



SCOTT STEPHEN MARGRAVES, CIC

**Property & Casualty Insurance Expert
Litigation Support Consultant**

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CAREER SUMMARY

- Insurance professional with over 34 years' experience in property and casualty insurance policies, form interpretations, and claims handling.
- Insurance career spans serving in insurance agency roles of insurance broker, claims facilitator, marketing, agency partner, and risk manager.
- Producer of thousands of commercial, personal, life, and health insurance portfolios, with extensive experience handling complex hurricane, flood and catastrophic fire claims.
- Experienced expert witness on insurance standard of care, bad faith, errors and omissions, and property and casualty insurance matters.

CURRENT

GULF COAST RISK MANAGEMENT LLC | Houston, Texas

Founder/Principal, Expert Witness, Litigation Support

2010-Present

- Retained in multiple cases in state and federal courts, delivered testimony and insurance analysis for defense and plaintiff in property and casualty insurance disputes.
- Performance reviews - Provide clarity for commercial clients in portfolio decision-making, recommending risk management and insurance structures across property, general liability, workers compensation, auto, umbrella, cyber, crime, E&O, life, health, and personal lines exposures.
- Operator of COIs R Us, a certificate of insurance compliance and tracking operation serving landlords and general contractors.

PROFESSIONAL LICENSES & CERTIFICATIONS

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| ▪ Risk Manager License, Texas Department of Insurance | 2015-Present |
| ▪ Certified Insurance Counselor (CIC) | 1999-Present |
| ▪ General Lines Agent License, Texas Department of Insurance | 1992-Present |

PAST PROFESSIONAL EXPERIENCE

TEXAS DOW EMPLOYEES CREDIT UNION

Commercial Insurance Advisor & Risk Management Consultant

2014-2019

Advised on commercial insurance placements to commercial accounts and bank stakeholders.

- Advised senior management on bad faith, standard of care, errors and omissions, claims handling, carrier/MGA contracts, commercial and personal lines internal operations.
- Taught bank employees/lenders certificate of insurance interpretation and compliance practices.
- Strengthened new and existing commercial portfolios, identified known exposures, evaluated alternatives, selected coverage strategies, implemented plans and monitored for improvements.

- Hurricanes: 2015 Bill, 2015 Patricia, 2017 HARVEY ~\$125B+ damages, 2019 TS Imelda ~\$5B+ damages
- 2015 Memorial Day Flood \$1B+ damages
- 2016 Tax Day Flood \$1B+ damages

WM JONES

Commercial Insurance Producer and Risk Advisor 2006-2014

- Reduced claim frequency and severity for a 400-employee, 80-truck retail distributor, advancing a zero-tolerance loss philosophy and saving hundreds of thousands of dollars in insurance premiums.
- Enabled client migration from guaranteed cost programs to captive insurance, strengthening loss control practices over a 5-year horizon and improving risk profile quality.
- Identified relevant policy language for improved communication between policyholders and adjusters during the claims process, advocated for fair and proper treatment for all involved parties.
- Hurricanes: 2007 Humberto, 2008 Gustav ~\$4.6B+ damages, 2008 Dolly, 2008 IKE ~\$29.5B+ damages
- Catastrophic Gallery Furniture arson fire \$70M+ damages.
- 2009 April Flood \$100M+ damages.

BOWEN, MICLETTE & BRITT

Commercial Insurance Producer 1994-2006

- Produced 100+ commercial insurance portfolios - property, general liability, workers compensation, auto, umbrella, E&O, crime, cyber, personal lines, life, and group coverages.
- Analysis of Total Cost of Risk (TCOR)- the sum of all costs incurred related to risk and philosophy of analyzing raw data for limits, loss picks, deductibles, retained losses, and other direct and indirect costs.
- Strengthened business loss prevention practices, trained and advised clients on internal communications, claims reporting, safety programs, and zero loss culture.
- Hurricanes: 1994 Rosa, 1995 Dean, 1996 Josephine, 1998 Charley/Frances, 1998 Madeline, 1999 BRET, 2001 TS Allison ~\$8.5B+ damages, 2002 Bertha, 2002 Fay, 2003 Bill, 2003 Claudette, 2003 Ivan, 2005 KATRINA ~\$108B+ damages, 2005 RITA ~\$10B+ damages, 2005 Dennis, 2005 Wilma.
- Great Flood of '94 - \$900M+ damages - a river on fire.

GEM-BXS

Insurance Producer 1992-1993

- Wrote insurance policies for apartments, hotels, and main street businesses.
- Edward Schrieber taught me how to read the insurance policy.

EARLIER CAREER

SOUTHWESTERN BELL

Sales Representative, Numeric and Alpha Pagers 1990-1992

- Sold numeric and alpha pager products to business and consumer markets.

UNITED STATES CONGRESS

Congressional and Legislative Assistant, Washington, DC 1987-1990

- Supported legislative and congressional office operations, constituent issues, and policy-related work.

EDUCATION

TEXAS A&M UNIVERSITY | College Station, Texas

Bachelor of Science in Economics, 1985 | Kappa Alpha Order, Epsilon Delta Chapter

HONORS & AWARDS

- American Association of Insurance Management Consultants (AAIMCo), Board of Directors, 2025
- Lifetime Committeeman, Houston Livestock Show & Rodeo, 2023
- 25 Years of Leadership, Risk & Insurance Education Alliance, 2019
- Independent Insurance Agents of Houston (IIAH), Past President, 2018
- IIAT IMPACT Region 10, Past Chairman, 2017
- Reveille Club of Houston, Past President, 2000
- Certified Insurance Counselor, Risk & Insurance Education Alliance, (formerly known as the National Alliance for Insurance Education and Research), 1999

PUBLICATIONS

“Strategies for Defending Agents in Error and Omissions Insurance Cases: Protecting Against Misrepresentations on Certificates of Insurance,” Professional Liability Defense Quarterly, Volume 15, Issue 3, 2023

INVITED PRESENTATIONS

- Panelist, Episode 75 – Certificates of Insurance - The Most Misunderstood Document in Insurance, “The Art of Adjusting” Chantal Roberts Podcast, YouTube, August 2025
- “Cyber Insurance: Where in the World Is Coverage?” Insurance Academy, 2024
- Panelist, “Surviving a Hard Market,” Insurance Academy, 2023
- Guest Lecturer, “Certificates of Insurance,” BMCC RMI, 2020-2023
- Guest Lecturer, “Certificates of Insurance,” AAIMCo Conference, 2021

CURRENT PROFESSIONAL AFFILIATIONS

- American Association of Insurance Management Consultants (AAIMCo), 2020-Present
- Professional Liability Defense Federation (PLDF), Insurance Agent & Broker Committee, 2022-Present
- Society of Risk Management Consultants (SRMC), Full Member, 2024-Present
- Insurance Journal / Academy of Insurance, Member and Presenter 2022-Present
- Forensic Expert Witness Association (FEWA), Associate Member, 2024-Present
- The Insurance Library, Boston, Member, 2022-Present
- Commercial Real Estate Network (CREN), Member, 2020-Present
- International Risk Management Institute (IRMI), Member, 2019-Present
- Houston Livestock Show and Rodeo, Lifetime Committeeman, WCBBQ Committee, Contest & Judging, 1999-Present