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David Mishkin, Ph.D., CLU, ChFC, CPCU is Executive Vice President of Michael White Associates (MWA). Associated with MWA since 2001, David Mishkin specializes in insurance agency appraisals and evaluations. His knowledge of agency and bank procedures, reporting and controls facilitates his experienced approach to resolving performance and regulatory issues.

An expert in risk management and bank insurance, Dr. Mishkin has consulted over 25 years to multinational banks, corporations and not-for-profit entities including Crocker Bank, Union Bank, Security Pacific, Aetna, Mutual Benefit, American Health Foundation, Religious of the Sacred Heart of Mary, Bashas, and Uniroyal. His consulting assignments have encompassed bank consumer product design, insurance carrier due diligence, wholesale and retail financial services, and insurance product design and marketing.

Dr. Mishkin has conducted numerous opportunity inspections worldwide, including on-site investigations of financial institutions, commercial lenders, life and property & casualty insurers, and their agency systems. Multilingual, he has done lengthy client studies in Argentina, Australia, Brazil, Canada, France, Germany, Hong Kong, India, Indonesia, Japan, Mexico, Portugal, Puerto Rico, Spain, the United Kingdom and Venezuela.

Previously, he served as president and chairman of the board of TDMC, Inc., vice president of corporate planning for Interplan, Inc., director of strategic planning for Investors Diversified Services, and director of research for Standard Prudential Corporation. He was also associate professor of finance at Fordham University's Graduate School and College of Business and associate professor of economics at Bard College.

Dr. Mishkin holds the professional insurance designations of Chartered Property Casualty Underwriter (CPCU), Chartered Life Underwriter (CLU) and Chartered Financial Consultant (ChFC) and was awarded the Ayres Fellowship by the Stonier Graduate School of Banking. He was a Strategic Planning Associate at the Stanford Research Institute (SRI) and Post-Doctoral Associate in Computerized Financial Models at the Massachusetts Institute of Technology (MIT) Sloan School.