

**Roy Pollock, LLC  
Roy Pollock Insurance Services  
Expert Witness and Litigation Support  
Post Office Box 220, Soquel, California 95073  
831-345-5700 831-685-8237 [roywstcst@aol.com](mailto:roywstcst@aol.com)**

### **Curriculum Vitae**

Mr. Pollock has over 30 years experience in the insurance industry. He has experience as an agent, broker, District Manager, Third Party Administrator and as an owner/senior executive of large multi-office insurance brokerages. He has owned, operated and managed major insurance brokerages with 15 offices throughout California. He has held two District Manager Positions for major national insurers and has managed three Managing General Agencies.

For the past 20 years Mr. Pollock has served as a multi-faceted consultant for the insurance industry and extensively as an expert witness on a wide range of insurance matters. Mr. Pollock is known as 'the expert's expert' and spends a great deal of time assisting other insurance experts. He also teaches a wide range of classes for the California Department of Insurance licensing and CE credits. Mr. Pollock is a frequent speaker on insurance matters for insurers, agent/broker groups and other public and insurance industry organizations.

Mr. Pollock's consulting and expert witness practice encompasses Fortune 500 companies, insurance carriers, attorneys and litigants across the country. He has testified in both State and Federal Courts in 20 different states and has given over 400 depositions. His representation is about equal between plaintiffs and claimants.

Mr. Pollock has provided expert testimony over a full spectrum of insurance matters and on a variety of topics including:

**Agent Errors & Omissions  
Bad Faith  
Agency Persistency  
Agency Operations  
Standards of the Industry  
Claims Management  
Commercial Lines  
Agency Loss Ratio  
Underwriting Standards  
Agent – Broker Duties  
Risk Prevention  
Duties of an Underwriter  
Policy Rescission**

**Reinsurance  
Underwriting  
Binding Coverage  
Personal Lines Insurance  
Subrogation  
Loss Portfolio Transfer  
Surplus Insurance  
Life Insurance Issues  
Employee vs. Independent Contractor  
Risk Analysis  
Standard of Care  
Ethics  
Post Claim Underwriting**

**Homeowners Policies**  
**Agency Contract Interpretation**  
**Employers Practice Liability**  
**Insurable Interest**  
**Policy Conditions & Exclusions**  
**Managing General Agents**  
**Commercial Trucking Risks**  
**Reasonable Claim Standards**

**Exclusions & Limitations**  
**Fiduciary Duties**  
**Agent/Broker Standard of Care**  
**Interrelated Claims**  
**Construction Defects**  
**Group Medical Policies**  
**Claims Investigation Standards**  
**Fiduciary Duties**

**Affiliations:**

**Los Angeles County Bar Association**  
**TASK Expert's Assistance**  
**The California Dispute Resolution Council**  
**Association for Conflict Resolution**  
**A.M. Best Recommended Insurance Expert**  
**California Mediation Group**

**States Testified in:**

**Arizona**  
**California**  
**Colorado**  
**Kansas**  
**Illinois**  
**Iowa**  
**Massachusetts**  
**Michigan**  
**Missouri**  
**Montana**  
**Nebraska**  
**North Carolina**  
**New Jersey**  
**Oklahoma**  
**Oregon**  
**New York**  
**South Carolina**  
**Texas**  
**Utah**  
**Washington**

**Mr. Pollock is Currently Teaching:**

**Understanding an Insurance Policy**  
**Legal Issues in Insurance**  
**Anti-Money Laundering**  
**Ethics – Good Faith and Fair Dealing**  
**Ethics – And The Sale**  
**Agent – Broker Duties**  
**Comprehensive General Liability**  
**Understanding Life Annuities**  
**Insurance Underwriting**  
**Insurance Company Duties**  
**Money Laundering and Identity Theft**  
**Fair Claims Guidelines and Regulations**  
**Avoiding Bad Faith**  
**Agent/Broker Status -Independent or employee**  
**Policy Conditions and Exclusions**  
**Personal Auto Insurance**  
**Homeowners Insurance**  
**Homeowners Evaluation**  
**Commercial Insurance**  
**Elder Abuse Laws**  
**California Suitability & Annuities**  
**Life Settlements**  
**BOP – Business Owners Policy**  
**Commercial Auto Insurance**  
**Risky Business – An Employer’s Perspective**  
**Commercial Fire Coverage**  
**Workers Compensation Standards and Problems**  
**Claims Investigation Procedures**  
**Avoiding Errors & Omissions Problems**