

David L. Stegall, CPCU, ARM, ARe, RPA
Curriculum Vitae *(as of 01/15/2018)*

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David Stegall is the Principal Consultant and Founder of Risk Consulting & Expert Services in 2007. He has over 40 years of insurance, reinsurance, bond 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, a risk management consultant and an expert witness.

He is Immediate-Past President of the Society of Risk Management Consultants, a member of the Board of Directors of the Alabama Captive Association, Insurance Practice Director of 86 Pillars, 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 - Tort Trial and Insurance Section.

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 being designated as an expert on over 98 forensic case assignments, in over 44 State cases and 54 Federal cases in 35 different districts. These include: Alabama, Arizona, California, Colorado, Connecticut, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Kentucky, Louisiana, Maryland, Mississippi, Missouri, New Jersey, New York, Pennsylvania, South Carolina, Tennessee, Texas, Virginia, West Virginia and Wisconsin. Mr. Stegall has provided 95 Expert Opinion Reports, been Deposed over 44 times and testified in five Trials. Approximately 60% of cases were for the Defendants 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, Immediate-Past 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 - Tort Trial and Insurance Practice Section
- 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; 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 risk-transfer products nationwide to 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)

Excess underwriting services for risk-bearing entities.

Professional Experience (Continued):

Executive Vice President Workers' Comp Source Managing General Underwriting to third-party administrators and brokers.	2000 to 2001
Vice President and Chief Underwriting Officer AmComp, Inc. (Now Employers Inc.) AmComp was one of the largest carriers in Florida and operated in 21 states.	1998 to 2000
National Accounts Manager Willis, Inc., Gulf States Region (Now Willis Towers Watson) Coordinated risk management to national account clients.	1994 to 1997
Manager ManagedComp, Inc. (Subsidiary of Tufts Associated Health Plans) Managed a Georgia captive insurance company with an occupational medicine preferred provider organization (PPO).	1992 to 1994
Vice President Boger, Reid & Flournoy (Now Brown & Brown) Managing, marketing, selling & servicing insurance programs.	1989 to 1992
President The Stegall Agency Inc. (Acquired by Boger, Reid & Flournoy in 1986) Insurance agency providing insurance, bonds and risk management marketing, sales & service.	1986 to 1989
Account Executive – Construction Industry Division Corroon & Black (Now Willis Towers Watson) Insurance, bonds and risk management marketing, sales & service.	1983 to 1986
Account Executive Garner Meshad Wood, Inc (Now Marsh McLennan) Surety Bond Producer	1982 to 1983
Underwriting and Account Executive Cobbs, Allen & Hall, Inc. Insurance underwriting, marketing, sales & service.	1977 to 1982

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 & 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.

Professional Development Course Study (Continued):

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 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 compliance purposes for a Hedge Fund – Stamford, CT
- Surety bond underwriting criteria Study for an Investment Firm – New York City, NY
- Insurance Marketing Distribution Systems Study 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
- Wholesale Insurance Industry Study 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
- Analysis of Legal Insurance for Management Firm – New York City, NY
- Third-Party Claims Administration Industry Study – Boston, MA
- Insurance Carrier Positioning & Trend Analysis Private Equity Firm – Boston, MA
- Risk Data & Analytics Products, Services for a Private Equity Firm – London, UK
- Agents in Insurance Marketing Distribution for Consulting Firm – Chicago, IL
- Insurance Market and Broker Evaluation Private Equity Firm – New York, NY

Consulting Projects (Continued):

- 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
- Special Flood Hazard Areas Study for Private Equity Firm – New York, NY
- Evaluation of Bermuda Reinsurance Market for Private Equity Firm – Boston, MA
- Managing General Agents Study for Investment Management Group – Dallas, TX
- Study on Wholesale Insurance Provider for Private Equity Firm – Los Angeles, CA
- Insurance Industry Risk Trends Study for Management Consulting Firm – Chicago, IL
- Risk Data Analytic Providers Study for Investment Management Firm – London, UK
- Insurance Agent Commissions Study for Management Consulting Firm – Boston, MA
- Insurance Fraud Trends Study Management Consulting Firm – Philadelphia, PA
- International Claims Adjusting Study for Investment Management Firm – Verona, Italy
- Captive Insurance Industry Study to Hedge Fund – San Francisco, CA
- Personal Automobile Insurance Study for Management Consulting Firm – Chicago, IL
- Insurance Services Purveyor Evaluation Private Equity Firm – Palo Alto, CA
- Insurance Distribution Systems Study to Management Consultants – Boston, MA
- Industry Product Development Study for Management Consultants – Mumbai, India
- Analysis of Force Placed Insurance Market to Hedge Fund – San Francisco, CA
- Wholesale Insurance Industry Study for Management Consultants – Boston, MA
- Workers' compensation services Study to Asset Management Firm – Palo Alto, CA
- Market Trends for National Brokerage Firms to Mutual Fund Manager – Dover, DE
- Property Valuation Information Study to Investment Firm – Englewood Hills, NJ
- International Claims Quality Study 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
- Insurance Brokerage Commissions Study to Technologies Company – New York, NY
- Risk Management Study for 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 Study to Management Consultants – Pittsburg, PA
- Risk Management Products Study to Asset Management Firm – Boston, MA

Continued Professional Education:

Society of Risk Management Consultants (SRMC) Fall 2017 Conference - Baltimore, MD
October 19-21, 2017

- Cyber Security Testing
- The Safety Act: How to obtain immunity for Terrorism Liability
- Risk and Insurance Issues Involving Drone Use in Construction Activities
- Railroad Risk & Insurance
- Aircraft Fractional Ownership Risks
- Environmental Insurance & Technology
- National Trust Properties and Insurance

Alabama Captive Association 2017 Conference – Birmingham, AL - September 18-19, 2018

- Captives 101
- Long-Term Sustainability of Risk Retention Groups (RRG's)
- Choosing a Captive Domicile
- IRS vs Captives
- Cyber Security: Myths and Truths
- Employee Benefits for Captives

SRMC 2017 Spring Conference - Nashville, TN – April 20-22, 2017

- Complex Claim Adjustment Process
- Cyber Insurance Product Development
- Enterprise Risk Management & Captive Insurance Companies
- The Challenges in Surplus Lines Policy Forms
- Cyber Loss Data Development

American Association of Insurance Management Consultants Annual Conference – Seattle, WA - April 27-29, 2017

- Property Appraisals & Claim Settlements
- Insurance Industry Commoditization & Disruption – Fact or Fiction?
- Developing an Insurance Expert Practice
- Shareholder Agreements in Agency Succession Planning
- Cautionary Tales for the Claims Professional
- Choosing, Carefully, Your 30(b)(6) Witness
- Elements of Change Within the Insurance Industry
- Ethical Standards in the Insurance Industry

Continuing Professional Education: (Continued)

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

- 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

SRMC Fall 2016 Conference –Montreal, Quebec, Canada – October 26-28, 2016

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

SRMC Spring 2016 Conference –Atlanta, GA – April 7-9, 2016

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

ABA Section of Tort Trial Insurance 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

Continuing Professional Education: (Continued)

- 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

ABA Section of Tort Trial Insurance 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
- 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

Continuing Professional Education: (Continued)

SRMC Fall 2015 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 & New Developments in Cyber Security
- Employment Law & Employment Practices Liability

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 2015 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

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

- Claims Against Lawyers: Insurance Coverage Issues

SRMC Fall 2014 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

SRMC Spring 2014 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

Continuing Professional Education: (Continued)

SRMC Fall 2013 Conference – 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 2013 Conference – 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

Case Assignments with Trial & Deposition Testimony (See Attachment)

David L. Stegall, CPCU, ARM, ARe, RPA									
Trial & Deposition Testimony (including all Case Assignments (as of January 15, 2018))									
Case #	CASE NAME	ISSUE	Status	Type Work	Testimony	Trial	Court	FOR	LAW FIRM
2017									
97	American Ace v Chauvet	Property Insurance Claim Dispute as to Additional Insureds, loss Payees & Subrogation	Open	2017-Retained			Fifth Circuit Court for Davidson County, Tennessee at Nashville	Defendant	Leitner Williams - Chattanooga, TN
96	Catlin Syndicate v Ramugi	Underwriting Misrepresentation & Rescission	Open	2017-Retained			U.S. District Court for the Northern District of Alabama	Plaintiff	Phelps Dunbar - Houston, TX
95	Alabama One Credit Union v Cumis Insurance	Underwriting Misrepresentation & Rescission	Closed	2017-Report	Deposition - December 18, 2017		U.S. District Court for the Northern District of Alabama	Defendant	Dentons - Atlanta, GA & Balch - Birmingham, AL
94	United States Surety v Burt	Surety Bond Personal Indemnity and Agent E&O	Open	2017-Retained			Circuit Court for Baltimore County, Maryland	Defendant	Goldberg & Banks, P.C. - Baltimore Maryland
93	Guarantee Insurance v Cornerstone	Workers' Compensation Claims Adjudication & Audit Dispute	Open	2017-Report			U.S. District Court - District of New Jersey	Plaintiff	Winget, Spadafora & Schwartzberg - New York City, NY
92	Custom Mechanical v AFICA	Agency E&O - Failure to Procure Workers' Compensation Insurance	Open	2017-Report	Deposition January 9, 2018		U.S. District Court for the Southern District of Indiana	Plaintiff	Bingham Greenebaum Doll - Evansville, IN
91	Berman Bros v Harmon-Dennis-Bradshaw	Agency E&O - Failure to Procure Equipment Breakdown Coverage	Closed	2017-Opinion	Deposition July 12, 2017		State of Alabama Circuit Court of Jefferson County	Defendant	Lloyd, Gray, Whitehead & Monroe, P.C. - Birmingham, AL
90	Marion Bank v Marion Insurance Agency	Agency E & O - Failure to notify client of insurance carrier insolvency	Open	2017-Opinion	Deposition August 4, 2017		State of Alabama Circuit Court of Perry County	Plaintiff	Bradley, Arant, Boul & Cummings - Birmingham, AL
89	Hanover v Avalon	Agency E & O - Misuse of Surety Bond Authority	Open	2017-Report			U.S. District Court for the District of Connecticut	Defendant	Marco & Sitaras - New York City, NY
88	Creative Insurance Managers v SCI	Dispute regarding Insurance Service Fees in a Program Mgt	Closed	2017-Report		Arbitration July 20, 2017	CFJB Arbitration - Atlanta, GA	Defendant	Hawkins Parnell Thackston & Young - Atlanta, GA
87	Ultratec v Brittan-Gallagher	Agency E & O - Failure to Procure Appropriate Employers Liability	Open	2017-Report			U.S. District Court for the Northern District of Alabama	Plaintiff	Maynard, Cooper & Gale, Birmingham, AL
86	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	MBW Law, Atlanta, GA
85	South Fifth Towers v Aspen Insurance	Property Insurance Underwriting & Placement Usual & Customary Practices & Rescission	Open	2017-Report			U.S. District Court-Western District of Kentucky-Louisville Division	Plaintiff	Eddines Domine - Louisville, KY
84	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	Defendant	Litchfield Cavo - Brookfield, WI
83	Southern Insurance v Travelers	Property Underwriting Usual & Customary Practices	Open	2017-Report			U.S. District Court for the Northern District of Alabama	Defendant	Ely & Eisenburg - Birmingham, AL
82	Corradi v Forest Agency	Agency E&O Usual & Customary Practices	Closed	2017-Report			U.S. District Court for Western District of Virginia	Defendant	Eccleston & Wolf - Fairfax, VA
81	Wellons v Eagle Valley Clean Energy	Property Underwriting Issue	Closed	2017-Report			U.S. District Court - Colorado District	Defendant	Campbell, Latiolas & Averbach - Denver, CO
80	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	Defendant	McRae Bertschi & Cole - Dunwoody, GA
79	Allegheny/IFIC v Titanium Builders	Surety Bond Discharge	Closed	2017-Report & Rebuttal			U.S. District Court - District of Arizona	Plaintiff	Snell & Wilmer - Phoenix, AZ
78	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
77	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	Plaintiff	Belt & Bruner - Birmingham, AL
76	Century 21 v Partners & Brown & Brown & AIG	Agency E&O	Closed	2017-Report	Deposition July 19, 2017	Trial August 28, 2017	State of Hawaii - First Circuit Court	Defendant	McCristler, Miller, Mukai, MacKinnon - Honolulu, HI
75	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									
74	Riverport Insurance v Horizon Human Services	DSJ regarding Claim Denial & Underwriting Practices	Closed	2016-Report			State of Arizona County of Maricopa	Plaintiff	Polsinelli - Phoenix, AZ
73	Whiting-Turner v KPS	Agency/Broker E&O & usual & customary practices of Surety Bonding	Closed	2016-Report			U.S. District Court Clark County, NV	Defendant	Murchason - Cumming - Las Vegas, NV
72	Sinclair-Laws v Chen	Usual & customary practices of Personal Automobile Underwriting	Closed	2016-Report	Deposition October 10, 2016	Trial October 24, 2016	State of California County of Los Angeles	Defendant	Ford, Walker, Haggerty & Behar - Long Beach, CA

Trial & Deposition Testimony (including all Case Assignments (as of January 15, 2018))									
71	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	Plaintiff	Wall Templeton - Charleston, SC
70	Parkview Gardens v Owners Insurance	Underwriting Practices, Misrepresentation & Rescission	Open	2016-Report	Deposition January 9, 2018	Set for March 20, 2018	State of Colorado District Court, Boulder County	Defendant	Zuphus & Angell - Denver, CO
69	Riva Development v Greenwood Insurance	Agency E&O - Failure to Procure/Agency Duty	Open	2016-Report			State of Texas 33rd Judicial District-Harris County	Plaintiff	Thomas M.Fountain & Associates - The
68	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	Defendant	Panza, Maurer & Maynard - Ft. Lauderdale, FL
67	Evanston Insurance Company v AJ's Electrical Testing	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
65	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
64	OBE 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
63	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	Defendant	Wall Templeton - Charleston, SC
62	ProMed v. Clay & Land Agency	Agency E&O - Failure to Procure Property on Unknown Location	Closed	2016-Opinion			State of Tennessee Chancery Court Tipton County	Defendant	Hagood Adelman Tipton - Memphis, TN
61	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
60	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
59	Southern Trust v. Sidney Cox Agency	Agency E&O - Alleged Misuse of Agency Binding Authority	Open	2016-Opinion			State of Georgia Superior Court of Burke County	Defendant	Owen, Gleaton, Eagan, Jones & Sweeney - Atlanta, GA
58	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
57	MI Windows v. Liberty Mutual	Bad Faith Claim Denial & Underwriting Practice on Fronted Retention Program	Closed	2016-Retained			U.S. District Court for Central Florida Tampa Division	Defendant	Akerman-Miami, FL
56	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
55	Greenbrier v. Marsh	Agency E&O - Alleged Failure to Administer Health Insurance Plan	Open	2016-Opinion	Deposition December 4, 2017	Set for March 5, 2018	State of West Virginia-Circuit Court of Kanawha County	Defendant	Flaherty Sensabaugh Bonasso - Charleston, WV
54	Goshen v. Gerber	Bad Faith Claim Denial/Underwriting Practice - Excess Insurance	Closed	2016-Report			U.S. District Court Northern District of Indiana	Defendant	Edison, McDowell & Hetherington - Houston, TX
53	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									
52	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
51	Dolgenercorp v. Julyn	Policyholder's Failure to Name Lessor as Additional Insured	Closed	2015-Opinion			State of Alabama Circuit Court of Limestone County	Plaintiff	Christian & Small, LLP - Birmingham, AL
50	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	Defendant	Greenberg Traurig - Chicago, IL
49	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			State of Alabama Circuit Court of Cullman County	Defendant	Lloyd, Gray, Whitehead & Monroe, P.C. - Birmingham, AL
48	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
47	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
46	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
45	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
44	Scanlon Taylor Millworks v. Bottrell & Lloyds	Agency E&O - Claim Denial/Failure to Procure	Closed	2015-Opinion			State of Mississippi - Hinds County Circuit Court	Plaintiff	Adcock & Morrison - Jackson, MS

Trial & Deposition Testimony (including all Case Assignments (as of January 15, 2018))									
43	Hall & Sons v. Nelson Insurance Company	Agency E&O - Claim Denial/Failure to Procure Motorcycle Coverage	Closed	2015-Opinion			Commonwealth of Kentucky Circuit Court of Fayette County	Defendant	Stoll, Keenon, Ogden, PLLC - Lexington, KY
42	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	Carroll McNulty Kull, LLC - New York City, NY
41	AIG v. Interstate Fire & Casualty	Claim Denial, Underwriting Practices & Insurance Applications	Closed	2015-Opinion			State of California-Superior Court of Contra Costa	Plaintiff	Cohen, Placitella & Roth-Philadelphia, PA
2014									
40	Tri-State v. Clay & Land Agency	Agency E&O - Claim Denial/Failure to Procure	Closed	2014-Opinion			State of Tennessee Circuit Court of Shelby County	Defendant	Shuttleworth-Williams, PLLC - Memphis, TN
39	Vernon Mills v. Regions Insurance	Agency E&O - Claim Denial/Failure to Procure	Closed	2014-Opinion			State of Alabama Circuit Court of Lamar County	Plaintiff	Marsh Rikard & Bryan - Birmingham, AL
38	Safetynet Youth Systems v. Guarantee Insurance Company	Agency E&O - Retrospective Rating Plan	Closed	2014-Opinion			State of Alabama Circuit Court for Dallas County	Defendant	Starnes Davies Florie - Mobile, AL
37	American Modern v. Barry Kendrick	Agency E&O - Claim Denial/Failure to Procure	Closed	2014-Opinion			U.S. District Court Eastern District of Kentucky	Defendant	Harp Law, PLL - Frankfort, KY
36	Essex v. R&O Agency	Agency E&O - Claim Denial/Failure to Procure	Closed	2014-Retained			State of Georgia State Court of DeKalb County	Defendant	Cozen O'Connor - Atlanta, GA
35	Bolt v. North Jackson Water Authority	Surety Bond Claim Denial	Closed	2014-Opinion	Deposition July 21, 2014		State of Alabama-Circuit Court of Jackson County	Defendant	Jack Livingston, P.C. - Scottsboro, AL
34	Petznick v. Willis	Agency E&O - Claim Denial/Failure to Procure	Closed	2014-Opinion			State of Alabama Circuit Court of Jefferson County	Plaintiff	The Lowe Law Firm, LLC - Birmingham, AL
33	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									
32	Martinez v. Scottsdale	Failure to Pay Employee Dishonesty Claim	Closed	2014-Report			U.S. District Court for Northern District of Alabama	Plaintiff	Massey, Stotser & Nichols - Birmingham, AL
31	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
30	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
29	Nelson v. Conner & Gallagher	Agency E&O - Agency Practices & Use of Captive Insurance Company	Closed	2014-Report	Deposition October 9, 2014		State of Illinois Circuit Court of DuPage County	Plaintiff	Rock Fusco Connelly - Chicago, IL
28	Bedford v. Tennessee Farmers Mutual	Underwriting Practices & Claim Denial	Closed	2014-Opinion			State of Tennessee-Circuit Court of Shelby County	Plaintiff	Freeman Law Firm - Lawrenceburg, TN
27	Artistic Rug v. Auto-Owners	Agency E&O - Agency Practices	Closed	2014-Opinion	Deposition November 13, 2013		State of Alabama Circuit Court of Madison County	Plaintiff	Harrison Gammons & Rawlinson - Huntsville, AL
26	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
25	Pludeman v. Northern Leasing Systems	Insurance and Self-Insurance	Closed	2014-Opinion			U.S. District Court for the Southern District of New York	Defendant	Moses Singer - New York, NY
24	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
23	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
22	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									
21	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	Defendant	Martin Weed, LLC - Birmingham AL
20	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
19	Manhattan Beachwear v. Lloyd's	Bad Faith Claim Denial - Throughput Insurance	Closed	2012-Retained			U.S. District Court Central District of California	Plaintiff	Dickstein Shapiro - Los Angeles, CA
18	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
17	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

Trial & Deposition Testimony (including all Case Assignments (as of January 15, 2018))									
16	Bernheim v. Hoffman Brown	Failure to Pay Jewelry Floater Claim	Closed	2012-Opinion			U.S. District Court Central District of California	Plaintiff	The Bernheim Law Firm – Beverly Hills, CA
2011									
15	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
14	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
13	Blackhurst v. Turbeville Agency	Agency E&O - Additional Insured Status of Former Property Manager after a fatality at insured location.	Closed	2011-Opinion	Deposition April 21, 2011		State of South Carolina, 5 th Circuit Court, Richland County	Defendant	Sowell, Gray, Step & Lafitte – Columbia, SC
12	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
11	Groce v. Scheetz, Hogan, Freeman & Phillips	Agency E&O - Claim Denial/Failure to Procure Appropriate Property Forms & Valuation	Closed	2011-Opinion	Deposition November 23, 2011		State of South Carolina, Court of Common Pleas, County of Greenville	Plaintiff	Covington Patrick – Greenville, SC
	Calvin Anthony v. South Carolina State Budget and Control Board Insurance Reserve Fund	Bad Faith due to Claim Denial - Personal Injury	Closed	2011-Opinion			State of South Carolina, Court of Common Pleas, County of Richland	Defendant	Sowell, Gray, Stepp & Lafitte – Columbia, SC
10	Barnett v. Insurance Unlimited	Agency E&O - Claim Denial/Failure to Procure Flood Insurance	Closed	2011-Opinion	Deposition March 5, 2012	Trial April 4, 2012	State of Louisiana 38 th Judicial District for the Parish of Cameron	Defendant	Filot, LLC – New Orleans, LA
9	[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
2010									
8	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
7	Mid-State Surety v. Pulaski County Board of Education	Surety Bond Claim Denial	Closed	2010-Retained			U.S. District Court for Middle District of Tennessee	Defendant	Smith Cashion & Orr – Nashville, TN
6	Premier Health v. Holderfield Agency	Agency E&O - Failure to Procure Coverage	Closed	2010-Retained			U.S. District Court for Northern District of Alabama	Plaintiff	Robert Bryan Law, LLC – Jasper, AL
5	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
4	Fidelity National v. Boardwalk Condominiums	Agency E&O - Failure to Procure Appropriate Coverage	Closed	2010-Retained			U.S. District Court of Northern Florida	Defendant	Carr Allison – Tallahassee, FL
3	McCaig v. Dolgencorp	Risk Management Practices and Management Incentives	Closed	2010-Opinion	Deposition March 26, 2010		State of Alabama Circuit Court for Colbert County	Defendant	Ogletree Deakins Nash – Birmingham, AL
2009									
2	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
1	EMCO v. Yates & Associates	Agency E&O - Failure to Procure Appropriate Coverage	Closed	2009-Opinion	Deposition September 9, 2009		State of Georgia Superior Court of Telfair County	Plaintiff	Chambless Higdon Richardson – Macon, GA