

Shelby King Hayes, CIC, CPRM, AAI

Insurance Coverage & Risk Management Expert Witness

Founder & Principal Consultant – *The Coverage Consultants / Cover Your Assets Consulting (CYA)*

Expert Summary

Insurance coverage and risk management professional with over 20 years of experience in property and casualty insurance, specializing in policy interpretation, coverage analysis, industry standards of care, and agent/broker practices. Frequently engaged to analyze insurance policies, underwriting files, binders, endorsements, and agent conduct in disputed matters. Known for clear, well-supported opinions grounded in industry custom, ISO forms, carrier guidelines, and regulatory frameworks. Independent, carrier-agnostic consultant providing objective analysis for litigation, arbitration, and pre-suit evaluation.

Areas of Expert Testimony

- Insurance Coverage Interpretation (Personal & Commercial Lines)
 - Agent and Broker Standard of Care
 - Errors & Omissions (E&O) Analysis
 - Policy Formation, Binding Authority, and Misrepresentation
 - Coverage Gaps and Limit Adequacy
 - Claims Handling Practices (Pre-Claim and Post-Loss Review)
 - High-Net-Worth Insurance Program Design
 - Umbrella and Excess Liability Coverage
 - Underinsurance and Replacement Cost Disputes
 - Risk Management and Loss Mitigation Practices
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Litigation & Expert Services

- Expert witness review and opinion reports
- Case screening and pre-litigation consulting
- Policy and endorsement analysis
- Chronology development and document review
- Deposition preparation and testimony support
- Trial testimony (when retained)
- Consulting expert or testifying expert roles

Professional Experience

Founder & Principal Consultant

The Coverage Consultants / Cover Your Assets Consulting (CYA)

Independent Insurance Consulting Practice

- Provide independent insurance consulting and expert analysis in matters involving disputed coverage, agent conduct, and insurance program adequacy
- Review and interpret personal and commercial insurance policies, including ISO forms, endorsements, exclusions, and limits
- Evaluate agent and broker actions against industry standards, carrier guidelines, and regulatory requirements
- Analyze underwriting files, binders, certificates, applications, and correspondence
- Prepare written expert opinions and litigation support materials
- Serve as an independent subject-matter expert for attorneys, mediators, and professional advisors

Senior Insurance Advisor / Personal Lines Specialist

Independent Insurance Agency

- Over 20 years of direct experience in property and casualty insurance placement and advisory services
- Specialized in high-net-worth personal insurance programs and complex risk profiles
- Recognized as #1 Personal Lines Sales Leader (2020)
- Regularly advised clients on coverage structure, limits, endorsements, and loss scenarios

Education & Professional Designations

Certified Personal Risk Manager (CPRM)

Advanced education in identifying, evaluating, and mitigating personal risk exposures, including loss analysis and coverage planning

Certified Insurance Counselor (CIC)

Comprehensive curriculum covering personal lines, commercial property, commercial casualty, agency operations, and insurance ethics

Accredited Advisor in Insurance (AAI)

Advanced studies in insurance policy analysis, underwriting principles, and risk assessment

Licensure

- State-Licensed Property & Casualty Insurance Professional (License details available upon request)

Methodology & Standards Relied Upon

- ISO policy forms and endorsements
- Carrier underwriting and binding authority guidelines
- State insurance statutes and regulations
- Industry customs and best practices
- National Alliance education standards
- Reasonable insurance professional standard of care

Publications & Speaking

- Insurance education for attorneys, CPAs, and wealth advisors
- Coverage literacy presentations for consumers and business owners
- Risk management discussions for boards and associations

Expert Qualifications

- Independent and non-commissioned consultant
- No carrier employment or claims adjusting authority
- Objective, defensible opinions supported by documentation
- Clear written reports and credible testimony

Jurisdictions

- Available for matters nationwide, subject to case scope and requirements

References-

Available upon request

