

Curriculum Vitae

David L. Stegall, CPCU, ARM, ARe

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Professional Experience:

2007 – Present Managing Director
Risk Consulting & Expert Services
<http://www.rces.us/>

Risk consulting & expert services to commerce, industry & government.

2003 - 2006 National Director
Alternative Risk Transfer
CRC Insurance Services, Inc. (BBT:NYSE)
<http://www.crcins.com/>

CRC is the largest wholesale insurance broker in the U.S. with 27 offices nationwide. CRC is a wholly owned subsidiary of BB&T, whose insurance division, is the nations 8th largest insurance broker. Provided alternative risk management services and transfer products nationwide to independent agents, program administrators, self-insurers, self-insured groups, insurance carriers, captive insurers, reinsurers, associations, affinity groups and other entities willing and able to bear risk.

2001 – 2003 Regional Vice-President
Midwest Employers Casualty Insurance Company (BER:NYSE)
<http://www.mwecc.com/>

Midwest Employers is a wholly owned subsidiary of W.R. Berkley and provides excess workers' compensation, alternative risk, insurance, reinsurance products and consulting services to risk-bearing employers and entities nationwide on both a primary and excess basis. Provided excess insurance regionally and reinsurance nationally. Developed Midwest's Large Deductible Program launched successfully in 2003.

1998 – 2000 Vice President, Underwriting
AmComp, Inc. (AMCP:NASDAQ)
<http://www.amcomp.com/>

AmComp is one of the largest workers' compensation carriers in Florida with gross written premiums over \$150 million. Developed a national fronting program allowing AmComp to go from writing business in one state to over twenty states in one year.

1994 - 1998 National Accounts Manager
Willis, Inc. (WSH:NYSE)
<http://www.willis.com/>

National Account, Risk Management, Alternative Risk, Highly Protected Risks and Program Development Manager. Acted as coordinator of advanced risk management techniques and methods to national account clients.

1991 – 1994 Manager
ManagedComp, Inc.
A wholly owned subsidiary of Tufts Associated Health Plans
<http://www.tuftshealthplan.com/>

Managed and marketed a managed care workers' compensation program. Incorporated and managed ManagedCare Mutual Captive Insurance Company (Georgia's 2nd domiciled captive); Also served as Consultant in the formation of the Georgia Timber Harvester's Mutual Captive Insurance Company (Georgia's 3rd domiciled captive) the second Georgia domiciled captive insurance company.

1988 – 1991 Vice President
Boger, Reid & Flournoy
Now Brown & Brown of Georgia (BRO:NYSE)
<http://www.bbinsurance.com/>

Developed, managed and marketed the Day's Inn Franchisee Insurance Program, Central Bank's Correspondent Banking Program and Peachstate Underwriters Trust, a workers' compensation self-insured fund in Georgia.

1982 – 1987 Account Executive
Construction Industry Division
Corroon & Black (now Willis, Inc)
<http://www.willis.com/>

Specialized in contracting accounts with emphasis on heavy casualty and surety accounts.

1977 – 1982 Account Executive
Cobbs, Allen & Hall
<http://cobbsallenhall.com/>

Trained as an Aetna Casualty & Surety Personal & Commercial Lines Underwriter.

Education:

Auburn University B.A. 1979
Coles Graduate School of Business, Kennesaw State University

Associations:

North Alabama Society of CPCU – Director 1994-1997
Alabama Independent Agency Association – Education Committee 1996
Instructor for Alabama Property & Casualty Licensing Exam 1995
Toastmaster International Member 1978 – 1984

Speaking Engagements:

Georgia Independent Agents Association Convention 1992 & 1993
Atlanta University Center's Risk Management Symposium 1993
Auburn University School of Business Financial Managers Association 1995
Florida Association of Self Insurer's Annual Convention 2002
Georgia Captive Association Convention 2003
Samford University School of Business Insurance & Risk Management Symposium 2006

Expert Witness:

Pollard vs. American Credit, for plaintiffs' attorney, Lanny Vines, Birmingham, AL
Goff vs. Jardine, Sayer, for defendants' attorney, Ball & Ball, Montgomery, AL
Pavit vs. Zurich American, for defendants' attorney, McDowell, Knight, Mobile, AL

Professional Designations:

1988 Chartered Property & Casualty Underwriter (CPCU)
1991 Associate in Risk Management (ARM)
1999 Associate in Reinsurance (ARe)

CPCU Course Study:

Foundations of Risk Management, Insurance, and Professionalism; Insurance Operations, Regulation, and Statutory Accounting; The Legal Environment of Insurance; Business and Financial Analysis; Commercial Property Risk Management and Insurance; Commercial Liability Risk Management and Insurance; Survey of Personal Risk Management, Insurance, and Financial Planning; Personal Risk Management and Property-Liability Insurance; Personal Financial Planning; Survey of Commercial Risk Management and Insurance; Financial Services Institutions.

ARM Course Study:

Risk Assessment - Establishing Risk Management Programs; The Risk Management Process; Legal Foundations of Liability Loss Exposures; Assessing Property, Liability, Personnel, and Net Income Loss Exposures; Management Liability and Corporate Governance; Forecasting Losses; and Cash Flow Analysis.

Risk Control - Controlling Property, Personnel, Liability, and Net Income Loss Exposures; Intellectual Property Loss Exposures; Criminal Loss Exposures; Disaster Recovery for Property Loss Exposures; Understanding Claim Administration; Fleet Operations Loss Exposures; Environmental Loss Exposures; Understanding System Safety; Motivating and Monitoring Risk Control Activities.

Risk Financing - Understanding Risk Financing; Insurance as a Risk Financing Technique; Insurance Plan Design; Reinsurance and Self-Insurance; Retrospective Rating Plans; Captive Insurance Plans; Finite and Integrated Risk Insurance Plans; Capital Market Risk Financing Plans; Forecasting Accidental Losses; Self-Insurance Plans; and Purchasing Insurance and Other Risk Financing Services and Risk Financing Needs.

ARe Course Study:

Primary Insurance Coverages: Overview of Personal Insurance, Personal Auto, Homeowners Insurance, Miscellaneous Personal Insurance Coverages, Commercial Property Insurance, Business Income Insurance, Inland and Ocean Marine, Commercial General Liability, Commercial Auto, and Workers Compensation and Employers Liability Insurance.

Reinsurance Principles and Practices: Introduction to Reinsurance, Types of Reinsurance and Reinsurance Program Design, The Reinsurance Placement Process, Common Reinsurance Treaty Clauses, Quota Share Treaties, Surplus Share Treaties, Property Per Risk Excess of Loss Treaties, Casualty Excess of Loss Treaties, Catastrophe Reinsurance, Aggregate Excess of Loss Treaties, Reinsurance Audits, Reinsurance Regulation, Reinsurance Aspects of the NAIC Annual Statement, and Reserves.

Readings in Reinsurance Issues and Developments: Students examine reinsurance topics from contemporary journals and periodicals.