



Hiring an Insurance Expert Early Can be Critical



Ten reasons why you might consider hiring an insurance expert early on in your case

- There may be a limited number of experts available in particular coverage areas and geographically. In truth, there are fewer qualified insurance expert witnesses than many believe.
- Experts can help in understanding the standard of care issues in broker and claims adjuster negligence cases.
- Experts can advise on bad-faith standards and potential claims / defenses.
- Experienced insurance experts can provide opinions on materiality issues in misrepresentation cases.
- A seasoned insurance expert can determine the availability of coverage through other parts of the policies in question or through other policies.
- A qualified expert can assist in understanding the interplay between retail, surplus lines,

managing general agents, direct writer and independent agencies and brokers.

- An expert can assist in understanding claims handling procedures of insurers.
- Experts can be of great assistance in advising what discovery to consider pursuing.
- Insurance experts can help review discovery produced including underwriting and claims file documents for application to the case.
- Retaining an insurance expert who is well published can be useful in early case facilitation efforts.



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