

# David L. Stegall, CPCU, ARM, ARe, RPA

Curriculum Vitae (as of 5/01/16)

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David Stegall has over 38 years of insurance and risk management industry experience. He is a Chartered Property & Casualty Underwriter, an Associate in Risk Management, an Associate in Reinsurance and a Registered Professional Adjuster. He has experience as an underwriter, an agent, a broker, a surety bond producer, a reinsurer, a managing general agent, a third-party administrator, a captive manager, a self-insured fund executive, risk management consultant and an expert witness.

He is President-Elect of the Society of Risk Management Consultants, a member of the Society of Chartered Property & Casualty Underwriters, the Association of Registered Professional Adjusters, the Forensic Expert Witness Association and an associate member of the American Bar Association – Litigation Section.

His insurance and risk management consulting practice provides research, analysis and advice to commerce, industry and government. The forensic consulting practice has been divided evenly between plaintiffs and defendants and required testimony in multiple State and Federal Districts.

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## Education:

- Auburn University – Auburn, Alabama, 1979  
B.A. in Communications
- Coles Graduate School of Business – Kennesaw State University, 1991-1993

## Certifications:

- Chartered Property & Casualty Underwriter (CPCU)
- Associate in Risk Management (ARM)
- Associate in Reinsurance (ARe)
- Registered Professional Adjuster (RPA)
- Principles of Suretyship
- Cyber Risk Management

## Professional Affiliations:

- Society of Risk Management Consultants, President-Elect (2015-16)
- Society of Chartered Property & Casualty Underwriters
- Registered Professional Adjuster's Association
- Forensic Expert Witness Association
- American Bar Association, Associate Member/ Section of Litigation
- 86 Pillars, Executive Education Advisor
- Gerson Lehrman Group, Consultant
- Thomson Reuters, Consultant
- Defense Research Institute, Expert Witness
- A. M. Best Expert Service Provider

## Professional Experience:

Principal Consultant 2007 to Present

Risk Consulting & Expert Services

Insurance and risk management consulting to commerce, industry and government; Management Consulting, Market Research, Product Development, Regulatory Compliance & Underwriting Consulting to the insurance, self-insurance and reinsurance industry; Expert witness and litigation support.

National Director Alternative Risk Transfer 2003 to 2006

CRC Insurance Services, Inc. (Subsidiary of BB&T)

Provided alternative risk management services and transfer products nationwide to independent agents, program administrators, self-insurers, self-insured groups, insurance carriers, captive insurers, reinsurers, associations, affinity groups and other entities willing and able to bear risk.

Gulf States Regional Assistant Vice President 2001 to 2003

Midwest Employers Casualty Insurance Company (Subsidiary of W.R. Berkley Corporation)

Underwriting services for excess workers' compensation, alternative risk, insurance, reinsurance products and providing consulting services to risk-bearing employers and entities nationwide on both a primary and excess basis.

Executive Vice President 2000 to 2001

Workers' Comp Source

Provided Managing General Underwriting and Third-Party Administrative management services to third-party administrators and brokers.

Vice President and Chief Underwriting Officer 1998 to 2000

AmComp, Inc. (Now Employers Inc.)

AmComp was one of the largest carriers in Florida with \$150 million of written premiums in 21 states.

National Accounts Manager 1994 to 1997

Willis, Inc., Gulf States Region

Coordinated risk management to national account clients.

Manager 1992 to 1994

ManagedComp, Inc. (Subsidiary of Tufts Associated Health Plans)

Incorporated, managed and marketed a Georgia captive insurance company with an occupational medicine preferred provider organization (PPO).

Vice President 1989 to 1992

Boger, Reid & Flournoy (Now Brown & Brown)

Assisted in developing, managing, marketing, selling & servicing several state, regional and national insurance programs.

Account/Agency Executive 1977 to 1989

Stegall Agency; Corroon & Black; Garner Meshad Wood; Cobbs, Allen & Hall Insurance Agencies

Underwriting, marketing, sales & service.

## Professional Development Course Study:

### Chartered Property & Casualty Underwriter:

- Foundations of Risk Management, Insurance, and Professionalism
- Insurance Operations, Regulation, and Statutory Accounting
- The Legal Environment of Insurance
- Business and Financial Analysis
- Commercial Property Risk Management and Insurance

## Course Study: *(continued)*

- Commercial Liability Risk Management and Insurance
- Survey of Personal Risk Management, Insurance, and Financial Planning
- Financial Services Institutions

### Associate in Risk Management:

- Risk Assessment - Establishing Risk Management Programs; The Risk Management Process; Legal Foundations of Liability Loss Exposures; Assessing Property, Liability, Personnel, and Net Income Loss Exposures; Management Liability and Corporate Governance; Forecasting Losses; and Cash Flow Analysis.
- Risk Control - Controlling Property, Personnel, Liability, and Net Income Loss Exposures; Intellectual Property Loss Exposures; Criminal Loss Exposures; Disaster Recovery for Property Loss Exposures; Understanding Claim Administration; Fleet Operations Loss Exposures; Environmental Loss Exposures; Understanding System Safety; Motivating and Monitoring Risk Control Activities.
- Risk Financing - Understanding Risk Financing; Insurance as a Risk Financing Technique; Insurance Plan Design; Reinsurance and Self-Insurance; Retrospective Rating Plans; Captive Insurance Plans; Finite and Integrated Risk Insurance Plans; Capital Market Risk Financing Plans; Forecasting Accidental Losses; Self-Insurance Plans; and Purchasing Insurance and Other Risk Financing Services and Risk Financing Needs.

### Associate in Reinsurance:

- Primary Insurance Coverage: Overview of Personal Insurance, Personal Auto, Homeowner's Insurance, Miscellaneous Personal Insurance Coverage, Commercial Property Insurance, Business Income Insurance, Inland and Ocean Marine, Commercial General Liability, Commercial Auto, and Worker's Compensation and Employer's Liability Insurance.
- Reinsurance Principles and Practices: Introduction to Reinsurance, Types of Reinsurance and Reinsurance Program Design, The Reinsurance Placement Process, Common Reinsurance Treaty Clauses, Quota Share Treaties, Surplus Share Treaties, Property Per Risk Excess of Loss Treaties, Casualty Excess of Loss Treaties, Catastrophe Reinsurance, Aggregate Excess of Loss Treaties, Reinsurance Audits, Reinsurance Regulation, Reinsurance Aspects of the NAIC Annual Statement, and Reserves.

### Registered Professional Adjuster:

- Claims Adjusting Principles and Practices Study: Insurance Carrier Claims Management and Third Party Claims Administration, First & Third Party Claims: Property, General Liability, Automobile Liability & Physical Damage, Workers' Compensation, Management Liability, Professional Liability, Errors & Omissions Liability, Fiduciary Liability, Surety & Fidelity Bond Claims, Admiralty Law, Marine Employer's Liability, Protection & Indemnity Claims. The Concept of Indemnity; Wrongful Acts; Fair Claims Settlement Practices and Unfair Claims Settlement Practices.

### Cyber Risk Management:

Managing Cyber Risk, Cyber Risk Fundamentals, Enterprise Risk Management & Cyber Risk, First-Party Cyber Risk Loss Exposures, Cyber Risk Property Loss Exposures, Business Income Loss Exposures, Customer Notification & Credit Monitoring following a Data Breach, Postbreach Investigation & Regulatory Action, Reputational Risk, Indirect Cyber Risks, Third-Party Cyber Liability Loss Exposures, Customer Data Liability, Network Security & Content Liability, Directors & Officers Cyber Liability Loss Exposures, Errors & Omissions Cyber Liability Loss Exposures, Risk Financing in Cyber Risk Management, Risk Retention & Risk Transfer, Cyber Insurance Products, Cyber Legal Liability, Business Continuity & Cyber Risk, Disaster Recovery Planning, Crisis Communication, Data Breach Preparedness, U.S. Federal & State Cyber Security Legislation & Regulation, Global Cyber Security, Personal Cyber Risk Awareness & Management, Cyber Risk Underwriting, Cyber Risk Issues for Agents & Brokers, Cyber Risk Claims Handling, Stakeholders in Cyber Risk.

### Principles of Suretyship:

The Role of Suretyship, History of Suretyship, Suretyship, Insurance, and Banking, Nature of Surety Relationship, Surety Underwriting, Surety Legal Remedies, Surety Reinsurance and Co-Suretyship, Contract Surety Bonds, Surety Bond Production, Surety Credit Lines, Bond Underwriting: Commercial Surety and Fidelity, Underwriting Roles and Considerations, Credit Investigations, Credit Laws, Credit Reports, Bond Ratemaking, Suretyship and Insurance, Surety Association of America, Fidelity and Surety Claims Process, Contract Bond Claims, Claim Objectives, Fidelity and Surety Loss Adjusting, Surety Relationships, Professional Ethics, and Ethical Decision Making.

## Publications:

- *Property & Casualty Insurance Procurement & Litigation (Ten Recurring Themes Every Lawyer Should Know)* published in ten parts by HGExperts.com in October 2012. It has since been published within the Blog Sections of 86 Pillars, LLC, Expert Witness Blog published by JurisPro Expert Witness Directory) and Risk Consulting & Expert Services Expert Thought Blog.
- *Workers' Compensation Underwriting Philosophy as Partnership Formation* published in six parts on Risk Consulting & Expert Services Expert Thought Blog in April 2013 and has since also been published by Expert Witness Blog published by JurisPro Expert Witness Directory).
- *The Insurance Industry's Imperative Necessity* published in April of 2013 on Risk Consulting & Expert Services Expert Thought Blog.
- *Captive Insurance Use by Life Insurance Companies* published in June of 2013 on Risk Consulting & Expert Services Expert Thought Blog.
- *Cyber Risk & Insurance* (co-authored with Joy M. Gänder) published by the Court Journal of Science & Technology in June 2015.

## Expert Witness Assignments:

- 2016    Briskman & Binion – Mobile, AL  
          Plaintiff in Georgia Pacific v. S&S  
          Edison, McDowell & Hetherington – Houston, TX  
          Defense in Goshen v. Gerber  
          Flaherty Sensabaugh Bonasso – Charleston, WV  
          Defense in Greenbrier v. Marsh  
          Zuphus & Angell – Denver, CO  
          Defense in JAS Hospitality v. Auto-Owners  
          Akerman – Miami, FL  
          Defense in MI Windows v Liberty Mutual  
          Cobb Martinez Woodward – Dallas, TX  
          Defense in Smeeding & Papalia  
          Owen Gleaton Eagan Jones & Sweeney – Atlanta, GA  
          Defense in Southern Trust v. Sidney Cox Agency  
          Polsinelli – St. Louis, MO  
          Defense in Ascension Health v. Ascension Insurance  
          Cobb Martinez Woodward – Dallas, TX  
          Defense in Illinois Union v. Upshaw Agency
- 2015    Strickland & Kendall, LLC – Montgomery, AL  
          Defense in Travelers v. Hayes  
          Christian & Small LLP – Birmingham, AL  
          Plaintiff in Dolgencorp v. Julyn  
          Greenberg Traurig – Chicago, IL  
          Defense in Monterey Bay Military Housing v. Pinnacle Monterey  
          Lloyd, Gray, Whitehead & Monroe, P.C – Birmingham, AL  
          Defense in International Broadband Electric Communications, Inc. v. Cobbs, Allen & Hall, Inc.  
          Skeeters, Bennett, Wilson & Pike – Radcliff, KY  
          Plaintiff in Owen v. Sterling G. Johnson Company & Hunter Rankin  
          Hagwood Adelman Tipton, PC – Memphis, TN  
          Defense in Most Valuable Personnel v. Clay & Land Insurance  
          Massey, Stotser & Nichols, P.C. – Birmingham, AL  
          Defense in Old Republic Insurance Company v. Chattawood Insurance Company

## Expert Witness Assignments: *(continued)*

- Plant, Christianson & Kanell – Salt Lake City, UT
  - Defense in Great American Insurance Company v. Huber, Erickson & Bowman LLC
- Adcock & Morrison – Jackson, MS
  - Plaintiff in Scanlon Taylor Millwork v. Lloyds
- Stoll Keenon Ogden PLLC – Lexington, KY
  - Defense in Hall & Sons v. Nelson Insurance Agency
- Carroll McNulty Kull, LLC – New York City, NY
  - Defense in CTI Foods v. First Mercury Insurance Company
- Cohen, Placitella, Roth, PC – Philadelphia, PA
  - Plaintiff in AIG v. Interstate Fire & Casualty
  
- 2014 Shuttleworth-Williams, PLLC – Memphis, TN
  - Defense in Tri-State v. Clay & Land Agency
- Marsh Rikard & Bryan – Birmingham, AL
  - Plaintiff in Vernon Mills v. Regions Insurance
- Starnes Davies Florie – Mobile, AL
  - Defense in Safetynet Youth Systems v. Guarantee Insurance Company
- Harp Law, PLL – Frankfort, KY
  - Defense in American Modern v. Barry Kendrick
- Cozen O'Connor – Atlanta, GA
  - Plaintiff in Essex v. R&O Agency
- Jack Livingston, P.C. – Scottsboro, AL
  - Defense in Bolt v. North Jackson Water Authority
- The Lowe Law Firm, LLC – Birmingham, AL
  - Plaintiff in Petznick v. Willis
- Warhurst & Buffalo – Mobile, AL
  - Defense in Jewelers Mutual Insurance Company v. Mangalam
  
- 2013 Massey, Stotser & Nichols – Birmingham, AL
  - Plaintiff in Martinez v. Scottsdale
- Crew & Crew – Fort Walton Beach, FL
  - Plaintiff in Petro v. Travelers
- Glassman Edwards – Memphis, TN
  - Plaintiff in C&I Entertainment v. Fidelity & Deposit of Maryland
- Rock Fusco Connelly – Chicago, IL
  - Plaintiff in Nelson v. Conner & Gallagher
- Freemon Law Firm – Lawrenceburg, TN
  - Plaintiff in Bedford v. Tennessee Farmers Mutual
- Mann & Potter – Birmingham AL
  - Plaintiff in Lee Smith v. Standard Guaranty
- Harrison Gammons & Rawlinson – Huntsville, AL
  - Plaintiff in Artistic Rug v. Auto-Owners
- Indemnity Insurance Company RRG – Sparks, MD
  - Plaintiff in Indemnity v. Doodson Insurance Brokerage
- Moses Singer – New York, NY
  - Defense in Pludeman v. Northern Leasing Systems
- Squires Patton Boggs LLP – Miami, FL
  - Defense in Grandview Palace v. Florida Mutual Assurance Trust
- Richardson Law Firm – Mobile, AL
  - Plaintiff in Atlantic Specialty v. Kornegay
- Greenberg Traurig – Chicago, IL
  - Defense in Fort Benning Family Communities v. American Management Services

## Expert Witness Assignments: *(continued)*

- Cory, Watson, Crowder & DeGaris – Birmingham, AL  
Plaintiff in Hamilton v. American Modern
- 2012 Martin Weed, LLC – Birmingham AL  
Defense in Auto-Owners Insurance Company v. South Central Agency  
Silverman Thompson Slutkin White, LLC – Baltimore, MD  
Defense in Ocean's 11 Bar & Grill v. Indemnity Insurance Group RRG  
Dickstein Shapiro – Los Angeles, CA  
Plaintiff in Manhattan Beachwear v. Lloyd's  
Silverman Thompson Slutkin White, LLC – Baltimore, MD  
Defense in Beach Bars v. Indemnity Insurance Group RRG  
Ferguson, Frost & Dodson, LLP – Birmingham, AL  
Defense in Burroughs v. Bulkamatic Trucking  
Ferguson, Frost & Dodson, LLP – Birmingham, AL  
Defense in Sandifer v. Chartis  
Silverman Thompson Slutkin White, LLC – Baltimore, MD  
Defense in Doodson Agency v. Indemnity Insurance Group RRG  
The Bernheim Law Firm – Beverly Hills, CA  
Plaintiff in Bernheim v. Hoffman Brown
- 2011 Bear & Liddon – Birmingham, AL  
Defense in EMC v. Riggs  
Murphy Williams – Jackson MS  
Plaintiff in Rosamond v. Great American  
Sowell, Gray, Step & Lafitte – Columbia, SC  
Defense in Blackhurst v. Turbeville Agency  
S & M Brands, Inc. – Keysville, VA  
Defense in Chartis v. S&M Brands  
Covington Patrick – Greenville, SC  
Plaintiff in Groce v. Scheetz, Hogan, Freeman & Phillips  
Sowell, Gray, Stepp & Lafitte – Columbia, SC  
Defense in Calvin Anthony v. South Carolina State Budget and Control Board Insurance Reserve Fund  
Frilot, LLC – New Orleans, LA  
Defense in Barnett v. Insurance Unlimited  
Internal Revenue Service, U.S. Treasury Department – Cincinnati, OH  
Defense in [U.S. Corporate Tax Payer] v. IRS Commissioner
- 2010 Fowler Rodriguez Valdes-Fauli – Coral Gables FL  
Plaintiff in Southern Specialties v. Brown & Brown  
Smith Cashion & Orr – Nashville, TN  
Defense in Mid-State Surety v. Pulaski County Board of Education  
Ogletree Deakins Nash – Birmingham, AL  
Defense in McCaig v. Dolgencorp  
Robert Bryan Law, LLC – Jasper, AL  
Plaintiff in Premier Health v. Holderfield Agency  
Cassidy & Mueller—Peoria, IL  
Defense in AFD Enterprises v. Nationwide Insurance  
Carr Allison – Tallahassee, FL  
Defense in Fidelity National v. Boardwalk Condominiums

## Expert Witness Assignments: *(continued)*

2009 Chambless Higdon Richardson – Macon, GA  
Plaintiff in EMCO v. Yates & Associates  
Cauthorn Nohr & O’Dell – Marietta, GA  
Defense in Hartford v. Spizzirri

## Deposition and Trial Testimony:

Georgia-Pacific v. Turner Insurance & Bonding  
Case No: 1-15-CV-00342  
US District Court for the Southern District of Alabama – Southern Division  
Deposition: April 29, 2016

Ascension Health v. Ascension Insurance  
Case No: 4:15-cv-00283  
United States District Court for the Eastern District of Missouri – Eastern Division  
Deposition: March 15, 2016

Most Valuable Personnel v. Clay & Wright Insurance, Inc.  
Case No: 3:13-cv-252  
United States District Court, Northern District of Mississippi, Oxford Division  
Deposition: December 30, 2015

CTI Foods v. First Mercury Insurance Company  
Case No: 14-cv-10033  
United States District Court, Southern District of New York  
Deposition: November 10, 2015

Great American Insurance Company v. Huber, Erickson & Bowman LLC  
Case: 2:13-cv-00877-TC  
United States District Court, District of Utah, Central Division  
Deposition: October 19, 2015

Old Republic Insurance Company v. Chattawood Insurance Company  
Case No: 2:14-cv-517-VEH  
United States District Court, Northern District of Alabama, Southern Division  
Deposition: September 22, 2015

Commerce and Industry v. S&M Brands  
Case No: CL11000020-00  
Circuit Court for the County of Lunenburg Commonwealth of Virginia  
Deposition: April 13, 2013  
Trial: August 26, 2015

Owen v. Sterling G. Johnson Company & Hunter Rankin  
Civil Action No. 13-CI-00363  
Commonwealth of Kentucky - Hardin Circuit Court - Division Two  
Deposition: August 6, 2015

Monterey Bay Military Housing v. Pinnacle Monterey  
No. 5:14-CV-03953 BLF-HRL  
United States District Court, Northern District of California, San Jose Division  
Deposition: June 9, 2015

## Deposition and Trial Testimony: *(continued)*

Travelers v. Hayes

Case No. 2:14-cv-00351-MHT-PWG

United States District Court for the Middle District of Alabama, Northern Division

Deposition: April 3, 2015

Nelson Insulation Company v. Connor & Gallagher Insurance

Case No: 20 L 000203

State of Illinois, County of Du Page In The Circuit Court Of The Eighteenth Judicial Circuit

Deposition: October 9, 2014

Bolt v. North Jackson and Sand Mountain Water Authorities

Case No: CV 2011-900081-JHG

Circuit Court of Jackson County, Alabama

Deposition: July 21, 2014

Atlantic Specialty Insurance v. Kornegay

Case No. 13-458

United States District Court for the Southern District of Alabama, Southern Division

Deposition: June 6, 2014

Grandview Palace Condominiums v. Florida Mutual Assurance Trust. LLC

Case No: 09-17541 CA 08

11<sup>th</sup> Judicial Circuit, In and For Miami-Dade County, Florida

Deposition: April 25, 2014

Fort Benning Family & Fort Belvoir Residential Communities v. American Management Services and Lockton

Case No. SU10CV2025-F

Superior Court of Muscogee County, State of Georgia

Deposition: February 13, 2014

Artistic Rug Design, Inc., v. Auto-Owners Insurance Company

Case No: CV-12-901415

Circuit Court of Madison County, Alabama

Deposition: November 18, 2013

C&I Entertainment v. Fidelity & Deposit of Maryland

Case No. 1:08CV16-M-D

United States District Court for the Northern District of Mississippi

Deposition: October 9, 2013

Petro v. Travelers

Case No: 3:12cv491-MCR/CJK

United States District Court Northeastern District of Florida, Pensacola Division

Deposition: August 22, 2013

## Deposition and Trial Testimony: *(continued)*

Beach Bars v. Indemnity Insurance Group RRG

Case No.: 11-60883-CIV-COOKE/Turnoff

United States Court for the Southern District of Florida, Fort Lauderdale Division

Deposition: July 9, 2012

Ocean's 11 Bar & Grill v. Indemnity Insurance Group RRG

Case No.: 11-61577-CIV-ALTONGA/SIMONTON

United States Court for the Southern District of Florida

Deposition: May 5, 2012

Auto-Owners Insurance Company v. South Central Agency, et al

Case NO. 2:11-CV- 00468-WHA-SRW

United States Court for the Middle District of Alabama, Northern Division

Deposition: April 24, 2012

Barnett v. Fidelity National Insurance and Insurance Unlimited

Case No: 10-18494

State of Louisiana, 38<sup>th</sup> Judicial District for the Parish of Cameron

Deposition: March 5, 2012

Trial: April 4, 2012

Mark & Sue Groce v. Scheetz, Hogan, Freeman & Phillips

Case No: 2007-CP-23-7626

State of South Carolina, Court of Common Pleas, County of Greenville

Deposition: November 23, 2011

EMC Property & Casualty Company v. Wayne L. Riggs, P.C., CPA

Civil Action NO: 6:10-CV-00430-LSC

U.S. District Court for Northern District of Alabama, Jasper Division

Deposition: October 18, 2011

Blackhurst v. Auto-Owners Insurance Company & Turbeville Agency

Civil Action N: 10-CP-40-02799

State of South Carolina, 5<sup>th</sup> Circuit Court, Richland County

Deposition: August 21, 2011

Southern Specialties v. Brown & Brown

Case No. 07-002599

Circuit Court of the 17<sup>th</sup> Judicial Circuit, Broward County, Florida

Deposition: February 15, 2010

Trial Testimony: February 3, 2011

Rosamond v. Great American Insurance Company

Case No. 3:2010cv263-TSL- FKB

U.S. District Court for the Southern District of Mississippi, Jackson Division

Deposition: April 4, 2011

## Deposition and Trial Testimony: *(continued)*

McCaig v. Dolgencorp

Civil Action No. CV-2006-129

State of Alabama, Circuit Court for Colbert County

Deposition: March 26, 2010

Hartford v. Spizzirri

Civil Action No. 1:09-CV-1277-RLV

U.S. District Court for the Northern District of Georgia, Atlanta Division

Deposition: December 20, 2009

EMCO v. Yates & Associates

Case No: 20080510

State of Georgia, Telfair County

Deposition: September 9, 2009

## Consulting Projects:

2015:

- Evaluation & Analysis of a specific insurance and risk management services provider involved with various alternative risk management and financing methods and techniques for an Investment Banking Firm – San Francisco, CA
- Evaluation & Analysis of a specific insurance and risk management services provider involved with fronting insurance policies for regulatory and compliance purposes for a Hedge Fund – Stamford, CT
- Evaluation and Analysis of the surety bond market, underwriting criteria and alternatives as respects a particular industry for an Investment Management Firm – New York City, NY
- Insights into the marketing distribution systems in the insurance industry for a Private Equity Fund - Boise, ID

2014:

- Market & Industry Evaluation of the Third-Party Claims Administrators and Managing General Agents for Management Consulting Firm – Boston, MA

2013:

- Market & Industry Evaluation of Wholesale Insurance Industry for Management Consulting Firm – Boston, MA
- Evaluation and Analysis of Financial Data Industry firms serving the Property & Casualty Insurance Industry for Private Equity firm – Austin, TX
- Evaluation and Analysis of trends within the Aggregate/Stop-Loss segment of the Insurance and Reinsurance Industries for Management Firm – New York City, NY
- Evaluation and Analysis of Legal Insurance for Management Firm – New York City, NY
- Market & Industry Evaluation of the Third-Party Claims Administration Industry – Boston, MA

2012:

- Insurance Carrier Positioning & Trend Analysis Private Equity Firm – Boston, MA
- Evaluation of Risk Data & Analytics Products, Services & Providers for a Private Equity Firm – London, UK
- Evaluation of Agents in Marketing Distribution in the U.S. for Management Consulting Firm – Chicago, IL
- Commercial Insurance Market and Broker Evaluation and Advise to Private Equity Firm – New York, NY
- Advice & Due Diligence Study on Risk Management Services Company to Private Equity Firm – Chicago, IL
  
- Evaluation of Insurance Industry Underwriting Cycles for an Asset Management Company – New York, NY
- Evaluation of Insurance Services Provider for Investment Manager – New York, NY
- Evaluation of Insurance Data Services for Investment Manager – Los Angeles, CA
- Evaluate and Explain Reasons for Special Flood Hazard Areas for Private Equity Firm – New York, NY

## Consulting Projects: (Continued)

2011:

- Evaluation of Bermuda Reinsurance Market for Private Equity Firm – Boston, MA
- Market & Industry Evaluation of Managing General Agents for Investment Management Group – Dallas, TX
- Advice & Due Diligence Study on Wholesale Insurance Provider for Private Equity Firm – Los Angeles, CA
- Risk Trends study of the Property & Casualty Insurance Industry for Management Consulting Firm – Chicago, IL
- Evaluation of Insurance Risk Data Analytic Providers for Investment Management Firm – London, UK
- Evaluation of Insurance Agent Commissions in U.S. for Management Consulting Firm – Boston, MA
- Insurance Fraud Trends on Insurance Premium Rating to Management Consulting Firm – Philadelphia, PA
- Analysis of International Claims Adjusting Companies for Investment Management Firm – Verona, Italy
- Evaluation and Analysis of Captive Insurance Industry to Hedge Fund – San Francisco, CA
- Analysis of the U.S. Personal Automobile Insurance Industry for Management Consulting Firm – Chicago, IL

2010:

- Market Evaluation & Advise to Investment Banking Firm – New York, NY
- Insurance Services Purveyor Evaluation Private Equity Firm – Palo Alto, CA
- Overview of Insurance Marketing Distribution Systems to Executive Management Consultants – Boston, MA
- Industry Evaluation & Product Development Advice to Management Consultants – Mumbai, India
- Analysis of Force Placed Insurance Market to Hedge Fund – San Francisco, CA
- Evaluation of Wholesale Insurance Brokerage Industry to Executive Management Consultants – Boston, MA
- Evaluation of workers' compensation services provider to Private Asset Management Firm – Palo Alto, CA
- Market Trends and the Future of National Brokerage Firms to Mutual Fund Manager – Dover, DE
- Property Valuation Information Products Evaluation to Investment Management Firm – Englewood Hills, NJ

2009:

- Evaluation of International Claims Efficacy & Reliability for Investment Banking Firm –Greenwich, CT
- Industry Review & Analysis to Private Equity Firm – San Francisco, CA
- Insurance & Reinsurance Market Analysis to Hedge Fund – New York, NY
- Acquisitions Advice to Mutual Fund Manager – Denver, CO
- Insurance Brokerage Industry & Commissions Overview to Technologies Company – New York, NY
- Overview of Risk Management & Decision Analytics Investment Management Company – Chicago, IL
- Wholesale Insurance Industry Overview Security Analysts – New York, NY
- Broker Evaluation, Analysis & Advice to Mutual Fund Managers – Wilmington, DE
- Insurance Carrier Financial Analytics to Wealth Management Firm in New York, NY

2008:

- Acquisitions Advice to Mutual Fund Managers –Mumbai, India
- Risk Management Review to Municipal Government –Thibodaux, LA
- Industry Evaluation & Investment Advice to Hedge Fund –New York, NY
- Insurance Market Evaluation, Analysis to Private Equity Firm – Palo Alto, CA
- Excess & Surplus Insurance Brokerage Overview to Management Consultants – Pittsburg, PA
- Evaluation of Risk Management Information Technology Products to Asset Management Firm – Boston, MA
- Product Development & Market Research to Underwriting Management Company – Mobile, AL
- Analysis of Insurance Pricing Trends to Mutual Fund – Denver, CO

## Continuing Professional Education:

Society of Risk Management Consultants (SRMC) Spring Conference –Atlanta, GA – April 7-9, 2016

- Keeping Current with Captives
- Product Recall Insurance
- Owner's Protective Professional Indemnity
- Risk Analytics

## Continuing Professional Education: (Continued)

American Bar Association (ABA) Section of Tort, Trial and Practices (TIPS) - Phoenix, AZ - March 17-20, 2016

- Representing the Carrier Client in the Age of Reptile Advocacy
- Coverage Attorney as Accomplices in Bad Faith
- Cyber Liability Insurance Coverage Issues
- The Producer's Intriguing Role in Coverage Disputes
- Latest Developments in E&O Coverage and Claims
- Mid-Construction Losses: The Intersection of Liability and Builders Risk Coverage
- Drone Away: Bombs, Photographs, Pizzas, Hearts and Headaches
- The London Market: Navigating the Underwriting and Claims Process
- Habitational Mass Torts: A Case Study in Coverage, Litigation and Settlement
- Insurance Transfer in Asset Deals/Stock Deals
- Additional Insured Endorsements and Priority of Coverage

Tennessee Captive Insurance Company Conference – Nashville, TN November 17-18, 2015

- Captives 101
- Self-Insured Work Comp Group vs. Group Captive
- Cyber Risk: How to Manage, Mitigate and Finance Cyber Liability
- Securities, Corporate Governance, Legal Issues and Captive Board Membership
- Managing Both Sides of the Captive Balance Sheet
- Employee Benefits and Captive Insurance Companies
- Single Parent Risk Retention Groups
- Fronting and Reinsurance
- Federal Captive Taxation

American Bar Association (ABA) Section of Tort, Trial and Practices (TIPS) - Fidelity & Surety Law Committee Conference  
Washington, DC - November 4, 2015

- Crime Policy forms – Old & New
- Commercial Crime Insurance Marketplace
- Computer Fraud & Electronic Coverage Insuring Agreements
- Ownership Provisions & Third-Party Losses
- High Tech Crimes
- Employee Dishonesty Claims – Manifest Intent & Theft
- Loss & Causation
- Cyber Crime & the Insurance Market
- Discovery of Loss & Claim Triggers
- Notice & Proof of Loss
- Termination & Cancellation
- Rescission vs Assertion of Defenses
- Importance of Employee Definition
- Limits of Liability – Loss Limits & Aggregates
- Insuring Agreements - Forgery, Alteration & Premises
- Inventory Exclusions
- Current Trends in Subrogation
- Trends in Financial Crimes & High Tech Fraud
- Claims Litigation & Bad Faith Assertions
- Claims Attorneys & Consultants

Society of Risk Management Consultants (SRMC) Fall Conference – Newport Beach, CA - October 15-17, 2015

- Habitational Real Estate and Construction

## Continuing Professional Education: (Continued)

- Marine Insurance
- Information Technology and cyber Security for Small Businesses
- Global Perspective of Cyber Security
- New Developments in Cyber Security
- Employment Law & Employment Practices Liability

The Institutes – Malvern, PA - May 27, 2015

- Managing Cyber Risk, Certification of Completion

ABA Section of Tort, Trial and Practices Conference – Philadelphia, PA - April 30, 2015

- Unraveling the Duty to Defend, Reservation of Rights, and Related Coverage Disputes
- Navigating Extra-Contractual Insurance Claims
- Maximizing the Benefit of Consultants and Experts & Daubert Issues
- Cyber Liability: The Silent Threat to Businesses and Law Firms
- Bridging the Settlement Gap Between Insurers and Insured
- The Legal, Ethical and Insurance Coverage Issues Involved in Mounting a Defense When One of Your Firm's Attorneys is Accused of Committing Malpractice

SRMC Spring Conference – New Orleans, LA - March 20-21, 2015

- Modeling and Analysis of Catastrophic Natural Risks – Earthquake, Windstorm and Flood
- Disaster Preparedness and Dealing with the BIG ONE
- The Next Generation of Cyber Security and Risk Management – Beyond The Breach

The Institutes – Malvern, PA - March 6, 2015

- Principles of Suretyship, Certificate of Completion

ABA TIPS Panel Discussion at Neal, Gerber, Eisenberg Conference Room – Chicago, IL - January 15, 2015

- Claims Against Lawyers: Insurance Coverage Issues

SRMC Fall Conference – Charleston, SC - October 23 – 24, 2014

- Trade Credit Risk Management and Insurance – Export / Import Risk Management
- Employment Practices Liability
- Social Media
- ISO form changes on Construction Defect
- Cyber Security Liability
- Workers Compensation Analytics Programs

SEAK, Inc. – Cape Cod, MA - September 18 – 19, 2014

- How To Be An Effective Expert Witness

SRMC Spring Conference – Chicago, IL - May 9 – 10, 2014

- Construction & Maritime Defense Coverage Issues
- Insuring Punitive Damages in Excess/Umbrella Insurance Policies
- Employee Dishonesty/ Employee Theft Claims –
- Forensic Accounting & the Nuances of Manifest Intent, Prior Loss & Prior Insurance Provisions

SRMC Fall Conference 2013 – Charlotte, NC - October 17 – 18, 2013

- Cyber Risk Assessment
- Claim Coaching & Coverage Lessons
- Claims in Litigation
- Pollution Risk Management

## Continuing Professional Education: (Continued)

- Real Estate Executive & Professional Liability

SRMC Spring Conference 2013 – Indianapolis, IN - April 18 – 20, 2013

- Group Captives
- Flood Insurance Reform Act; Sandy Repercussions
- Insurance Coverage Issues Related to Natural Catastrophes
- Being an Expert Witness

SRMC Fall Conference – Las Vegas, NV - October 19 – 20, 2012

- Post-Loss Economic Factors in Measuring Business Income Losses
- Microcaptives
- Hospitality Loss Prevention & Sustainability Best Practices
- RIMS Restaurant Industry Survey
- Flood Risk Management

Captive Insurance Companies Association Conference – Chicago, IL - September 10 – 11, 2012

- Multinational Pooling
- Using Pure Captives for Benefits
- Using Group Captives, RRGs or Cell Captives to Fund Benefits
- Post-Retirement Medical Funding

SRMC Spring Conference – Denver, CO - March 22 – 23, 2012

- Environmental Liability
- Medical Cost Containment
- Implementing an Enterprise Risk Management Program
- Supply Chain Risk Management

Tennessee Captive Insurance Association Conference – Nashville, TN - December 6 – 7, 2011

- Improvements to the Tennessee Captive Enabling Legislation

Captive USA Live – Chicago, IL - September 26 – 27, 2011

- U.S. Captive Insurance Market
- Captive Insurance Company Best Practices
- Captive Benefits from a Domicile Neutral Perspective
- Business Interruption and Other First Party Claims

Vermont Captive Association Conference – Burlington, VT - August 9 – 11, 2011

- Alternative Risk Financing Mechanisms; Understanding Risk and Risk Retention Mechanisms
- Reinsurance and Other Risk Transfer Mechanisms; Predicting Risk and an Introduction to Actuarial Science
- Forming and Operating a Captive; Business Ethics in the Captive Insurance Industry