) (designation by the
American Institute for Property and Liability Underwriters, Inc.)**
**Associate in Risk Management (ARM) (designation by the Insurance Institute
of America)**
Licensed Risk Manager (State of Texas)

Mr. Carson is a native of Fort Worth, Texas. He graduated from the University of Texas at Austin in 1954 with a Bachelor of Business Administration degree. He served three years as a pilot in the U.S. Air Force.

In the early 1960's, Mr. Carson joined the insurance firm of Wm. Rigg Company. In 1970, he started specializing in the energy industry, attending the University of Texas' Petex drilling schools and the University of Oklahoma's Well Control school. His clients were various oil and gas operators, including the firm that became the largest drilling fund in the nation.

In 1971, he wrote Lloyds of London's first Well Control Policy that paid for redrilling a well after a blowout. Later, he added coverages that today are standards in well control policies; such as, Care, Custody and Control, Priority of Payments and Evacuation expense.

During this period, Mr. Carson was involved in numerous third-party liability claims and began developing what would become an outstanding expertise in the liability exposures inherent in the energy business.

In 1980, he and his associate at Wm. Rigg Co., Phil Luebbehusen, formed Carson, Luebbehusen and Burk, Inc. During the 1980's, he was involved in numerous well control, platform and liability losses in the U.S., Canada, Gulf of Mexico, South America, Egypt and the Pacific Rim. From 1981 to 1985, he served on the Board of Directors of a Denver oil company that was listed on the American Stock Exchange.

In 1989, Mr. Carson and his son, Robert L. (Robby) Carson, III, formed Carson Associates, Inc., and the insurance agency grew to one with a client base of over 150 oil and gas operators and drilling contractors.

In 1994, realizing the industry's great lack of uniformity and diligence in the use of Master Service Agreements (MSA) and in the handling insurance certificates, he initiated a computerized method for tracking the MSAs and handling insurance certificates and, with his other son, Richard W. (Rick) Carson, developed a system that not only analyzes the coverages in various policies, but removes the entire handling procedure from the insured's burden. Insurance carriers and insureds alike have applauded the system.

In early 1996, Mr. Carson sold his interest in Carson Associates, Inc. and joined Petroleum Financial, Inc. (PFI), a premier financial outsourcing firm. He developed the Risk Management Division, which offered full risk management services on a fee basis, along with insurance consulting and expert witness support. In the latter part of 1996, Mr. Carson once again joined Wm. Rigg Company to establish an Energy Department and to direct the Risk Management and Insurance operations in this area.

April 1, 2000, Mr. Carson joined his former partner, Phil Luebbehusen, just as Luebbehusen merged his agency into Higginbotham and Associates. They are now the Energy Division of that agency.

Mr. Carson has, over the years, developed a preeminent expertise in risk allocation in the contractual exposures in the energy industry, most especially in drilling contracts, master service agreements, joint operating agreements, farmout agreements, charters and leases. This, along with his experience in over 300 blowouts and a like number of third-party liability claims, has made Mr. Carson a popular speaker on contractual matters and insurance coverage, before such groups as:

- The State Bar of Texas' Advanced Oil, Gas and Mineral Law Course
- The Southwest Legal Foundation
- The Eastern Mineral Law Foundation
- Energy Section of the Risk and Insurance Managers' Society (RIMS) Petroleum Insurance Conference
- International Association of Drilling Contractors' Contract Seminars Contract Risk Management Conference

In addition to being an insurance broker, he also does insurance consulting and serves as an expert witness. He has been named as a Contributing Author to the Contract Risk Transfer publication of International Risk Management, Inc. (IRMI). Mr. Carson's basic field of expertise includes risk allocation in oilfield contracts; coverage analysis and interpretation of well control, general liability, excess (umbrella) liability, platform and related policies; marketing these coverages to underwriters; and claims handling in these areas.

Mr. Carson is the author of the novel *Blowout*, a story of greed, deception, death and redemption told against a background of oil well blowouts and the insurance that pays for them.