

Collin J. Hite, J.D.

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Curriculum Vitae

Summary: More than three decades of senior-level experience in insurance bad faith, claims-handling standards, and litigation strategy, grounded in deep operational and regulatory insight. Handled bad faith litigation for policyholders and two Fortune 200 insurance companies. Tried 38 cases to verdict.

Specialty areas include Policy Limit Settlement Rejections; Commercial General Liability, Property and Automobile; Cyber Liability; D&O; E&O; Crime Policies; Excess & Surplus Lines; Personal Auto and Homeowners; and Broker/Agent Standards.

Experience:

Hite Insurance Consulting, LLC, Richmond, VA
President

March 2026 – Present

- Provides expert witness services to policyholders and insurance companies concerning claims handling, coverage interpretations, bad faith analysis, agent/broker standard of care, and payment disputes for multiple insurance product lines.
- Prepares expert opinions for litigation and testifies in depositions and trials.
- Acts as a consulting expert to attorneys for analyzing claims, coverage opinions, case preparation, and mediation/ADR negotiation strategies.
- Attends trial to provide monitoring and daily reports to clients regarding the progress of the case and overviews of the success probability.
- Assists counsel as an opposing attorney in preparation and conduct of mock trials and focus groups.
- Provides support to counsel as a consulting expert in preparing witnesses for deposition.

USAA Insurance, Richmond, VA
Associate General Counsel

June 2025 – March 2026

- Handled bad faith and extra-contractual litigation for first-party and third-party personal lines insurance products across the United States.
- Independently provided legal counsel to senior leadership to support business objectives and manage regulatory, compliance and litigation risk to USAA.
- Led complex litigation assignments with a high level of business impact and delivered appropriate solutions.
- Proactively collaborated to prepare bad faith cases for trial.
- Monitored and analyzed changes in laws, regulations and industry and advised appropriate organizational leadership.
- Effectively managed outside counsel and legal vendors handling litigation.
- Participated in mock trial exercises and attended corporate depositions for USAA.

- Advised the Claims Department on claims handling, excess exposure, policy limit settlement demands, coverage and defense litigation.

Markel Insurance, Richmond, VA
Head of Litigation, Insurance

August 2017 – March 2025

- Oversaw bad faith and extra-contractual litigation across the country and had supervisory oversight of all such files for Claims-Legal in last role for all product lines.
- Advised approximately 500 claim professionals nationwide on complex declaratory judgments, litigation management strategies, settlements, depositions, and multifaceted trials.
- Assisted underwriting and product development departments in meticulously crafting precise and innovative insurance policy forms and language that meet evolving market needs.
- Strengthened relationships with outside counsel and stakeholders to enhance case strategies.
- Supervised litigation efforts for the corporate legal team, ensuring quality control.
- Reviewed and approved all responses to policy limit demands for four product lines.
- Recommended reserves and settlements beyond limits to guide supervisors' decisions.
- Led the Markel Trial Academy program to boost trial skills and enhance defense capabilities.
- Delivered impactful training to claims and underwriting, enhancing operational efficiency.
- Developed strategic plans to tackle social inflation for enhancing litigation outcomes.
- Assisted Markel International with US litigation for cohesive global operations.
- Promoted in roles of Claims Counsel, Director & Associate General Counsel, and Director of Litigation Management throughout tenure.

Hirschler Fleischer, P.C., Richmond, Virginia
Partner

August 2012 – July 2017

- Founder and practice leader of the firm's Cybersecurity & Data Privacy Practice as well as its Insurance Recovery Group for policyholders.
- Advised clients concerning information security program, cyber risk management, incident response planning, cyber insurance and related risk management services.
- Developed CyberKnotSM as an integrated platform to provide holistic cyber risk assessments, and to implement cybersecurity defense recommendations.
- Qualify and engage forensic cyber vendors to provide technical services as part of CyberKnotSM.
- Prepared insurance coverage opinions, conduct insurance program audits, and litigated coverage cases nationwide, including bad faith.
- Served as independent monitoring counsel in excess insurance policy situations.

- Advised clients on a variety of insurance risk management issues, including preparing coverage opinions when purchasing insurance.
- Interacted with C-suite executives for insurance products from insurance companies.
- Litigated a variety of other types of causes of action in state and federal courts.

McGuireWoods LLP, Richmond, Virginia
Partner

December 2000 – August 2012

- Firm wide co-leader of McGuireWoods' Insurance Coverage Counseling and Litigation Group representing policyholders.
- Handled insurance coverage and bad faith litigation under a variety of coverage forms in multiple jurisdictions across the United States.
- Interacted with General Counsel in providing a variety of legal services nationwide.
- Provided coverage opinions for policyholders and brokers.
- Led a variety of other litigation matters and worked with in-house counsel on multi-jurisdictional cases.
- Oversaw discovery and litigation as national counsel for a Fortune 50 product manufacturer.
- Lead counsel for all personal injury cases in Virginia for a national telecommunications company.

Sands Anderson, P.C., Richmond, Virginia
Counsel

January 1998 – December 2000

- Acted as lead trial counsel in state and federal courts, including declaratory judgment actions concerning insurance coverage as well as bad faith litigation for insurers.
- Defended insured clients in business torts, personal injury, premise professional liability, and intellectual property cases, including all aspects of discovery, mediation and arbitration.
- Served as coverage counsel to insurers for outside opinions and in litigation.
- Advised insurers on bad faith and policy limit claims and provided liability assessments for pending matters.
- Founded and led tech*Economy* SolutionsSM as the firm's business accelerator platform to provide a full suite of services to local start-up businesses.

Office of the Attorney General, Richmond, Virginia
Assistant Attorney General

June 1996 – January 1998

- Acted as lead defense counsel in trials and appeals concerning breach of contract, torts and civil rights cases in all federal and state courts throughout Virginia.
- Monitored pending lawsuits being handled by outside counsel. Served as the general counsel to Virginia Correctional Enterprises and provided legal and strategic advice for governmental leaders.
- Provided risk assessment reviews for business disputes, product liability issues, and lawsuits for clients and the Division of Risk Management.

Office of the Attorney General, Ft. Lauderdale, Florida December 1993 – June 1996
Assistant Attorney General

- Litigated contract, civil rights and torts cases in federal and state courts throughout Florida, including as lead defense counsel in jury trials and mediations.
- Handled cases and administrative complaints under state and federal discrimination statutes.
- Served as a member of the Civil Justice Advisory Group and the Bench/Bar Liaison Committee for the United States District Court for the Southern District of Florida.

Recognition

- Selected for inclusion in 2015 class of "Leaders in the Law," *Virginia Lawyers Weekly*
- Selected for inclusion as a "Super Lawyer," (Insurance Coverage), *Virginia Super Lawyers*, Thomson Reuters, 2011-2016
- Selected for inclusion as "Virginia's Legal Elite," (Alternative Dispute Resolution), *Virginia Business*, 2013-2016
- Selected for inclusion in *The Best Lawyers in America* (Insurance Law), Woodard/White, Inc., 2017-2018
- AV Rated, Martindale-Hubbell

Bar Associations and Organizations:

- Virginia State Bar
 - Third District Disciplinary Committee, 2012-2015
 - Young Lawyers Conference Fellow, 2012-Present
 - Diversity Conference member
 - Board of Governors, Young Lawyers Conference, 1999-2002
- Florida State Bar
- Federal Bar Association 2009-2018
 - Board of Directors, Richmond Chapter, 2009-2016
 - Secretary/Treasurer, Federal Litigation Section, 2011-2013
 - Board of Directors, Federal Litigation Section, 2006-2013
 - President, Richmond Chapter, 2002-2003; 2003-2004; 2009-2010
- American Bar Association 2002-2018
- Virginia Association of Defense Attorneys 2002-2018
 - Mentorship Program, 2014-2015
 - Long Range Planning Committee, 2011-2012
 - Board of Directors, 2008-2011
 - Mock Trial Instructor, Trial Tactics Workshop, 2009, 2010, 2011
 - Chairman, Annual Meeting Committee, 2007-2008
 - Chairman, Environmental & Toxic Torts Section, 2006-2007
- Lex Mundi 2000-2012
 - Chairman, Insurance/Reinsurance Practice Group, 2010-2012
 - North American Regional Vice Chairman, Insurance/Reinsurance Practice Group, 2008-2010
- Board of Editors, *Cybersecurity Law & Strategy Newsletter*, ALM Media, 2016 - 2019
- Claims and Litigation Management Alliance

- Litigation Management Task Force, 2024 - 2026
- Defense Research Institute
 - Insurance Coverage Committee, Meeting Planning Group, 2023 – Present
 - Insurance Bad Faith Committee, Meeting Planning Group, 2023 – Present
 - Litigation Skills Committee, Meeting Planning Group, 2024 - 2025
 - Social Inflation Task Force, 2023 - Present

Admitted:

Virginia

Florida

U.S. Supreme Court

U.S. Court of Appeals for the 4th Circuit

U.S. District Court for the Eastern District of Virginia

U.S. District Court for the Western District of Virginia

U.S. District Court for the Eastern District of Wisconsin

U.S. Tax Court

Publications:

1. "Discovery Considerations Presented by Group Collaboration Tools," ABA TIPS Magazine, (co-authored with Heather Simpson and Susie Dent), December 2021.
2. "Protected or Not? Work-Product Protection Between Adjusters and In-House Counsel," (co-authored with April Villaverde), *CLM Magazine*, November 2020.
3. "Cyber Crime is Now Targeting Law Firms: Is Your Firm Truly Prepared," *Cybersecurity Law & Strategy*, August 2017.
4. "Your employees are the weak link in your cybersecurity program," *Virginia Business*, April 12, 2017.
5. "Virginia businesses could be subject to New York cyber regulation," *Virginia Business*, February 27, 2017.
6. "Cybersecurity legislation may do more harm than good," (co-authored with Christopher Moschella), *Virginia Business*, February 16, 2017.
7. "Data Breach Lawsuit Highlights the Need for Diligence when Purchasing Cyberinsurance," *Cybersecurity Law & Strategy*, January 2017.
8. "Preparation is the best defense against a cyber attack," *Today's General Counsel*, October 11, 2016.
9. "Politicians are coming with new cyber security requirements--are you ready?" *Virginia Business*, September 27, 2016.
10. "Understanding your personal insurance program can protect asset value," *Virginia Business*, August 2, 2016.
11. "Data breach lawsuit highlights the need for due diligence in buying cyber insurance," *Virginia Business*, June 22, 2016.
12. "Has The Fortress Been Hacked by Consumers: Class Actions Are Gaining Steam," *ACC Docket*, (Co-authored with Kimberly Hillman), Association of Corporate Counsel, May 2016.
13. "Fourth Circuit finds Travelers has a duty to defend cyber claim," *Virginia Business*, April 28, 2016.

14. "No reservations for cyber hackers in the hospitality industry," *Virginia Business*, March 28, 2016.
15. "Recent Lowe's lawsuit is a reminder to notify your insurer," *Virginia Business*, March 8, 2016.
16. "Preparing for a data breach: the construction industry is no exception," *Virginia Business*, February 5, 2016.
17. "Preparing for a Data Breach with Cyber Insurance," *e-Commerce Law & Strategy*, January 2016.
18. "Virginia's policyholders need better remedies when insurers misbehave," *Virginia Business*, October 29, 2015.
19. "Read the Small Print When Buying Cyber Cover," *Business Insurance*, July 19, 2015
20. "2015 RIMS Survey Points to Important Trends in Data Security and Cyber Coverage," *Virginia Business*, July 16, 2015.
21. "Tips to Improve Your Odds of Securing Insurance Coverage," *Virginia Business*, June 24, 2015.
22. "Check Your Policy: 'C' in CGL Doesn't Stand for Cyber," *Risk Management Monitor*, February 4, 2015.
23. "Small business advice: What your company can learn from the Sony cyberattack," *The Washington Post*, December 23, 2014.
24. "Cyber attacks on the rise: Does your law firm have insurance coverage?" *Virginia Lawyers Weekly*, March 17, 2014.
25. "Litigation Costs Are in Your Control, So Take Control," *Law 360*, Portfolio Media, February 6, 2014.
26. Chapter One "New Challenges and Concerns for Insurance Law Attorneys and their Clients," *Insurance Law 2014*, Aspatore Books.
27. "Email fraud is on the rise: Is your crime coverage ready?" *Inside Counsel* website, January 3, 2014.
28. "Knowing the terms of your insurance policy is almost as important as having one in the first place," *Inside Counsel* website, December 20, 2013.
29. "The most dangerous piece of paper in business, the Certificate of Insurance," *Inside Counsel* website, December 6, 2013.
30. "The decision to retain separate counsel in an insurance defense case," *Inside Counsel* website, November 22, 2013.
31. "Do you have coverage to protect against cyber attack risks," *Inside Counsel* website, November 8, 2013.
32. "Is your insurance broker liable for your lack of insurance coverage?" *Inside Counsel* website, October 25, 2013.
33. "A Hybrid Methodology for Seeking Attorney's Fees in the Eastern District of Virginia's Rocket Docket," (co-authored with Timothy D. Patterson), *The Federal Lawyer*, Federal Bar Association, December 2013.
34. "Insurer Loses on Property Damage Coverage Fight and Heads to Trial on Bad Faith," *The Sidebar*, Federal Bar Association, Fall 2013.
35. "Relying on Certificates of Insurance Alone May Create Troubling Gaps in Your Project's Insurance Coverage," (co-authored with Chandra D. Lantz), *CMFA Building Profits*, Construction Financial Management Association, Sept./Oct. 2013.
36. "Know your deadlines or lose your insurance coverage." *Virginia Business* website, April 17, 2013.
37. "A stress test for your insurance program is a prescription to consider," *Virginia Business* website, March 1, 2013.

38. "Nationwide reboots policyholder's data loss claim," *Virginia Business* website, January 22, 2013.
39. Chapter One "The Ever-Changing Scope of Insurance Law," *Insurance Law 2013*, Aspatore Books, 2013.
40. "Critical Insurance Coverage Issues and Cases of 2012," *Insurance Law 360*, Portfolio Media, December 20, 2012.
41. "A word to the wise about the recoupment of defense costs," *Virginia Business* website, December 12, 2012.
42. "Grappling With the Scope of Pollution Exclusion," *Insurance Law 360*, Portfolio Media, November 21, 2012.
43. "Wow! Do I need two lawyers for this lawsuit?" *Virginia Business* website, November 20, 2012.
44. "Preparing a Hurricane Sandy claim? Here are some important pointers," *Virginia Business* website, November 2, 2012.
45. "A Closer Look at What Constitutes a Bad Faith Claim," *Insurance Law 360*, Portfolio Media, October 1, 2012.
46. "Cyber-risk insurance coverage is alive and well, and you need it," *Electronic Commerce & Law Report*, Bloomberg-The Bureau of National Affairs, September 26, 2012.
47. "Cyber-risk insurance coverage is alive and well, and you need it," *Virginia Business* website, September 13, 2012.
48. "Georgia Insurance Case Provides Insight for Virginia Policyholders," *Virginia Business* website, August 28, 2012.
49. "Va. Offers Protection Concerning Certificates of Insurance," *Insurance Law 360*, Portfolio Media, Inc., August 23, 2012.
50. Chapter 12 "Insured's Responses to Environmental Liability," (co-authored with Kevin O'Brien), *Environmental Liability and Insurance Recovery*, American Bar Association Publishing, 2012.
51. "The Scope of Questioning For a 30(b)(6) Deposition," *Product Liability Law 360*, Portfolio Media, Inc., July 14, 2011.
52. "Be Wary of Relying on Certificates of Insurance," *Insurance Law 360*, Portfolio Media, Inc., October 27, 2010.
53. "Global Warming Litigation and D&O Insurance Coverage Issues," White Paper, (co-authored with Ben Yhim), February 2010.
54. "Certificates of Insurance: So You Like to Gamble," *Insurance Law 360*, Portfolio Media, Inc., May 28, 2009.
55. "Corporate and Apex Depositions — Attorneys Prepare or Beware," *The Journal of Civil Litigation*, Virginia Association of Defense Attorneys, March 2009.
56. "Spoliation of Evidence in State and Federal Courts in Virginia," (co-authored with R. Trent Taylor), *The Journal of Civil Litigation*, Virginia Association of Defense Attorneys, Fall 2007.
57. "ADHD Litigation," McGuireWoods White Paper, October 2007.
58. Chapter 9 "Getting the Coverage You Deserve: A Recipe for Success," *Insurance Dispute Resolution Proceedings*, Aspatore Books, 2007.
59. "Commercial Property Insurance," (co-authored with H. Carter Redd), *Insurance Law in Virginia*, Virginia CLE Publications, 2003 Edition; 2005 Supplement; 2009 Supplement.
60. "Pleading the Fifth May Protect the Insured from the Feds, But Not the Insurer," *ABA Insurance Coverage Litigation Newsletter*, Spring 2002.
61. "Notice Provisions of the Virginia Tort Claims Act: A Trap for the Unwary," Virginia State Bar, *Litigation News*, Summer 1998.

Speaking Engagements:

1. "Confronting Excess and Surplus Lines Policies," DRI Insurance Coverage and Claims Institute, 2025.
2. "Landmines for Corporate Depositions of Insurance Companies, or How Not to Blow Yourself Up!" DRI Insurance Coverage and Claims Institute, 2024.
3. Social Inflation and How to Insurers Can Combat It, APCAIA Webinar, 2023.
4. Preparing for a Corporate Deposition, Magna Legal Services Conference, 2023.
5. "Best Practices for Engaging Outside Coverage Counsel," CLM Annual Meeting, 2022.
6. "Claims Litigation Management," CLM Focus Conference, 2021.
7. "Pitfalls of Corporate Depositions," Magna Legal Services Conference, 2018.
8. "Working with Outside Counsel and Best Practices for the Relationship," The Harmonie Group, 2018.
9. "Cybersecurity and Liability in the Small Business Sector," Renaissance Executive Forum of Virginia, 2018.
10. "Cybersecurity for Retail Businesses," Richmond Retail Merchants Association, 2017.
11. "Cybersecurity and Liability in the Small Business Sector," Virginia Association of Chamber of Commerce Executives, 2017.
12. "The Tripartite Trap: Evaluating Conflicts and Other Ethical Issues," Piedmont Chapter, Risk Insurance Management Society, 2017.
13. "Cybersecurity for Risk Managers of Private Investment Funds," Richmond Alternative Investment Fund, 2016.
14. "Recoupment of Defense Costs," University Risk Management and Insurance Association (Mid-Atlantic meeting), 2016.
15. "Top 10 Things That Should Keep Risk Managers Up at Night," Risk Management Insurance Society (Atlanta, Virginia and Raleigh chapter meetings), 2016.
16. "Product Liability and Product Recall," Webinar, Willis, 2015.
17. "Recoupment of Defense Costs," Risk Insurance Management Society (Atlanta, Raleigh, and Virginia chapters), 2015.
18. "Tips for Practice in the Eastern District of Virginia," Virginia Association of Defense Attorneys, 2014.
19. "Tripartite Trouble: Defending Under the Shadow of Coverage Issues," Virginia Association of Defense Attorneys, Annual Meeting, 2014.
20. "Cyber Security and Insurance Coverage," Virginia Association of Defense Attorneys, Mid-Year Meeting, 2014.
21. "Introduction to the Federal Courthouse: Motions Practice and Discovery," Federal Bar Association, Richmond Chapter, February 2014.
22. "Insurance Traps for the Unwary Business," Seminar Sponsored by Hirschler Fleischer, September 2013.
23. "The Latest Developments in Cyber Regulation and Insurance," Webinar, Bloomberg BNA, April 2013.
24. "Cyber Security and Cyber Insurance: What You Need to Know About the Looming Threats," Webinar, Bloomberg BNA, December 2012.
25. "Federal Court Primer," Virginia Association of Defense Attorneys' Young Associates Seminar, Richmond, Virginia, December 2011.
26. "Introduction to the Federal Courthouse: Motions Practice and Discovery on the Rocket Docket," Federal Bar Association, Richmond Chapter, November 2011.
27. "Historians as Consultants, Experts and Testifying Corporate Designees: Help for Your Litigation," Webinar, The Federal Bar Association, May 2011.

28. "A Lot of Hot Air or Coming Disaster: Insurance Coverage for Global Warming Claims," Webinar, Lex Mundi Legal Association, May 2010.
29. "Gulf Oil Spill and Your Insurance - Are You Ready?" Teleconference, McGuireWoods and Navigant Consulting, May 2010.
30. "Global Warming Litigation Update," Association of Corporate Counsel's International Legal Affairs Committee, Teleconference, April 2010.
31. "A Lot of Hot Air or Coming Disaster: Insurance Coverage for Global Warming Claims," Webinar, McGuireWoods, MARSH and Association of Corporate Counsel, Richmond, Virginia, February 2010.
32. "Corporate Insurance Coverage: What is Keeping In-house Counsel Up at Night?" Minority Corporate Counsel Association's CLE Expo, Chicago, Illinois, 2010.
33. "Federal Court Primer," Virginia Association of Defense Attorneys' Young Associates Seminar, Staunton, Virginia, 2009.
34. "Up in Smoke: Insurance Coverage for Global Warming Issues," Virginia Risk and Insurance Management Society, Virginia Beach, Virginia, October 2009.
35. "Go from Zero to Hero: Maximizing Recovery Under Insurance Policies," Association of Corporate Counsel, Richmond Virginia, September 2009.
36. "Food Safety: Insurance Coverage Issues," Webinar, McGuireWoods and MARSH, Richmond, Virginia, 2009.
37. "Diverse Interpretations of the Absolute Pollution Exclusion Leave Businesses Vulnerable," Virginia Risk and Insurance Management Society, 2008.
38. "Getting the Most Out of E-Trials: How and When to Use Technology," Virginia Association of Defense Attorneys, Annual Meeting, 2008.
39. "Working with Your Pharmacy Benefits Manager," Webinar, McGuireWoods and Mercer, Richmond, Virginia, 2008.
40. "Finding, Retaining and Preparing Expert Witnesses," Virginia Association of Defense Attorneys, Mid-Year Meeting, 2008.
41. "The Role of Regulatory Science in Toxic Tort Litigation," Virginia Association of Defense Attorneys, Annual Meeting, 2007.
42. "Use of Experts to Assert a Malingering Defense," Virginia Association of Defense Attorneys, Annual Meeting, 2006.
43. "Toxic Mold: Litigating to Win," Virginia Association of Defense Attorneys, Mid-Year Meeting, 2006.
44. "Construction Contracts: Insurance Coverage Techniques to Properly Transfer Your Risk of Loss," McGuireWoods Seminar, 2006.
45. "Case Law Overview for 2004-2005," Southeastern Electric Exchange Claims Section Meeting, Ft. Lauderdale, Florida, 2005.
46. "Pursuing Your Insurance Claims," Seminar Sponsored by McGuireWoods, Chicago, Illinois, 2005.
47. "Mold: Coming to a Building Near You, with Litigation Soon to Follow," Seminar Sponsored by Marcor Environmental, Inc., Salisbury, Maryland, 2004.
48. "Pursuing Your First Party Insurance Claim," Seminar Sponsored by McGuireWoods, Richmond, Virginia, 2003.
49. "The Noerr-Pennington Doctrine," Virginia Association of Defense Attorneys, Annual Meeting, 2001.
50. "Year 2000 Amendments to the Federal Rules of Civil Procedure and Federal Rules of Evidence," Virginia Association of Defense Attorneys, Mid-Year Meeting, 2001.
51. "Personal Jurisdiction Based on Contacts Through the Internet," Virginia Association of Defense Attorneys, Annual Meeting, 2000.

Education:

Dartmouth College, Dartmouth, New Hampshire

Certificate in Why Smart Executives Fail: Common Mistakes & Warning Signs, February 2024

University of London, London, England

Certificate in The Manager's Toolkit: A Practical Guide to Managing People at Work, August 2023

University of Michigan, Ann Arbor, Michigan

Certificate in Successful Negotiation: Essential Strategies and Skills, April 2023

Association of E-Discovery Certified Specialists, Dallas, Texas

Certificate as E-Discovery Executive Specialist, June 2021

American Institute for Chartered Property Casualty Underwriters, Malvern, Pennsylvania

Certificate in Cyber Risk Management, December 2016

Cornell University, Ithaca, New York

Certificate in Executive Leadership, May 2014

Southern Methodist University Dedman School of Law, Dallas, Texas

Juris Doctor, May 1993

Boston College, Boston, Massachusetts

Bachelor of Arts, *cum laude*, May 1990