

MARK L. POLLACK, CPCU, AIC, RPA

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CLAIM MANAGER / EXPERT WITNESS

Accomplished entrepreneur, public speaker, and subject matter expert offering a 30+ year career in the insurance industry and extensive industry credentials and licenses. Success is based on outstanding expertise in claims management, litigation management, insurance policy contract interpretation, insurance practices and standards and statutory laws.

Leveraged extensive knowledge of property and casualty insurance claims, claim management, breach of contract, bad faith claim handling, and insurance industry knowledge to serve as an expert witness for both plaintiff and defendant attorneys. Testified in circuit court and federal court on numerous occasions involving complex insurance disputes.

Background entails exemplary achievements in claims adjuster and claims management roles, and presided over claims management activities regarding every state except Alaska. Developed exceptional knowledge of admitted, excess and surplus lines market, Lloyd's of London insurance market along with Department of Insurance regulations and state specific statute laws governing claims handling. Recognized by attorneys as an exceptional expert witness with in-depth knowledge of the insurance industry.

EXPERT WITNESS EXAMPLES

- Hired as an expert witness based on an extensive relationship with law firm, and consulted with the defendant's attorney regarding wind and hail damage claims, claim management processes, and policy language interpretation. Case was settled prior to a verdict.
- Worked closely with an attorney who represented a defendant regarding employee practices liability claims and sexual harassment issues. Reviewed evidence, and identified weaknesses regarding the plaintiff's allegations concerning the claim management process. Case was also settled before verdict.
- Retained by a law firm handling a plaintiff's off road equipment claim and a related commercial general liability policy. Reviewed all aspects of the policy and helped secure a competitive advantage after revealing significant licensing issues regarding the equipment. Verdict for Plaintiff.
- Received a referral from a law firm, and advised counsel regarding claim management practices and Department of Insurance rules and regulations. Supported defense attorneys who responded to a plaintiff's \$20 million lawsuit regarding damages following a devastating residential fire. Verdict for Defense.
- Collaborated with the plaintiff's attorney regarding excessive public adjuster charges and alleged inappropriate claim management activities. Case was settled by identifying the plaintiff's violation of policy terms and the public adjuster contract.

Additional expert witness experience is outlined on pages three through seven.

INSURANCE INDUSTRY EXPERIENCE

AFFIRMATIVE RISK MANAGEMENT CORP. - Little Rock, AR..... 1987 to Present

PRESIDENT / CLAIMS MANAGER



P.O. Box 45058 • Little Rock • Arkansas 72214 • 501-228-0900 • Fax: 501-228-0967

ARM THE ABBREVIATION OF EXCELLENCE



Staff: 30 adjusters – Team Leaders, Adjusters; 30 Administrative Support Personnel

Founded and manage all aspects of a multi-million dollar property and casualty third party claims administrator and independent adjusting company. Direct a high-caliber team that manages approximately 6,000 commercial property, commercial liability, commercial and personal auto liability, inland marine, motor truck cargo, heavy equipment, homeowner property, dealer open lot, logging insurance, and product liability insurance claims annually.

Principal operational activities entail claims management, litigation management, expert witness testimony, dispute resolution, new business development, client relationships, and long-term business strategies. Drive business forward through intense focus on Profit & Loss management, general business operations, corporate direction and vision, talent recruiting and coaching, employee succession planning, and continuing education. Direct activities of three attorneys who handle national litigation initiatives.

In addition to handling day to day claim operations, I also provide system and claim audits for domestic and alien insurers regarding their claim department or their TPA’s claim handling. I provide guidance as to corrective actions to be taken in order to correct problems due to systemic issues, and provide proactive remedies to prevent problems from occurring that can lead to unnecessary litigation.

- Successfully grew business year-over-year with highest annual sales exceeding \$5 million and client base extending into international markets due to stellar corporate reputation.
- Positioned company to serve as a third party administrator to more than 40 Lloyd’s syndicates and managing agencies. Underpinned revenue growth by successfully managing claims in 49 states.
- Championed catastrophic response strategies to protect insurers in volatile areas of the nation such as the Gulf Coast and Atlantic Regions. Designed similar plans to provide claims management services following earthquakes in several states including Oregon, Washington, Arkansas, and Missouri.
- Leveraged expertise in claims management to facilitate training programs for Lloyd’s of London professionals, and accredited so attendees receive continuing education credits from the Chartered Insurance Institute in England.
- Conducted speaking engagements during national conventions to educate colleagues on PLRB/LIRB, and spoke at an engineering convention in Las Vegas attended by 100’s of professionals.
- Appointed by peers as a panel member which provides continuing education to members of the Trucking Lawyer’s Association.
- Expanded business by building relationships with attorneys and serving as an expert witness in federal and circuit court.
- Joined the Wilson Elementary School PTA Organization as a corporate member, and provide Spanish and English language support.

TEACHING EXPERIENCE

UNIVERSITY OF ARKANSAS – Little Rock, AR since August 2011

ADJUNCT PROFESSOR

I am an Adjunct Professor at the University of Arkansas, Little Rock. I teach senior level classes (Finance 4341) at the University.

Additional Education Qualifications: During the past 15 years, have taught nearly 10,000 insurance industry professionals through public speaking engagements. Significant subject matter entailed construction defect claims, litigation management/mock trials, good faith claim management, ethics standards, and bad faith.

Approval by the State of Arkansas to teach continuing education courses to adjuster professionals. Instruction Certification Number is 7882.

Approved by the State of California to provide annual training to adjusters regarding claim handling practices, rules, and regulations governing adjusters. Provider number 297067.

EDUCATION / PROFESSIONAL TRAINING / PROFESSIONAL LICENSES

Bachelor of Business Administration, Insurance / Finance - UNIVERSITY OF ARKANSAS, Little Rock, AR

Chartered Property Casualty Underwriter - The American Institute for Chartered Property Casualty Underwriters
 Associate in Claims, Insurance Institute of America
 Inter-Industry Conference on Auto Collision Repair

Earned Adjuster’s Licenses in the following states:

Alabama (#186310) - Arkansas (#9620753) - California (#2I69595) - Florida (#P148913) - Georgia (#849522) Idaho (#IA118280) - Kentucky (#759795) - Louisiana (#432644) - Michigan (#606315) - Mississippi (#10118205) Nevada (#739873) - New York (#1277783) - Oklahoma (#40025651) - Oregon (#9620753) - Pennsylvania (#421627) - Texas (#1502023) - Utah (#222108) - Washington (#LIC731130) - West Virginia (#437881) - Wyoming (#431885866) -Indiana (#768439) - South Carolina (#569275) Minnesota (#40302335) New Mexico (#382764) North Carolina (#9620753) Arizona (#1040570) Indiana (#766856) Maine (#ADN231886)

Complete annual continuing education requirements to maintain all state licenses.

Served in the US Army from 1969 through 1975, rank of E-5, MOS 67N20. Flew extensively on UH model Bell Huey aircraft as crew chief, charged with routine maintenance, inspections, and repairs.

CURRENT PROFESSIONAL AFFILIATIONS

National Association of Professional Surplus Lines Offices (Associate Member) - American Association of Managing General Agents (Associate Member) - American Bar Association (Associate Member) - Arkansas Adjusters Association - CPCU Society - National Association of Independent Insurance Adjusters - National Truck and Heavy Equipment Claims Council - Registered Professional Adjusters Association - Trucking Industry Defense Association International Cargo Security Council - National Association of Subrogation Professionals - International Association of Special Investigation Units - National Association of Professional Surplus Lines Offices - Defense Research Institute

EXPERT WITNESS SUMMARY

Case Style	Case Number	Venue	Fact	Consultant	Expert
First Specialty Insurance Corporation and Certain Underwriters at Lloyd’s London Subscribing to Certificate No. 13018FB02 vs. Norman D. Scott	Case CJ-2004-6905	District Court, Oklahoma County, Okla.	Y		

Certain Underwriters at Lloyd's subscribing to Certificate no 6503PC00A vs. Glen Harris et al	CJ-2003-9981	Oklahoma County Court	Y		
Certain Underwriters at Lloyd's London vs. Advance Environmental Recycling Technologies, Inc.	CV05-125-6	Circuit Court of Washington County, AR	Y		
Those Certain Underwriters at Lloyd's of London Subscribing to Covernote/binder number MDDCMCE01315 vs. Johnny McCool Logging Company, Inc.	Civil Case No. 5:02-CV-00147-DCB-JCS	Vicksburg, MS	Y		
BCJ Trucking, Inc. vs. Helton's Wrecker Service, LTD.	Civ-200-622	Faulkner County, AR	Y		
Premier Entertainment Biloxi LLC d/b/a Hard Rock Hotel & Casino Biloxi vs. James River Insurance Company	Civil Action No. 1:06CV12LTS-HRW	Gulfport, MS			Y
Hoyt's Construction Company, Inc. v. Underwriters at Lloyd's London	Civil Action No. 1:02CV753GR	Mississippi	Y		
Patricia A. Watson v. Cotton States Mutual Insurance Company et al	CV-2006-1987	Alabama			Y
Ohio Management, L.L.C. v. James River Insurance Company	Civil Action No. 06-0280	Louisiana			Y
Western Union Building, L.L.C. v. James River Insurance Company et al	Civil Action No. 06-7153	Division L-6, Louisiana			Y
SMW Group, LLC d/b/a The Playground v. JBL Trinity Group, LTD.; Evanston Insurance Company, et al; Investors Underwriting Managers. Inc.	Civil Case No. CV05-780W	Houston County, AL			Y
EYMAQ Inc. v. G&S Racing Transport, Inc. dba G&S Transport	Cause No. 888,266	Harris County, TX	Y		
Artist Design Group, inc. v. James River Insurance Company and Stiel Insurance Services of New Orleans	No. 06-7137	Orleans Parish, LA			Y
Kenneth J. Vincent and Kenny's Key West, Inc. v. James River Insurance	No. 635-514	Jefferson Parish, LA			Y

Company					
Whitney Place Condominium Associates, Inc. v. James River Insurance Company	Civil Action No. 06-4154	US District Court Eastern District of LA			Y
Ormond Country Club v. James River Insurance Company	Civil Action No. 06-11376	US District Court Eastern District of LA			Y
Discover Property and Casualty Company v. RSUI Indemnity Co. et al	CV-08-PT-178-M	District Court Northern District of Alabama		Y	
Jerry Craft, Et ux Climmie Craft v. Volunteers of America of Greater New Orleans	20 06-20710	Civil District Court for the Parish of Orleans, State of Louisiana		Y	
Tara House Condominium Association, Inc., MLB Mortgage and Investments, Inc., and Michael Brown v. James River Insurance Company	06-9840	Civil District Court for the Parish of Orleans, State of Louisiana			Y
Tyson Poultry, Inc. and Leo Amador-Villanueva d/b/a Amador Contracting v. Auto Owners Insurance Co.	09-5029	United States District Court Western District of Arkansas		Y	
Certain Underwriters at Lloyd's of London Subscribing to Policy No. BG25190 vs. Ocean Blue investments, Inc. DBA Basque Night Club, a California Corporation Cross Complaint Ocean Blue Investments, Inc. DBA Basque Night Club, a California Corporation vs. Certain Underwriters at Lloyd's of London Subscribing to Policy No. BG 25190, et al,	BC 403484	Superior Court of the United States for the County of Los Angeles			Y
Richard C. Moore and Ruth A. Moore vs. Allstate Insurance Company, Kenneth Whitt, and Joe Freme	09-C-236-1	Circuit Court of Harrison County, West Virginia			Y
Ralph M. Maxwell and Rhonda Maxwell vs. Allstate Insurance Company	09-5156	United States District Court for the Western District of Arkansas			Y
Jansen International, LLC vs. Unistar Plastics, LLC, Electra Properties, LLC and Jessica	2009-00525	District Court of Harris County, TX 215 Judicial			Y

Enterprisers, LLC.		District			
Alicia Alegria vs. Underwriters at Lloyds, McClelland and Hine, Inc., Gentry & Associates Claims Service, Inc., Shelley Gockel, and Robert Von Dohlen	2009-63965	District Court of Harris County, TX 11 Judicial District			Y
Sugar Branch Condominium Association vs. Ace USA Companies, Unified Building Sciences, Inc., Crawford and Company, Chris Warlow, And Gregory Barnhill	2010-21128	270 th Judicial District, Harris County, TX		Y	
Valley Plaza Donoho, LLC vs. Truck Insurance Exchange and Great lakes Reinsurance (UK) PLC	4:10-cv-04355	United State District Court for the Southern District of Texas, Houston Division			Y
Jerry Jones and Janice Jones vs. Great Lakes Reinsurance, (UK) PLC, e tal	Cause number 2010-21012	District Court, Harris County, Texas 11 th Judicial District			Y
Gwendolyn Thomas vs Underwriters at Lloyd's, London, et al	Cause number 2010-43934	District Court, Harris County, Texas 11 th Judicial District			Y
Tellus Operating Group, LLC vs. St. Paul Surplus Lines Insurance Company, J.H. Blades & Company, Inc and Certain Doe Defendants 1-25	Civil action number 251-07-985CIV	Circuit Court of the First Judicial District of Hinds County, Mississippi			Y
Danny Gandy and Rhonda Gandy vs. American National Property and Casualty Company; and Jarrod Chaney	Case number CJ-2012-9	Delaware County District Court, Oklahoma			Y
Danny and Tamara Cox vs. The Automobile Insurance Company of Hartford, Connecticut	Case number 1:12-cv-00048-JMM	US District court Eastern District of Arkansas, Northern division			Y
Richard Lowe, Individually and on behalf of all others similarly situated vs. Liberty Mutual Group, Inc.	Case no. 46CV-13-307-3	Circuit court of Miller County			Y
Stephen Raffaelli, Megan Rothwell and George Rothwell, individually and on behalf of all others similarly situated vs. Safeco Insurance Company of America	Case no 4:14-cv-04016-SOH	US District Court Western District of Arkansas/Texarkana Divison			Y
Onyx Corporaton vs. Hanover Insurance Group`	USDC No. 4:14CV00075 SWW	US District Court Western division			Y
Farmers Insurance Company of Arizona vs. Candis Potter	USDC No 2:14-CV-0722 LH/LAM	US District Court for the District of New Mexico			Y

Arthur Taylor vs. State Farm et al	CV2014-126 JMP1	Panola County Circuit Court			Y
Continental Properties, et al vs. Lexington Insurance Co.	1:14ev401HSO-JCG	US District Court for the Southern District Mississippi			Y
Glen A. Patterson, Nona F. Patterson vs. Farmers Insurance Company, Inc	CJ-14-1152 TB	US District Court for Cleveland County Oklahoma			Y
Foremost Insurance vs. Wayne Freeman	Cause no. 3:14-cv-804-CWR-FKB	US District Court for the Southern District of Mississippi Northern Division			Y
Xndra Tuttle Foster vs. Timothy Tipton	Case No. CJ-2013-37	District Court in and for Cherokee County Oklahoma			Y
Jackson County Port Authority vs. Allied World Assurance Company et al	Case NO. 1:14cv00467LG/RHW	District Court for the Southern District of Mississippi Southern Division			Y
Kelly Moses vs. Allstate Indemnity Company	28-CV 2014-900086 00	Circuit Court Of DeKalb County Alabama			Y
Wayne Blanchard vs. Progressive Paloverde Insurance Company et al	Docket No.: 12-9836, Div.: "D-16"	District Court Parish of Orleans			Y
W&T Offshore, Inc. vs. National Liability & Fire Insurance, et al	Civil action No 4:14-CV-02740	United States District Court for the Southern District of Texas, Houston Division			Y
Jacqueline Groves vs. Jonathan Paul Farthing, et al	Case No, 15-cv-0072	United States District Court for the Eastern District of Louisiana		Y	
Travelers Property Casualty Company of America and St. Paul Fire & Marine Insurance Company vs. Brain C. Bossier and Richard L. Olivier and Blue Williams, LLC	Case No. 2:14-CV-02176-HGB-MBN	United States District Court for the Eastern District of Louisiana			Y
Lance Hightower and Sue Hightower vs. USAA Casualty Insurance Co. and Thomas Fulton		District Court for Tulsa County, State of Oklahoma			Y