

Roy Pollock, LLC  
Expert Witness and Litigations Services  
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### CURRICULUM VITAE

- Insurance Agent and Broker since 1975
- Owned/operated major insurance brokerages
- Over twenty year's courtroom experience
- Insurance deposition review and comment
- Insurance product development & distribution
- Insurance mediation
- Deposition and court room support
- Insurance claims and coverage disputes
- Consultation to insurance companies
- Expert witness for over fifteen years
- Past District Manager for major insurance company
- Taught Zeros learning & management systems
- Specialized in National & International accounts
- Currently teaching for the California Department of Insurance licensing and CE credits on :

Ethics and insurance  
Ethics and the sale  
The legal environment of insurance  
Insurance companies and claims  
Comprehensive general liability  
Homeowners coverage and limitations  
Personal auto and uninsured motorists  
Life and disability  
Personal auto judgments and the law  
Builders risk & other coverage and limitations  
Personal auto and uninsured motorists  
Life and disability  
Personal auto judgment and the law  
Builders risk & other coverage forms  
Homeowners liability & exclusions  
Errors and omissions  
The insuring agreement and coverage  
Personal auto – am I covered?  
Homeowners perils, exclusions & conditions  
Business income coverage  
Comprehensive general liability provisions

Mr. Pollock is in constant demand as a teacher and public speaker and has given presentations or written articles for:

Allstate Insurance (2003) – building an agency  
National agent's alliance (2003) – the insurance climate  
California association of agents - commercial solicitation  
California Trucking Association - commercial trucking  
Oregon Mutual Insurance – preventing agent E & O  
Sacramento Bee – proposition 103  
California Builders Exchange – flood & earth quake insurance  
New York Life – agent solicitation & retention  
Farmers New World Life - solicitation & retention  
AIG Group – risk packaging & avoiding gaps  
Allstate Insurance (2004) agent retention  
Exchange Club of California – understand your homeowner's policy  
Cabrillo College – business insurance  
Kiwanis Club of California – business insurance coverages  
National agents alliance (annual convention 2003) – future of the industry  
Hartford Insurance Group – controlling agency exposures  
New York Life – setting and reaching goals  
Make a Wish (Board of Directors) – liability exposures  
Farmers Insurance Group – Toppers club  
Allstate Insurance – developing phone centers  
Condor Insurance – PUS & ICC regulations  
First Assurance – problems with reinsurance contracts  
Workers Compensation and Self-Funding Problems  
Cabrillo College – understanding commercial coverage  
First Assurance – commercial trucking  
California Tow Truck Assoc. – Workers Compensation  
Mutual of Omaha – corporate life needs & solicitation  
Nipponkoa Insurance Comp – international exposures & re-insurance  
Hartnell College – small business exposures  
National Agents Alliance (2004) – duties of an agent  
Fremont insurance – the function of underwriting  
Mission Insurance – agent's responsibilities  
Citation insurance – binding coverage  
Wraps- Gaps and construction coverage  
Insurance principals for Agents and others uninformed  
Loss Portfolio Transfers and CIGA  
Underwriting to please the underwriters  
National Alliance – avoiding litigation & E & O claims  
Superior National – unwanted umbrella exposures