

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

Curriculum Vitae (as of 06/01/17)

855.255.5353 • www.rces.us • david.stegall@rces.us

6 Office Park Circle, Suite 100 • Birmingham, AL 35223 and 65 W. Jackson Blvd. #113 • Chicago, IL 60604

David Stegall is the Principal Consultant and Founder Risk Consulting & Expert Services in 2007. He has over 39 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 of the Society of Risk Management Consultants, a member of the Board of Directors of the Alabama Captive Association, a member of the Society of Chartered Property & Casualty Underwriters, the Association of Registered Professional Adjusters, the Forensic Expert Witness Association, Defense Research Institute, and an Associate Member of the American Bar Association, Litigation Section, Tort & Insurance Law Committee.

His insurance and risk management consulting practice provides research, analysis and advice to commerce, industry, government and individuals. The forensic expert witness consulting practice includes having been Designated as an expert on over 70 forensic case assignments, in over 30 State and 32 Federal Districts. These include: Alabama, California, Florida, Georgia, Illinois, Indiana, Kentucky, Louisiana, Maryland, Mississippi, Missouri, New York, Pennsylvania, South Carolina, Tennessee, Texas, Virginia and West Virginia. He has provided over 50 Expert Opinion Reports, been Deposed over 30 times and testified in four Trials. Approximately 60% of cases were for the Defense and 40% for the Plaintiffs.

Education:

- Auburn University – Auburn, Alabama, B.A. in Communications 1979
- 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
- Alabama Captive Association, Board of Directors
- Society of Chartered Property & Casualty Underwriters
- 86 Pillars, Insurance Practice Director
- Registered Professional Adjuster's Association
- Forensic Expert Witness Association
- American Bar Association, Associate Member/Section of Litigation – Tort & Insurance Law Committee
- 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

Professional Development 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; Aviation; 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, Aviation, 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, Aviation, 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.

Expert Witness Trial & Deposition Testimony: See Attachment B

Expert 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.

Consulting Projects:

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

Consulting Projects: (Continued)

- 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
- 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
- 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
- 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:

American Bar Association (ABA) Section of Tort, Trial and Practices (TIPS) - Phoenix, AZ – February 23-25, 2017

- Cyber Liability Insurance
- American Law Institute's Restatement of the Law of Liability Insurance
- Historical Reflection on Coverage Litigation over the past 25 years
- Claim & Notice Issues Under D&O and E&O Policies
- Unlocking Mediation with Insurance Coverage
- Legalized Marijuana: Ethical & Insurance Coverage Implications of Risk & Insurance for Cannabis-related Operations
- Ethical Considerations in Preparing Expert Witness to Testify at Depositions & Trials in Insurance Coverage Cases
- Primary versus Excess Insurer Rights and Risks
- Indemnity versus Insurance: What Remedy Prevails?
- Discoverability of Communications Between Insurers and Reinsurers
- Rescission of Insurance Policies
- The "Occurrence" Issue in Construction Defect Litigation
- Allocation Jurisdictions and What They Mean for Policyholders and Insurers

Continuing Professional Education: (Continued)

Society of Risk Management Consultants (SRMC) Fall Conference –Montreal, Quebec, Canada – October 26-28, 2016

- Cyber Insurance & Risk Management
- National Flood Insurance Program
- Disgorgement Defense
- Environmental Insurance & Technology
- Catastrophe Analytics

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

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

- 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

Continuing Professional Education: (Continued)

- 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
- 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

Continuing Professional Education: (Continued)

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
- 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

Attachment B - Curriculum Vitae of David L. Stegall, CPCU, ARM, ARe, RPA								
Trial & Deposition Testimony (including all Case Assignments (as of June 1, 2017))								
CASE NAME	ISSUE	Status	Type Work	Testimony	Trial	Court	FOR	LAW FIRM
2017								
Cable Broadband v Depositors Insurance Company	Property Insurance Underwriting & Placement Usual & Customary Practices & Rescission	Open	2017-Report	Deposition May 19, 2017		U.S. District Court for the Northern District of Georgia	Plaintiff	MB Law Atlanta, GA
South Fifth Towers v Aspen Insurance	Property Insurance Underwriting & Placement Usual & Customary Practices & Rescission	Open	2017-Retained			U.S. District Court-Western District of Kentucky-Louisville Division	Plaintiff	Eddines Domine - Louisville, KY
Midwest Commercial Funding v Cincinnati Specialty Underwriters	Property Insurance Usual & Customary Practices, Force-Placed coverage, Mortgagee interest & Rescission	Open	2017-Retained			U.S. District Court for the Eastern District of Wisconsin	Defense	Litchfield Cavo - Brookfield, WI
Southern Insurance v Travelers	Property Underwriting Usual & Customary Practices	Open	2017-Report			U.S. District Court for the Northern District of Alabama	Defence	Ely & Eisenburg - Birmingham, AL
Corradi v Forest Agency	Agency E&O Usual & Customary Practices	Open	2017-Report			U.S. District Court for Western District of Virginia	Defense	Eccleston & Wolf - Fairfax, VA
Wellons v Eagle Valley Clean Energy	Property Underwriting Issue	Closed	2017-Report			U.S. District Court - Colorado District	Defense	Campbell, Latiolas & Averbach - Denver, CO
Vertical Earth v Yates Insurance Agency	Agency E&O - Claim Notification Dispute	Closed	2017-Opinion	Deposition April 1, 2017		State of Georgia Superior Court of DeKalb County	Defense	McRae Bertschi & Cole - Dunwoody, GA
Allegheny/IFIC v Titanium Builders	Surety Bond Discharge	Open	2017-Report & Rebuttal			U.S. District Court - District of Arizona	Plaintiff	Snell & Wilmer - Phoenix, AZ
Brown v Millville Mutual	Agency E&O - Homeowners vs Farmowners Policy	Open	2017-Report			State of Pennsylvania Court of Common Pleas	Plaintiff	The Waffenschmidt Law Firm - South Williamsport, PA
Auto-Owners v Morris	DSJ on Agency E&O & Uninsured Motorist Claim	Open	2017-Report	Deposition March 6, 2017		U.S. District Court Northern District of Alabama	Defense-DSJ	Belt & Bruner - Birmingham, AL
Century 21 v Partners & Brown & Brown & AIG	Agency E&O	Open	2017-Report			State of Hawaii First Circuit Court	Defense	McCrrister, Miller, Mukai, MacKinnon - Honolulu, HI
Jaudon v Guardian Life	Agent Commission Dispute	Open	2017-Retained			State of Mississippi Circuit Court of Hinds County	Plaintiff	Carson Law Group-Jackson, MS
2016								

Trial & Deposition Testimony (including all Case Assignments (as of June 1, 2017))								
Riverport Insurance v Horizon Human Services	DSJ regardng Claim Denial & Underwriting Practices	Open	2016-Report			State of Arizona County of Maricopa	Defense-DSJ	Polsinelli - Phoenix, AZ
Whiting-Turner v KPS	Agency/Broker E&O & usual & customary practices of Surety Bonding	Closed	2016-Report			U.S. District Court Clark County, NV	Defense	Murchason - Cummiming - Las Vegas, NV
Sinclair-Laws v Chen	Usual & customary practices of Personal Automobile Underwriting	Closed	2016-Report	Deposition October10, 2016	Trial October 24, 2016	State of California County of Los Angeles-Santa Monica	Defense	Tyson Mendez- La Jolla, CA and Ford, Walker, Haggerty & Behar - Long Beach, CA
Owner's Insurance v Warren Mechanical	Underwriting Practices, Misrepresentation & Rescission	Open	2016-Report	Deposition November 29, 2016		U.S. District Court District of South Carolina- Charleston Division	Plaintiff	Wall Templeton - Charleston, SC
Parkview Gardens v Owners Insurance	Underwriting Practices, Misrepresentation & Rescission	Open	2016-Report			State of Colorado District Court, Boulder County	Defense	Zuphus & Angell - Denver, CO
Riva Development v Greenwood Insurance	Agency E&O - Failure to Procure/Agency Duty	Open	2016-Retained			State of Texas 33rd Judicial District- Harris County	Plaintiff	Thomas M.Fountain & Associates - The Woodlands, TX
Dawson v Mills	The use of managed-care organizations & networks in the mitigation of loss, risk control and financing of risk.	Closed	2016-Retained			State of Florida 17th Judicial Circuit for Broward County	Defense	Panza, Maurer & Maynard - Ft. Lauderdale, FL
Evanston Insurance Company v AJ's Electrical Testing	Commercial General Liability Underwriting Usual & Customary Practices relating to a third-party liability claim.	Open	2016-Report			U.S. District Court South Carolina- Aiken Division	Plaintiff	Nimmoms & Malchow - Augusta, GA
Companion v Wood	Agency E&O - Underwriting Practices of Work Comp MGA for a Professional Employer Organization	Closed	2016-Report	Deposition July 27, 2016		U.S. District Court- South Carolina- Columbia Division	Defendant	Gardner & Haas - Dallas, TX
QBE v AIG	Claim Denial & Underwriting Practices on Insurance Company E&O Policy	Open	2016-Report	Deposition August 12, 2016		State of New York Supreme Court County of New York	Defendant	Bressler, Amery, Ross - New York, NY
Flo's Diner v. Canopus	DSJ on Claim Denial & Underwriting Practices on Policy Non-Renewal	Closed	2016-Report			U.S. District Court South Carolina Charleston Division	Plaintiff-DSJ	Wall Templeton - Charleston, SC
ProMed v. Clay & Land Agency	Agency E&O - Failure to Procure Property on Unknown Location	Open	2016-Opinion Stated in Expert Designation			State of Tennessee Chancery Court Tipton County	Defendant	Hagood Adelman Tipton - Memphis, TN

Trial & Deposition Testimony (including all Case Assignments (as of June 1, 2017))								
Smeeding & Papalia	Agency E&O - Agency Practices Re: Proposals Standard of Care	Closed	2016-Report			U.S. District Court of Northern Texas Dallas Division	Defendant	Cobb, Martinez, Woodward - Dallas, TX
Ascension Health v. Ascension Insurance	Trademark Infringement, Agency Practices & Health Insurance vs Healthcare	Closed	2016-Report	Deposition March 15, 2016		U.S. District Court Eastern District of Missouri	Defendant	Polsinelli - St. Louis, MO
Southern Trust v. Sidney Cox Agency	Agency E&O - Alleged Misuse of Agency Binding Authority	Open	2016-Opinion Stated in Expert Designation			State of Georgia Superior Court of Burke County	Defendant	Owen, Gleaton, Eagan, Jones & Sweeney - Atlanta, GA
Illinois Union v. Upshaw Agency	Agency E&O - Subrogation of Paid Builders Risk Claim	Closed	2016-Report			U.S. District Court Northern District of Texas - Amarillo	Defendant	Cobb, Martinez, Woodward - Dallas, TX
MI Windows v. Liberty Mutual	Bad Faith Claim Denial & Underwriting Practice on Fronted Self-Insured Program	Open	2016-Designation			U.S. District Court for Central Florida Tampa Division	Defendant	Akerman Miami, FL
JAS Hospitality v. Auto-Owners	Bad Faith Claim Denial & Underwriting Practice - Wear & Tear Exclusion	Closed	2016-Report			U.S. District Court for the District of Colorado	Defendant	Zuphus & Angell - Denver, CO
Greenbrier v. Marsh	Agency E&O - Alleged Failure to Administer Health Insurance Plan	Open	2016-Opinion Stated in Expert Designation			State of West Virginia-Circuit Court of Kanawha County	Defendant	Flaherty Sensabaugh Bonasso - Charleston, WV
Goshen v. Gerber	Bad Faith Claim Denial/Underwriting Practice - Excess Insurance Exclusion	Closed	2016-Report			U.S. District Court Northern District of Indiana	Defendant	Edison, McDowell & Hetherington - Houston, TX
Georgia Pacific v. S&S Sprinkler	Agency E&O - Failure to Procure Correct Additional Insured Endorsements	Closed	2016-Report	Deposition April 29, 2016		U.S. District Court Alabama Southern District	Plaintiff	Briskman & Binion Mobile, AL
2015								
Travelers v. Hayes	Claim Dispute & Claim Practices Re: Business Income Coverage	Closed	2015-Report	Deposition April 3, 2015		U.S. District Court for the Middle District of Alabama	Defendant	Strickland & Kendall Montgomery, AL
Dolgenercorp v. Julyn	Policyholder's Failure to Name Lessor as Additional Insured	Open	2015-Report			State of Alabama Circuit Court of Limestone County	Plaintiff	Christian & Small, LLP - Birmingham, AL
Monterey Bay Military Housing v. Pinnacle Monterey	Risk Management Administration of a Master Insurance Program	Closed	2015-Report & Rebuttal Reports	Deposition June 9, 2015		U.S. District Court Northern District of California, San Jose Division	Defendant	Greenberg Traurig - Chicago, IL
International Broadband Electric Communications, Inc. v. Cobbs, Allen & Hall	Agency E&O - Claim Denial/Failure to Procure & Use of Property Sub-Limits	Closed	2015-Opinion Stated in Expert Designation			State of Alabama Circuit Court of Cullman County	Defendant	Lloyd, Gray, Whitehead & Monroe, P.C. -

Trial & Deposition Testimony (including all Case Assignments (as of June 1, 2017))								
Owen v. Sterling G, Johnson Company & Hunter Rankin	Agency E&O - Claim Denial/Failure to Procure	Closed	2015-Report	Deposition August 6, 2015		Commonwealth of Kentucky - Hardin Circuit Court	Plaintiff	Skeeters, Bennett, Wilson & Pike - Radcliff, KY
Most Valuable Personnel v. Clay & Land Insurance	Agency E&O - Failure of Professional Employer Organization (PEO)	Closed	2015-Report	Deposition December 30, 2015		U.S. District Court Northern District of Mississippi	Defendant	Hagwood, Adelman, Tipton - Memphis, TN
Regions v. Old Republic Insurance Company v. Chattawood Insurance	Interpleader Action regarding Reinsurance & Captive Insurance Practices	Closed	2015-Report & Rebuttal Report	Deposition September 22, 2015		U.S. District Court for the Northern District of Alabama	Defendant	Massey, Stotser & Nichols, P.C. - Birmingham, AL
Great American Insurance Company v. Huber, Erickson & Bowman, LLC	Subrogation of Surety Bond Claim Payment	Closed	2015-Report	Deposition October 19, 2015		U.S. District Court District of Utah, Central Division	Defendant	Plant, Christianson & Kanell - Salt Lake City, UT
Scanlon Taylor Millworks v. Bottrell & Lloyds	Agency E&O - Claim Denial/Failure to Procure	Closed	2015-Opinion Stated in Expert Designation			State of Mississippi - Hinds County Circuit Court	Plaintiff	Adcock & Morrison - Jackson, MS
Hall & Sons v. Nelson Insurance Company	Agency E&O - Claim Denial/Failure to Procure Motorcycle Coverage	Closed	2015-Opinion Stated in Expert Designation			Commonwealth of Kentucky Circuit Court of Fayette County	Defendant	Stoll, Keenon, Ogden, PLLC - Lexington, KY
CTI Foods v. First Mercury Insurance Company	Products Recall Insurance Practices	Closed	2015-Report	Deposition November 10, 2015		U.S. District Court Southern District of New York	Plaintiff-DSJ	Carroll McNulty Kull, LLC - New York City, NY
AIG v. Interstate Fire & Casualty	Claim Denial, Underwriting Practices & Insurance Applications	Closed	2015-Opinion Stated in Expert Designation			State of California-Superior Court of Contra Costa	Plaintiff-DSJ	Cohen, Placitella & Roth-Philadelphia, PA
2014								
Tri-State v. Clay & Land Agency	Agency E&O - Claim Denial/Failure to Procure	Closed	2014-Designated			State of Tennessee Circuit Court of Shelby County	Defendant	Shuttleworth-Williams, PLLC - Memphis, TN
Vernon Mills v. Regions Insurance	Agency E&O - Claim Denial/Failure to Procure	Closed	2014-Designated			State of Alabama Circuit Court of Lamar County	Plaintiff	Marsh Rikard & Bryan - Birmingham, AL
Safetynet Youth Systems v. Guarantee Insurance Company	Agency E&O - Retrospective Rating Plan	Closed	2014-Designated			State of Alabama Circuit Court for Dallas County	Defendant	Starnes Davies Florie - Mobile, AL
American Modern v. Barry Kendrick	Agency E&O - Claim Denial/Failure to Procure	Closed	2014-Designation			U.S. District Court Eastern District of Kentucky	Defendant	Harp Law, PLL - Frankfort, KY
Essex v. R&O Agency	Agency E&O - Claim Denial/Failure to Procure	Closed	2014-Designated			State of Georgia State Court of DeKalb County	Plaintiff-DSJ	Cozen O'Connor - Atlanta, GA
Bolt v. North Jackson Water Authority	Surety Bond Claim Denial	Closed	2014-Designated	Deposition July 21, 2014		State of Alabama-Circuit Court of Jackson County	Defendant	Jack Livingston, P.C. - Scottsboro, AL

Trial & Deposition Testimony (including all Case Assignments (as of June 1, 2017))								
Petznick v. Willis	Agency E&O - Claim Denial/Failure to Procure	Closed	2014-Report			State of Alabama Circuit Court of Jefferson County	Plaintiff	The Lowe Law Firm, LLC – Birmingham, AL
Jewelers Mutual Insurance Company v. Mangalam	Dispute as to amount of claim payment.	Closed	2014-Report			U.S. District Court for the Northern District of Georgia	Defendant	Warhurst & Buffalo – Mobile, AL
2013								
Martinez v. Scottsdale	Failure to Pay Employee Dishonesty Claim	Closed	2014-Report			U.S. District Court for Northern District of Alabama	Plaintiff-DSJ	Massey, Stotser & Nichols – Birmingham, AL
Petro v. Travelers	D&O Bad Faith Claim - Failure to Settle Claims	Closed	2014-Report & Rebuttal	Deposition August 22, 2013		U.S. District Court of Northern Florida	Plaintiff	Crew & Crew – Fort Walton Beach, FL
C&I Entertainment v. Fidelity & Deposit of Maryland	Surety Bond Claim Denial	Closed	2014-Report & Rebuttal	Deposition October 9, 2013		U.S. District of Northern Mississippi	Plaintiff	Glassman Edwards – Memphis, TN
Nelson v. Conner & Gallagher	Agency E&O - Agency Practices & Use of Captive Insurance Company	Open	2014-Report	Deposition October 9, 2014		State of Illinois Circuit Court of DuPage County	Plaintiff	Rock Fusco Connelly – Chicago, IL
Bedford v. Tennessee Farmers Mutual	Underwriting Practices & Claim Denial	Closed	2014-Opinion Stated in Expert Designation			State of Tennessee-Circuit Court of Shelby County	Plaintiff	Freemon Law Firm – Lawrenceburg, TN
Artistic Rug v. Auto-Owners	Agency E&O - Agency Practices	Closed	2014-Opinion Stated in Expert Designation	Deposition November 13, 2013		State of Alabama Circuit Court of Madison County	Plaintiff	Harrison Gammons & Rawlinson – Huntsville, AL
Indemnity v. Doodson Insurance Brokerage	Agency Non-Compete Agreement	Closed	2014-Report			U.S. District Court for the District of Maryland	Plaintiff	Indemnity Insurance Company RRG – Sparks, MD
Pludeman v. Northern Leasing Systems	Insurance and Self-Insurance	Closed	2014-Designated			U.S. District Court for the Southern District of New York	Defendant	Moses Singer – New York, NY
Grandview Palace v. Florida Mutual Assurance Trust	Self Insurance & Reinsurance	Closed	2014-Report	Deposition April 25, 2014		U.S. District Court for the Southern District of Florida	Defendant	Squires Patton Boggs LLP – Miami, FL
Atlantic Specialty v. Kornegay	Bad Faith Claim Denial & Claim Handling Process	Closed	2014-Report & Rebuttal	Deposition June 6, 2014		U.S. District Court for Southern District of Alabama	Plaintiff	Richardson Law Firm – Mobile, AL
Fort Benning Family Communities v. American Management Services	Risk Management Administration of a Master Insurance Program	Closed	2014-Report & Rebuttal	Deposition February 13, 2014		State of Georgia-Superior Court of Muscogee County	Defendant	Greenberg Traurig – Chicago, IL
2012								

Trial & Deposition Testimony (including all Case Assignments (as of June 1, 2017))								
Auto-Owners Insurance Company v. South Central Agency	Surety Bond Claim Subrogation - Agency Issuing Bond	Closed	2012-Report	Deposition April 24, 2012		U.S. District Court for the Middle District of Alabama, Northern Division	Defendant	Martin Weed, LLC – Birmingham AL
Ocean's 11 Bar & Grill v. Indemnity Insurance Group RRG	Policy Rescission - Material Misrepresentation on Insurance Application	Closed	2012-Report & Rebuttal	Deposition May 5, 2012		U.S. District Court for the Southern District of Florida	Defendant	Silverman Thompson Slutkin White, LLC – Baltimore, MD
Manhattan Beachwear v. Lloyd's	Bad Faith Claim Denial - Throughput Insurance	Closed	2012-Designated			U.S. District Court Central District of California, Western Division	Plaintiff	Dickstein Shapiro – Los Angeles, CA
Beach Bars v. Indemnity Insurance Group RRG	Policy Rescission - Material Misrepresentation on Insurance Application	Closed	2012-Report & Rebuttal	Deposition July 9, 2012		U.S. District Court, Southern District of Florida	Defendant	Silverman Thompson Slutkin White, LLC – Baltimore, MD
Doodson Agency v. Indemnity Insurance Group RRG	Agency Non-Compete Agreement	Closed	2012-Report			U.S. District Court District of Maryland	Defendant	Silverman Thompson Slutkin White, LLC – Baltimore, MD
Bernheim v. Hoffman Brown	Failure to Pay Jewelry Floater Claim	Closed	2012-Designated			U.S. District Court Central District of California	Plaintiff	The Bernheim Law Firm – Beverly Hills, CA
2011								
EMC v. Riggs	Claim Denial per Wear & Tear Exclusion - Wind Damage	Closed	2011-Report	Deposition October 18, 2011		U.S. District Court for Northern District of Alabama	Defendant	Bear & Liddon – Birmingham, AL
Rosamond v. Great American	Bad Faith Failure to Pay Claim on Injured Worker due to Previous Conditions Exclusion	Closed	2011-Report	Deposition April 11, 2011		U.S. District Court for the Southern District of Mississippi	Plaintiff	Murphy Williams – Jackson MS
Blackhurst v. Turbeville Agency	Agency E&O - Additional Insured Status of Former Property Manager after a fatality at insured location.	Closed	2011-Opinion Stated in Expert Designation	Deposition April 21, 2011		State of South Carolina, 5 th Circuit Court, Richland County	Defendant	Sowell, Gray, Step & Lafitte – Columbia, SC
Commerce & Industry v. S&M Brands	Insurance Audit Practices - workers' compensation audit and the changing of class codes & rates	Closed	2011- Report	Deposition April 13, 2013	Trial August 26, 2015	Commonwealth of Virginia-Circuit Court for County of Lunenburg	Defendant	S & M Brands, Inc. – Keysville, VA
Groce v. Scheetz, Hogan, Freeman & Phillips	Agency E&O - Claim Denial/Failure to Procure Appropriate Property Forms & Valuation	Closed	2011-Opinion Stated in Expert Designation	Deposition November 23, 2011		State of South Carolina, Court of Common Pleas, County of Greenville	Plaintiff	Covington Patrick – Greenville, SC

Trial & Deposition Testimony (including all Case Assignments (as of June 1, 2017))								
Calvin Anthony v. South Carolina State Budget and Control Board Insurance Reserve Fund	Bad Faith Claim Denial - Personal Injury	Closed	2011-Designated			State of South Carolina, Court of Common Pleas, County of Richland	Defendant	Sowell, Gray, Stepp & Lafitte – Columbia, SC
Barnett v. Insurance Unlimited	Agency E&O - Claim Denial/Failure to Procure Flood Insurance	Closed	2011-Opinion Stated in Expert Designation	Deposition March 5, 2012	Trial April 4, 2012	State of Louisiana 38 th Judicial District for the Parish of Cameron	Defendant	Frilot, LLC – New Orleans, LA
[U.S. Corporate Tax Payer] v. IRS Commissioner	Issues surrounding Captive Insurance Company & Reinsurance Practices	Closed	2011-Report			U.S. Tax Court, Washington, D.C.	Defendant	Chief Counsel, Large Business & International Division, Internal Revenue Service, U.S. Treasury Department – Cincinnati, OH
2010								
Southern Specialties v. Brown & Brown	Agency E&O - Failure to Procure Appropriate Coverage and Business Income Limits	Closed	2010-Report	Deposition February 15, 2010	Trial February 3, 2011	State of Florida 17th Circuit Court-Broward County	Plaintiff	Fowler Rodriguez Valdes-Fauli – Coral Gables FL
Mid-State Surety v. Pulaski County Board of Education	Surety Bond Claim Denial	Closed	2010-Designated			U.S. District Court for Middle District of Tennessee	Defendant	Smith Cashion & Orr – Nashville, TN
Premier Health v. Holderfield Agency	Agency E&O - Failure to Procure Coverage	Closed	2010-Designated			U.S. District Court for Northern District of Alabama	Plaintiff	Robert Bryan Law, LLC – Jasper, AL
AFD Enterprises v. Nationwide Insurance	Bad Faith Claim - Refusal to pay fire claim caused by arson	Closed	2010-Report			U.S. District Court Southern District of Illinois	Defendant	Cassidy & Mueller—Peoria, IL
Fidelity National v. Boardwalk Condominiums	Agency E&O - Failure to Procure Appropriate Coverage	Closed	2010-Designated			U.S. District Court of Northern Florida	Defendant	Carr Allison – Tallahassee, FL
McCaig v. Dolgencorp	Risk Management Practices and Management Incentives	Closed	2010-Opinion Stated in Expert Designation	Deposition March 26, 2010		State of Alabama Circuit Court for Colbert County	Defendant	Ogletree Deakins Nash – Birmingham, AL
2009								
Hartford v. Spizzirri	Agency E&O & Professional Insurance Underwriting Practices - Lawyer's Professional Liability Claim	Closed	2009-Report	Deposition December 20, 2009		U.S. District Court for the Northern District of Georgia	Defendant	Cauthorn Nohr & O'Dell – Marietta, GA
EMCO v. Yates & Associates	Agency E&O - Failure to Procure Appropriate Coverage	Closed	2009-Opinion Stated in Expert Designation	Deposition September 9, 2009		State of Georgia Superior Court of Telfair County	Plaintiff	Chambless Higdon Richardson – Macon, GA