APPLICATION FOR APPOINTMENT – Martin County Affordable Housing Advisory Committee – Please Print

Type of Member (explain HOW you qualify for the category under Other Experience below):
☐ Citizen who is actively engaged as a not-for-profit provi ☐ Citizen actively engaged as an advocate for low-income ☐ Citizen who is actively engaged in the banking/mortgag ☐ Citizen who is actively engaged in the banking/mortgag ☐ Citizen who is actively engaged in the banking/mortgag ☐ Citizen who is actively engaged in the banking/mortgag ☐ Citizen who is actively engaged as a not-for-profit provi ☐ Citizen actively engaged as an advocate for low-income ☐ Citizen who is actively engaged as an advocate for low-income ☐ Citizen who is actively engaged in the banking/mortgag ☐ Citizen who is actively engaged in
w/affordable housing □ Citizen actively engaged as a for-profit provider of affordable housing □ Citizen actively engaged as a real estate professional in connection w/affordable housing □ Citizen actively engaged in residential homebuilding industry in connection w/affordable housing □ Citizen representative of areas of labor actively engaged in homebuilding in connection w/afford hsg □ Citizen who represents employers within Martin County □ Citizen who represents essential service personnel □ Citizen who resides within Martin County □ Local Planning Agency Member
Check One: ☐ Mr. ☐ Mrs. ☐ Ms. ☐ Miss ☐ Dr.
Name: Michele B. Occhino
Residence Address: 9127 SE Star Island Way Hobe Sound FL 33455 Street - City - Zip Code
Mailing Address:
(if different) Street - City - Zip Code
Commission District in which you reside: Staff will complete.
Are you available year-round to attend meetings? ☐ yes ☐ no If no , what months are you available?
Telephone numbers: daytime: (404) 273-2663 alternate: alternate:alternate:
EMAIL: _Attymbarnett@gmail.com
Have you ever pled guilty or "no contest" to a crime, been convicted of a crime, had adjudication withheld, prosecution deferred, been placed on probation, received a suspended sentence or forfeited bail in connection with any offense (except minor traffic violations)? Please show all convictions, including driving while intoxicated (DUI) convictions. □ yes □ no If yes, please provide the following information:
TYPE OF OFFENCES:
DATES:
PLACES (city/state):
SENTENCES OR FINES:

A conviction record does not necessarily disqualify you for consideration. Factors such as age at time of offense, nature of violation, and rehabilitation will be considered. The Martin County Board of County Commissioners retains the right to remove, at will, any appointee to a

Board or Committee with or without cal	use.	· ·	
EDUCATION/EXPERIENCE: A res information that would be helpful for qualifications attached? ☐ yes ☐	to the Board in eva		
Education: Law Degree highest level o	f education		
Employment Experience: Licensed i	insurance broker with ex	perience working with h	ome insurance etc
Other Experience – <u>How</u> do you c	լualify for the Type	of Member selecte	ed?
I have worked with several organizations	and served on Boards in	ncluding United Way of V	Vestern Connecticut, Executive
Served as the Executive Director for Hord	I Foundation and curren	tly serve on the Bicycle	& Pedestrian Committee.
Additionally I am working with a church in	Jupiter that is developing	ng affordable housing- as	s legal advisor.
Community Experience and Affiliation	ons: I would with vario	ous faith based organiza	tions in Martin & Palm Beach
Counties as well as being an activity mem	nber of Junior League ar	nd Alpha Kappa Alpha S	orority.
Other County Boards/Committees/T	ask Forces on whic	h you have served:	Pedestrian and Bicycle Commit
Do you or any member of your immy you are an officer or employee of ha	_		
REFERENCES: Please list two refe	erences:		
Raelyn Holmes	Amy	Pope	
 Applicant may be required by State part of the appointment process. Florida law prohibits an advisory be 112.313(3) and (7), Florida Statute waived at the discretion of the 112.313(12), Florida Statutes. 	pard member from doi es. However, upon fo Board of County Co	ng business with its a	gency (the County). Sections Applicant, the conflict may be
Signature:		-	Octo: 040/0005

Applications must be filed with Martin County Administration, 2401 SE Monterey Road, Stuart, Florida 34996 by Friday, August 15, 2025. All information submitted becomes public record. If you have any questions, please call (772) 221-1352 or send email to dgordon@martin.fl.us.

Date: <u>8/18/2025</u>

Signature:

404.273.2663 - Mobile | attymbarnett@gmail.com | www.linkedin/michele-occhino/

Profile Summary

Results-oriented legal professional with over 25 years in the legal industry. Experienced as a legal consultant specializing in commercial insurance, offering expertise in contract review, regulatory compliance, risk assessment, and dispute and claims resolution. Proven ability to analyze complex legal issues, provide strategic advice, and deliver effective solutions to mitigate risk and protect client interests.

Skills

- **Legal Expertise**: In-depth knowledge of insurance laws and regulations (state and federal) including policy interpretation, coverage disputes, bad faith claims, and regulatory compliance.
- **Risk Management**: Proficient in identifying and assessing legal risks associated with insurance products and operations and developing strategies to mitigate those risks.
- Contract Review: Experienced in drafting, reviewing, and negotiating insurance contracts, ensuring compliance with legal requirements and client objectives.
- **Dispute Resolution**: Skilled in resolving insurance claims and business-related disputes through negotiation, mediation, and arbitration, as appropriate.
- Communications and Collaboration; Excellent communication and people skills, able to build rapport with clients, colleagues, and opposing parties and explain complex legal concepts in clear and concise terms.
- **Problem-Solving:** Strong analytical and critical thinking skills, able to identify key issues, develop creative solutions, and make sound decisions under pressure.
- **Research and Writing**: Proven ability to conduct thorough legal research and prepare clear, concise, and persuasive legal documents, including memoranda, briefs, and other legal documents.

Experience

Risk/Legal Consultant

Bradley & Barnett Agency, Inc.

01/2014 - Present

- Provided legal counsel to insurance brokers and policyholders on a wide range of commercial and personal insurance matters, including risk mitigation, coverage selection, claims disputes and regulatory compliance.
- Conducted legal research and analysis, draft legal memoranda, and opinions, prepared and presented in arbitration proceedings.
- Assisted clients with developing risk management strategies and implemented best practices to minimize legal exposure.
- Conducted in-depth analysis of insurance policies to identify potential coverage gaps, ambiguities, or exclusions that could pose risks for clients.
- Prepared presentations on insurance law topics establishing credibility with a focus on cyber and IP protection.
- Developed and delivered operational processes to grow client book of business from \$0 to \$2.3M in 3 years.

Senior Consultant 09/2024 – 3/2025

Resilience Insurance Analytics

- Manage pre-closing risk review of commercial real estate transactions, liaising with lenders, borrowers, and brokers on new loan
 originations on behalf of institutional, investment and government sponsored lenders. Analyze proposed insurance coverage and
 related risk mitigation including financial reserves and borrower guarantees and identifying and communicating insurance
 coverage gaps to borrower and broker for resolution. Provide financial risk management and insurance requirements based on
 deal type, geography and lender requirements.
- Collaborate with clients and existing team to review newly originated loan information for commercial real estate properties to
 determine construction liability exists. Identify and remediate coverage issues and discrepancies thus alleviating loan closing
 barriers. Function as team and client subject matter expert, staying current on existing and future risk issues, coverage, and
 market changes.

 Liaise with underwriting and credit review teams to explain and mitigate potential risk exposures by proposing customized solutions. Work with borrower representatives to ensure the appropriate coverages are in place at time of closing and that evidence is provided.

Senior Program Director 06/2012 – 1/2014

Connecticut Board of Regents for Higher Education

- Provided strategic direction and ensured program alignment with the university's goals for the US Department of Labor grant.
- Collaborated with faculty, staff, and deans to identify program needs and opportunities.
- Negotiated win-win partnerships that benefit both the university and external entities; and served as a liaison between internal and external partners, bridging communication gaps.
- Worked collaboratively with budget teams to optimize resource allocation across the \$12.4M grant program.
- Facilitated workshops and brainstorming sessions to generate innovative program ideas.
- Completed 70% of program deliverables 15-months into the 3-year grant and exceeded target program enrollment by 20% through strategic partnerships.

Strategic Program Director

05/2005 - 6/2012

Georgia Department of Human Resources

- Assembled project teams and resources to develop program and public policy solutions to presented health and human service problems. Provided an innovative approach to resolve problems by evaluating program outcomes and proposing changes that could result in amendments to existing legislation and policy. Led team that focused on implementation of broad organizational policy and state-wide strategies with substantial policy and financial implications.
- Led the development and implementation of the statewide \$82M Childcare Program; ensured compliance with federal and state laws, regulations, and polices; and provided guidance and advice to senior leadership and shares compliance strategies and executed corrective actions, where necessary.
- Managed a 70-person team with 6 direct reports and maintained a 9% attrition rate and served 35,000 families, 15% more than projected through innovative alignment on processes and resources.
- Facilitated Strategic Planning sessions for the Agency Commissioner and the senior leadership team and led the rollout of statewide programs including the Savannah Children and Adolescents Mobile Crisis Center reducing the need for non-emergency short-term care in State Hospitals by 44%; and the TeenWork Program resulting in the creation of 1500 summer jobs for teens in the custody, care, and oversight of the State, with an annual program participation growth of 15%.
- Represented the Department on the Governor's Cord Blood Commission, Human Services Restructure Task Force, and Mental Health Commission (assisting in the compilation of the Mental Health Commission Report).

General Counsel 02/2003 – 05/2005

The King Center

- Oversaw the comprehensive management, protection and business and risk strategy of the family's valuable intellectual
 property portfolio and fostered a culture of innovation with oversight for the Communications, Executive Offices, Facilities, and
 Legal Departments.
- Led all aspects of the company's legal and business affairs, including corporate transactions, commercial contracts, copyright, licensing agreements, cease and desist letters, marketing and advertising compliance, board governance. employee relations, professional services agreements.
- Negotiated and structured favorable agreements that protected the family's intellectual property rights and ensured ongoing
 revenue streams that resulted in a 34% increase in annual licensing revenue.
- Developed and implemented a long-term IP strategy aligned with the family's business objectives and legacy goals; and guided the exploration of strategic partnerships and licensing agreements to maximize the value of the IP assets.
- Introduced contract management technology tools and solutions to increase efficiencies and improve the licensing workflow which resulted in a 55% decline in the time required to evaluate licensing requests and issue contracts.
- Collaborated with outside counsel on international licensing matters, defense against infringement claims, enforcement actions and development of settlement terms.

Education

Juris Doctor JD

Negotiating & Counseling Moot Court Competition, Northeast Regional Finalist

Admitted to the New York State Bar

New York Law School

New York, NY

Bachelor of Science BS

Outstanding Student Award, for leadership & community service

University of Michigan Ann Arbor, Michigan

Certification & Licensure

Property & Casualty, Life Health and Accident Insurance License Issued August 2014

Connecticut, Florida, Illinois, Oklahoma, New Jersey,

New York, North Carolina, and Texas

Financial Management Certification – GAAP

Issued December 2007

University of Georgia Carl Vinson Institute

Technology Proficiency

Legal	Operations	Insurance
Westlaw	MS Word/Excel	Applied Epic
LexisNexis	MS PowerPoint	Ezlynx
Perplexity Al Research	MS Outlook	Applied TAM
DocuSign	MS Teams	iNavigator

References

Available Upon Request