

Exhibit 1

Curriculum Vitae for **Edward J. Priz, CPCU, APA**

Edward J. Priz is a forensic premium auditor, consultant, author, and expert witness on the subject of commercial insurance cost and coverage, with particular expertise on premium audits for Workers Compensation and other commercial insurance. His expertise includes underwriting, audits, classifications, experience modifiers, premiums, Retrospective Rating, Large Deductible policies, and agent/broker professional standards and duties, and related issues.

He began his insurance career in 1976, starting as a life and health insurance producer. He began working with commercial property and casualty insurance in 1978 as an insurance producer/agent/broker at American Mutual Insurance. His training and experience at American Mutual included working with Retrospective Rating plans for Workers Compensation insurance and other commercial liability insurance. He subsequently worked as an insurance broker for Vanguard Insurance Agency, working with commercial property and liability insurance for Allied Van Lines agents across seven states. In late 1981 he began working with Alper Services, a company that operated a commercial insurance brokerage as well as an insurance consulting company, AuditRate. At Alper he served as an insurance broker and consultant on commercial property and casualty insurance. Priz also underwrote commercial property and casualty insurance while working at Alper. With the AuditRate division he also began consulting on commercial property and casualty insurance, including Workers Compensation insurance premium charges. With AuditRate, he also trained as a premium auditor, working on premium audits for clients of the Alper Agency. He also worked as a consultant on commercial insurance, including Workers Compensation insurance, for Corporate Policyholders Counsel from January, 1987 through October, 1987.

In late 1987 he established his own consulting firm to specialize in consulting on Workers Compensation insurance premiums and audits, as Advanced Insurance Management. Since 1987, at Advanced Insurance Management he has consulted on Workers Compensation insurance audits and premiums as well as on commercial insurance coverage and cost, including General Liability, Commercial Property, Business Auto, and other commercial liability insurance.

Clients of this consulting practice have included manufacturers, contractors, utilities, transportation companies, staffing companies, a federal government agency, a chamber of commerce, and insurance companies and insurance agencies. Some well-known clients have included **Caterpillar, Inc., Federal Mogul Corporation, Walsh Construction, Bridgestone/Firestone Tire**, and the **San Francisco 49ers**.

Mr. Priz has also served as a consultant to insurers **XL Insurance America, Lloyds of London, Zurich American Insurance, Zenith Insurance, California Insurance Company, Liberty Mutual Insurance, Hartford Insurance, Dakota Truck Underwriters, Diamond Insurance Company, FCCI Insurance, 7710 Insurance, Starnet Insurance Company, and Great American Insurance** on issues involving Workers Compensation insurance coverage, premium computation, underwriting, classifications, experience modifiers, Retrospective Rating and Large Deductible policies, and premium audits.

He is the author of *Workers Compensation: A Field Guide for Employers*, published in 2010, as well as *The Ultimate Guide to Workers Compensation*, published in 2005, and *CompControl*, published in 1995 (revised edition 2001).

Mr. Priz has served as an expert regarding commercial property and casualty insurance, with a particular focus on Workers' Compensation insurance premium computation, insurance agent/broker standards of care, and other aspects of commercial property and liability insurance, in cases filed in both federal and state courts and arbitrations in California, Colorado, Connecticut, Delaware,

Florida, Georgia, Illinois, Iowa, Louisiana, Mississippi, Missouri, Nebraska, Nevada, New Jersey, New York, Ohio, South Carolina, Tennessee, Texas, and Virginia.

He has been retained as an expert in a number of criminal cases involving issues of proper Workers Compensation insurance premium and audits. Two of these cases were in federal courts in Illinois, six in state courts in California.

In one of these criminal cases, he provided expert testimony at trial by the United States District Court, Northern District of Illinois, in the matter of United States of America v. James M. Duff, Patricia Green Duff, William E. Stratton, John J. Leahy, Edward Wisniewski, Starling Alexander, and Terrence Dolan,. He was retained by defendants Leahy and Wisniewski and provided testimony at that trial regarding both Workers Compensation insurance underwriting, auditing, and insurance broker standards of care.

Mr. Priz has also assisted a number of clients in appeals of NCCI decisions at the Arizona Workers Compensation Appeal Board, Illinois Workers' Compensation Appeals Board, The Colorado Workers Compensation Appeals Board, the Louisiana Workers Compensation Appeal Board, the Nevada Workers Compensation Appeals Board, and the Oklahoma Workers Compensation Appeal Board.

Mr. Priz has also assisted clients in legal hearings before the Illinois Department of Insurance, The Alaska Department of Commerce-Division of Insurance, and the Nebraska Department of Insurance, and before the Ohio Bureau of Workers Compensation.

Mr. Priz holds the professional designation ***Chartered Property Casualty Underwriter*** (CPCU) from the American Institute of Property and Liability Underwriters, as well as the designation ***Associate in Premium Auditing***, from the Insurance Institute of America. He is a 1974 graduate of Roosevelt University in Chicago, receiving a Bachelor of Arts Degree (With Honors).

Mr. Priz is a member of:

- The National Society of Chartered Property Casualty Underwriters;
- National Society of Insurance Premium Auditors;
- American Society of Workers Compensation Professionals.

Insurance Books by Edward J. Priz

Workers Compensation: A Field Guide for Employers, published by CreateSpace Publishing in 2010.

Chapter 22 of the *Illinois Workers Compensation Manual*, published by the Illinois State Chamber of Commerce in 2008.

The Ultimate Guide to Workers' Compensation Insurance, published in 2005 by Entrepreneur Press.

CompControl, published in 1995 by Oasis Press, with a revised edition published in 2001.

Reports

“Report on a Study of Small Employers and the South Carolina Second Injury Fund’s Impact on Workers’ Compensation Insurance Premiums” commissioned by the South Carolina Small Business Chamber of Commerce.

This report on problems with experience rating and data reporting by Workers Compensation insurers in South Carolina led to new legislation in South Carolina to address the problems found in the report.

Articles by Edward J. Priz

Online article: “Weaponizing Workers Comp Insurance, Part 2”, published March 9, 2022, at: <https://cutcomp.substack.com/p/weaponizing-workers-comp-insurance-c15?s=w>

Online article: “Weaponizing Workers Compensation Insurance Against Small Business” published March 8, 2022, at: <https://cutcomp.substack.com/p/weaponizing-workers-comp-insurance?s=w>

Online article: “How Workers Comp Insurance Gets Weaponized Against Small Biz”, published February 22, 2020 and available online at: <https://medium.com/@edpriz/how-workers-comp-insurance-gets-weaponized-against-small-biz-f4baf41b0b30>

Online article: “Experience Modifiers: A Flawed Benchmark For Safety”, published August 20, 2015, and available online at: <http://www.experts.com/Articles/Experience-Modifiers-Flawed-Benchmark-Safety-By-Edward-Priz>

Online article: “An Unregulated Workers Compensation Insurance Market Poses Problems”, published July 10, 2015, and available online at: <http://www.experts.com/Articles/Unregulated-Workers-Compensation-InsuranceMarket-Poses-Problems-By-Edward-Priz>

Online article: “Workers Comp Premium Avoidance: The Trap Employers Need to Avoid”, published March 28, 2014 and available online at: <http://voices.yahoo.com/workers-comp-premium-avoidance-trap-employers12570898.html?cat=3>

Articles (continued)

Online article: “Workers Compensation Insurance Traps For Small Employers”, published March 27, 2013, and available online at:

<http://voices.yahoo.com/workers-compensation-insurance-traps-small-employers12065633.html>

Online article: “Upcoming Change in Experience Modification Factors”, available online at: <http://www.hgexperts.com/article.asp?id=26370>

Online article: “Large Deductible Workers Compensation Policies Not A Panacea For Employers” available online at:

<http://www.hgexperts.com/article.asp?id=29700>

Mr. Priz also regularly publishes articles on LinkedIn.com on subjects relating to Workers Compensation insurance. Mr. Priz has also published a number of articles on Yahoo.com which are no longer available there:

Online article: “Changes in Experience Modifiers Will Impact Employers’ Workers Comp Costs”, published July 17, 2012, and formerly available online at:

<http://voices.yahoo.com/changes-experience-modifiers-will-impact-employers11576630.html?cat=3>

Online article: “What You Should-And Shouldn’t-Expect From Your Insurance Agent”, published May 4, 2011, and available online at:

http://www.associatedcontent.com/article/7996311/what_you_shouldand_shouldntexpect_from.html?cat=3

Online article headlined: "The NCCI Classification System", published February 14, 2011, and available online at:

http://www.associatedcontent.com/article/7728968/the_ncci_classification_system.html?cat=3

Articles (continued)

Online article headlined: “Becoming An Expert Witness”, published February 14, 2011, and available online at:

http://www.associatedcontent.com/article/7725556/becoming_an_expert_witness.html?cat=3

Online article headlined: “Workers Comp Audits-How To Prepare, How To Survive”, published February 11, 2011, and available online at:

http://www.associatedcontent.com/article/7723722/workers_comp_auditshow_to_prepare_how.html?cat=3

Online article headlined: “Experience Modifiers A Vital Concern For Construction Companies”, published December 7, 2010, and available online at:

http://www.associatedcontent.com/article/6076628/experience_modifiers_a_vital_concern.html?cat=3

Online article headlined: “Pros and Cons of Using a PEO”, published December 16, 2010, and available online at:

http://www.associatedcontent.com/article/6077976/pros_and_cons_of_using_a_peo.html?cat=3

An online article at Entrepreneur.com headlined “Save Thousands on Workers Comp” published April 10, 2007, and available online at:

<http://www.entrepreneur.com/management/insurance/typesofinsurance/article176842.html>

A Commentary in *The Business Ledger*, entitled “Turn Off Lights at Division of Insurance?” in the September 4, 2006 issue.

An online article at Entrepreneur.com, entitled “Workers’ Compensation 101”, published September 2, 2005, and available online at:

<http://www.entrepreneur.com/management/insurance/typesofinsurance/article79594.html>

Articles (continued)

Article in the July 1987 issue of *Corporate Cashflow* magazine, entitled “The New Insurance Rules”.

Mr. Priz is also the author of copyrighted material regarding Workers Compensation insurance on the internet at www.cutcomp.com and the blog titled Work Comp Watch at <http://compcontrol.blogspot.com/>.

Presentations and Seminars

Mr. Priz has presented lectures and seminars before a number of insurance and business groups, including:

Midwest Insurance Auditors Association

The Workers Compensation Committee of Alaska

The Southeast Metro Law Club

The Central Illinois Chapter of the American Payroll Association

The Illinois Chamber of Commerce

The Workers Compensation Claims Association

The International Kitchen Exhaust Cleaning Association

The Greater Peoria Contractors & Suppliers Association

The Central Illinois Employers Association

The Illinois Manufacturers Association

The Missouri Contractors Association

The Midwest Society of Professional Consultants

Caterpillar, Inc.

The Illinois 1752 Club

The Chicago Roofing Contractors Association

The International Recreational Water Professionals

National Association of Women in Construction

Construction Risk Management Conference sponsored by the International Risk Management Institute

Mr. Priz has conducted **webinars** on the subject of Workers' Compensation insurance premiums for:

Risk & Insurance magazine

M. Lee Smith Publishers LLC

Eli Research

Prior Sworn Testimony

In the past five years, Mr. Priz has provided sworn testimony as an expert in the following matters:

Claudia Miller v. C&C Investments of Chicago, LLC, et al, Case No. 22 L 114512 filed in Circuit Court of Cook County, Law Division. Retained by defendant Contractor's Edge Insurance Services. Provided written report of opinions, deposition testimony, and testimony at trial regarding General Liability insurance coverage in both the Excess & Surplus market and in the admitted insurance market in Illinois, the professional duties of insurance brokers, and Certificates of Insurance.

Arbitration between Illinois Municipal League Risk Management Association and Cannon Cochran Management Services, Inc. Case No. 01-23-0002-0739, IN THE AMERICAN ARBITRATION ASSOCIATION. Retained by Cannon Cochran Management Services, Inc. Provided written report of opinions and deposition testimony regarding a Workers Compensation group self-insurance plan in Illinois.

Arizona Labor Force, Inc., v. WCF National Insurance Company, Case No CV2022-009615 filed in The Superior Court of the State of Arizona In and for the County of Maricopa. Retained by Plaintiff Arizona Labor Force. Provided multiple written reports and provided deposition testimony regarding Workers Compensation insurance premiums and classifications for a staffing company.

Libiano Construction, Inc. v. Park Western Housing, LP, Case No. 22LBCV000044, filed in Superior Court of the State of California, County of Los Angeles. Retained by Defendant Park Western Housing, provided deposition testimony regarding Workers Compensation insurance classifications and premiums in California.

The Petition for Workers Compensation Benefits by Daniel Batista v. Hughes Trim/American Builders, OJCC Case No, 23-004008WWA. Provided deposition testimony regarding NCCI Workers Compensation insurance classifications in Florida.

Prior Testimony (continued)

Canaan Davis v. Ceres Environmental Services, et al. State of Florida, division of Administrative Hearings, Office of the Judge of Compensation Claims, Panama City District. OJCC NO.: 20-024906JPM. Retained by Starnet Insurance Company, insurer of Employer J&D Construction and Remodeling LLC. Provided deposition testimony regarding Workers Compensation insurance underwriting and auditing and Residual Market and Voluntary Market distinctions in Workers Compensation insurance.

Sunshine Workforce LLC v. LII, Inc. Filed in the Circuit Court of the Twentieth Judicial Circuit In and For Lee County, State of Florida, Civil Action, Case No. 20-CA-98 Division T. Retained by Plaintiff Sunshine Workforce. Provided deposition testimony regarding Workers Compensation insurance premiums, professional duties of insurance brokers and consultants, experience modification factor calculation and application in Workers Compensation insurance.

Commerce and Industry Insurance Company v. Fishbone Safety Solutions, Ltd. Filed in The United States District Court for the Southern District of Texas, Houston Division, Civil Action No: 4:17-cv-01193. Retained by defendant Fishbone Safety Solutions Ltd. Provided deposition testimony regarding Workers Compensation classifications, NCCI manual rules, Workers Compensation insurance underwriting and auditing practices, and experience modification factors.

Travelers Property Casualty Company of America v. Castle Property Services LLC f/k/a Castle Roofing & Construction, LLC. Filed in State Court of Fulton County, State of Georgia, Civil Action File NO. 17EV000587. Retained by defendant Castle Property Services. Provided trial testimony regarding insurance industry custom and practice regarding Independent Contractors in Workers Compensation insurance coverage and premium computation.

LM Insurance Corporation v. Mullen & Sons Contractors Inc., and Northeast Roofing, Inc. Filed in Superior Court of New Jersey, Law Division: Essex County, Docket No.: ESX-L-8201-16. Retained by defendant Mullen. Provided trial testimony regarding proper Workers Compensation classifications, premiums, and audits for Assigned Risk Workers Compensation insurance policies.

Prior Testimony (continued)

Kelley F. O'Connor v. KC Construction & Maintenance, Inc. Filed in State of Florida, Division of Administrative Hearings, Office of the Judges of Compensation Claims, Orlando District, OJCC Case No. :18-0340698NPP. Retained by Plaintiff O'Connor and provided deposition testimony regarding Workers Compensation classification codes under the NCCI classification system used in Florida.

Pate Industrial & Technical Services, Inc. v. Burrow Global Services, LLC, et al. Filed in District Court of Jefferson County, Texas, 172nd Judicial District, Cause No. E-198,813. Retained by Plaintiff Pate Industrial & Technical Services, Inc. and provided deposition testimony regarding experience modification factors used in Workers Compensation insurance and NCCI rules regarding combination of entities.

LM Insurance Corporation v. Neighborhood Restoration Company. Filed in the Circuit Court of Cook County, Illinois County Department, Law Division, No. 17 L 7768. Retained by Defendant Neighborhood Restoration Company and provided written report of opinions and deposition testimony regarding Workers Compensation insurance premiums, classifications, audits, and experience modification factors.

Zurich American Insurance Company of Illinois v. First Rate Staffing Corporation. Filed in United States District Court Central District of California—Western Division, Case No. 2:17-cv-4864-CAS (KSx). Retained by Plaintiff Zurich American Insurance Company of Illinois. Provided trial testimony and deposition testimony and written report of opinions regarding WCIRB experience rating rules, premium audits, and Workers Compensation insurance premium charges.

Zurich American Insurance Company and American Zurich Insurance Company v. Arnold Transportation Services, Inc. and LinkAmerica Corporation, AAA Case No. 01-18-0000-4936. Retained by Plaintiff Zurich American. Provided written report of opinions and deposition testimony regarding Workers Compensation claims and the impact of claims on loss-sensitive Workers Compensation insurance policies.

Prior Testimony (continued)

LM Insurance Corporation v. Dubuque Barge and Fleeting Service Company d/b/a Newt Marine Service. United States District Court for the Northern District of Iowa, Case No. 2:17-cv-01035-MWB. Retained by Defendant Dubuque Barge. Provided deposition testimony and written report of opinions regarding Workers Compensation premiums, audits, classifications, remuneration, and experience modifiers.

Commerce and Industry Insurance Company v. Staffing Advantage, Inc. United States District Court for the Eastern District of North Carolina Southern Division, Civil Action No. 7:L17-cv-165-FL. Retained by Defendant Staffing Advantage LLC. Provided deposition testimony regarding Workers Compensation insurance audits, classifications, and experience modification factors.

Pennsylvania Manufacturers' Association Insurance Company v. Promise Healthcare, Inc. United States District Court for the Southern District of Florida, Case No. 9:17-cv-80906. Retained by Defendant Promise Healthcare. Provided Preliminary Report of Opinions and deposition testimony regarding Workers Compensation insurance and Retrospective Rating, Workers Compensation premium computation and audited premium charges.

LM Insurance Corporation and Liberty Mutual Insurance Corporation v. All-Ply Roofing Co., Inc. United States District Court, District of New Jersey, Civil Action No. 2:14-cv-04723-JMV-MF. Retained by Defendant All-Ply Roofing Co., Inc. Provided written report of opinions, rebuttal report, and deposition testimony regarding proper Workers Compensation insurance classifications, audited premiums, remuneration, experience modifiers, and insurance producer professional duties.

Samantha Martin's Amazing Animals v. Amcomp Insurance, hearing at the Illinois Department of Insurance. Retained by policyholder Samantha Martin. Provided sworn testimony regarding proper Workers Compensation classification codes.

Roy Johnson v. Norfolk Southern Railway Company d/b/a Triple Crown Services Company and Zurich North America Insurance and Zurich American Insurance Company, U.S. District Court, Southern District of Illinois No. 3:14-cv-1095MJR-WCW. Retained by Defendant Zurich American Insurance Company. Provided written report of opinions and deposition testimony regarding Workers Compensation insurance for owner/operators in the trucking industry.

In Re: Stone & Webster, Incorporated, et al., Bankr. No. 00-2142 In the United States Bankruptcy Court For The District of Delaware. Retained by Stone & Webster. Provided report of opinions and deposition testimony regarding Workers Compensation insurance premium calculation.