

Stephen C. Burgess

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Life Insurance Professional – Expert Witness

30+ years of life insurance industry experience as sales manager, regional director & entrepreneur incorporating a full-service life insurance brokerage firm. Professional expert witness. Demonstrated achievements:

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| ☒ Life & Disability Analyst in California | ☒ Silver Award, General Agents & Managers Association |
| ☒ Recovered over \$60M+ in death claims | ☒ Million Dollar Round Table Qualifier |
| ☒ Approved Insurance Instructor | ☒ Expert witness with unique knowledge & understanding of death claim investigation practices |
| ☒ Keen familiarity with State Insurance Codes & Regulations | ☒ Supervised 43 insurance and securities agents |
| ☒ Expert familiarity with advanced insurance sales and practices | ☒ Over 400 hours of Continuing Education |

Professional Experience

Expert Witness

2008 to Present

- Act as an Expert for both Plaintiffs & Defendants in cases having testified & been deposed frequently
- Types of disputes: Standard of Care; Bad Faith, Suitability, Fraud, Misrepresentation and others
- Cases and referrals available

Business Owner

2003 to Present

Professional Planning Associates, CA

- Incorporated full-service life insurance brokerage firm, which holds selling agreements with many of the largest life insurance carriers in the US
- Brokered insurance contracts to insurance agents (formerly)
- Sell & service life insurance & annuities to new & existing clients
- Negotiate disputes between policyholders and insurers for death claims and policy matters under dba The Center for Life Insurance Disputes

Regional Director for Southern California

2001 to 2008

Penn Mutual Life Insurance Company, CA

- Received Series 7 license from FINRA (previously NASD) in August 2002
- Obtained Series 24 license from FINRA in August 2004; this allowed increased responsibility in supervisory capacity
- Represented all life insurance & annuity products for Penn Mutual. Processed life and annuity applications, contracted & supervised agents, advised on product design, managed complaints, taught training classes, and more.
- Processed 200+ applications annually for 80+ insurance agents and financial planners
- Acted as Office of Supervisory Jurisdiction (OSJ) for registered representatives

Sales Manager

1995 to 2001

Penn Mutual Life Insurance Company, CA

- Opened branch office in San Diego, hired, trained supervised 43 sales agents
- Closely supervised agents in all aspects of sales and regulatory responsibilities
- Products sold: Life Insurance – permanent & term; Annuities – fixed, indexed, variable, securities; Long-term Care Insurance; Disability Insurance

Sales Agent

1991 to 1994

State Mutual Life Assurance Company, CA

- Obtained California Life and Health license with Variable Contracts 1991
- Sold variable life insurance, variable annuities, disability insurance & mutual funds in branch office with 20+ other agents
- Client base included individuals as well as businesses

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Industry Training & Licenses

Life & Disability Analyst, CA

Life & Health Insurance License since 1991 - #0831030

CA Department of Insurance approved instructor

(Former) FINRA Series 7, 24 & 63

Memberships

N/A

Classes Taught

Life Insurance Basics

Understanding Variable Life Insurance

Life Insurance in the Business Market

Annuities 101

Articles Published

6 Reasons Your Client's Contestable Life Insurance Claim Might Not be Contestable. Insurance-Forums.com, December 6, 2017.

The Colossal Risk of Buying Life Insurance Without an Agent. Insurance-Forums.com, March 01, 2018.

Establish Yourself as an Honest Life Insurance Professional. Insurance Selling magazine (insurancesellingmag.com), September 2018 issue.