Shelby King Hayes, CIC, CPRM, AAI

Insurance Agency Practices | Coverage Analysis | HOA & Condominium Insurance

Founder & Principal Consultant | The Coverage Consultants
Canton, Georgia | 770-241-5767 | shelby@thecoverageconsultants.com

PROFESSIONAL SUMMARY

Insurance coverage and risk management professional with industry experience beginning in 2005 and full-time insurance employment since 2007. Background includes servicing a personal book of more than 2,200 personal and commercial lines clients, coverage advice, remarketing, agency operations, employee training, and leadership. Consulting practice focuses on policy analysis, agent and broker practices, and insurance program adequacy. Provides document-based analysis informed by relevant industry customs, policy provisions, and carrier guidelines.

AREAS OF EXPERTISE

- Agent and broker practices, industry customs, and standard-of-care analysis
- Commercial and personal insurance coverage analysis; agency E&O review
- Applications, underwriting files, binders, endorsements, and client correspondence
- Coverage recommendations, limits, exclusions, and insurance program adequacy
- Agency operations, account servicing, remarketing, and staff training
- HOA and condominium insurance programs, master policies, governing documents, association/unit-owner responsibilities, and coverage gaps
- High-net-worth insurance programs, umbrella and excess coverage, and replacement cost

EXPERT CONSULTING EXPERIENCE

Consulted on three separate cases; none proceeded to trial. Available for consulting and testifying expert engagements, subject to the subject matter and scope of the assignment.

- Case screening, policy and endorsement review, and chronology development
- Agent and broker practices analysis, written opinions, and litigation support

PROFESSIONAL EXPERIENCE

Founder & Principal Consultant | The Coverage Consultants
2025 - Present

- Provide independent insurance consulting and expert analysis involving disputed coverage, agent conduct, and insurance program adequacy.
- Review personal and commercial policies, applications, underwriting files, binders, certificates, and correspondence; prepare written opinions and litigation support materials.
- Evaluate agent and broker practices using relevant industry customs, carrier guidelines, and the documents available for the assignment.
- Lead an HOA and condominium insurance analysis practice, evaluating master insurance programs alongside declarations, bylaws, governing documents, reserve studies, financial statements, and other association records.
- Analyze association insurance programs for coverage gaps, overlaps, limitations, and alignment between policy provisions and governing-document insurance responsibilities, including property valuation, deductibles, association versus unit-owner responsibilities, ordinance or law, liability, D&O, crime/fidelity, equipment breakdown, workers compensation, umbrella/excess, flood, and catastrophe exposures.
- Developed standardized HOA and condominium coverage review methodologies and the HOA Coverage Intelligence Report platform to organize complex insurance and governing-document analysis into documented findings, responsibility matrices, prioritized issues, and plain-language reports for boards, property managers, insurance professionals, and other stakeholders.

Senior Vice President | Woodmont Insurance Group
2023 - 2024

- Oversaw agency operations, managed client accounts, and supported coverage review, documentation, and resolution of client service issues.
- Led employee training, sales strategy, client acquisition, marketing, and digital engagement within an independent agency.

Senior Account Executive - High Net Worth | The TIZ Group
2022 - 2023

- Specialized in high-net-worth risk placement, underwriting negotiations, and advisory support for financial advisor partnerships.

Head of Personal Lines Sales | Southern States Insurance
2021 - 2022

- Mentored and trained sales teams, contributed to marketing strategy, and served as liaison between agency ownership and leadership.

Insurance Agent / Account Executive / HNW Producer | King & Brim Insurance / Insurance Office of America
2007 - 2021

- Personally serviced a book of more than 2,200 personal and commercial lines clients, including coverage reviews, renewals, policy documentation, and client communication.
- Reviewed insurance forms and account records for accuracy and potential gaps; advised clients on coverage structure, limits, endorsements, and loss scenarios.

- Coordinated information among clients, carriers, underwriters, and internal teams; supported new business, account rounding, remarketing, and retention.
- Led digitization of agency files into the Epic management system during the acquisition transition.
- Recognized as top Personal Lines Sales Leader in 2020; promoted into a High Net Worth Division producer role.

PROFESSIONAL DESIGNATIONS, CERTIFICATION & LICENSURE

CIC - Certified Insurance Counselor

CPRM - Certified Personal Risk Manager

AAI - Accredited Advisor in Insurance

Xactimate Level 1 Certified

Georgia property and casualty insurance license; details available upon request.

EDUCATION

Bachelor of Arts, Psychology | Georgia State University

PUBLICATION

“AI, Social Media & the New Personal Risk Landscape: What Private Risk Managers and Advisors Need to Know,” Private Risk Management Association (PRMA), Member Perspectives, March 2026.

REVIEW APPROACH

Analysis grounded in the actual policy forms and endorsements, applications, underwriting and binding materials, agency records, correspondence, and relevant industry customs. Sources and conclusions are evaluated in the context of the assignment and the documents provided.