

## Professional Resume

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**NAME:** PAUL WESLEY BURKETT

**BUSINESS ADDRESS:** Snoaspen Insurance Group, Inc.  
18124 Wedge Parkway  
Suite # 509  
Reno, Nevada 89511  
(775) 682-4380 WORK  
(775) 682-4301 FACSIMILE  
(775) 742-8829 CELLULAR  
[Paul.burkett@att.net](mailto:Paul.burkett@att.net)  
[paulwburkett@sbcglobal.net](mailto:paulwburkett@sbcglobal.net)

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| <ol style="list-style-type: none"><li>1. Insurance Company Good and Bad Faith Expert Witness</li><li>2. Agent/Broker Standard of Care Expert Witness</li><li>3. Insurance Industry Custom and Practices Expert Witness</li><li>4. Risk Management Consulting and Expert Witness</li><li>5. Business Contract Insurance Clause Analysis and Application Expert Witness</li><li>6. Insurance Coverage Analysis and Expert Witness</li><li>7. Insurance Claims Disputes Analysis and Expert Witness</li></ol> |
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**EXPERIENCE:**  
**TIME:**

**DESCRIPTION OF JOB RESPONSIBILITIES:**

8- 11- 95 To  
Present

**CEO, SNOASPEN INSURANCE GROUP, Inc.** Provide Risk Management Consultant Services and Policy/Risk Management Program Audit Services to Commercial Clients and Agents/Brokers. Provide Personal and Commercial Insurance Policy Coverage training for Agents, Brokers and Risk Managers. Provide Insurance Coverage Expert Witness Opinions and testimony and provide Agent/Broker Standard of Care Expert Witness Opinions and testimony for defense and plaintiff counsel concerning insurance disputes.

01- 01- 97 To  
05- 01- 06

**PRINCIPAL AND COO, TUITIONGard®, Ltd.** One of four owners and responsible for underwriting functions for the corporation. Liaison with underwriting and claims operation at the insurance companies involved in the program. Management of Risk Purchasing Group and the Program Manual development and maintenance for the TUITIONGard®, Ltd. Insurance product. Business sold and operations have ceased.

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11- 01- 92 To  
08-11-06

**PRESIDENT/C.E.O. MEADOWBROOK INSURANCE GROUP OF CO.** Direct, motivate, train and monitor marketing results for alternative and association programs. Develop marketing plans, budgets, performance standards for personnel within the office. Report results to senior management in Detroit. Work on corporate special projects as directed. Responsible for \$8,000,000 premium book of business in Colorado.

03- 01- 86 To  
11- 01- 92

**VICE PRESIDENT FRANK B. HALL & CO., MANAGER OF THE RISK MANAGEMENT SERVICES DEPARTMENT IN COLORADO** Direct a staff of ten (10) to develop responses to unique risk management opportunities for clients by applying risk finance and risk control services available through the department and the company. Directed and managed the Loss Control Department as well as directed the risk finance services for fronted captives, rent-a-captive, and self-insurance within the office. Responsible for a \$15,000,000 premium book of business in Colorado that generated \$1,800,000 in revenue.

Assisted the Colorado Division of Insurance in rewriting the Public Entity Pool Insurance Regulations and the Captive Entity Regulations and the Workers' Compensation Reform Risk Management Regulations.

11- 01- 85 To  
03- 01- 86

**SOUTHWEST REGIONAL WORKERS' COMPENSATION MANAGER, SAFECO INSURANCE COMPANY, DENVER, CO.** Directed the underwriting selection and profitability of a workers' compensation book of business that was over \$18,000,000 in premium for a nine state area. Responsible for directing, motivating, training, and monitoring the following disciplines --loss control, underwriting, marketing and claims adjusting to develop a profitable book of business. Also coordinated regional activities with Home Office Underwriting staff.

12- 01- 82 To  
11-01-85

**DIVISION COMMERCIAL LINES UNDERWRITING MANAGER, SAFECO INSURANCE COMPANY, DENVER, CO.** Directed, motivated, hired, fired and trained commercial underwriters in selecting profitable business risks in the four state area. Responsible for the profitability of a large book of commercial business.

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01- 01- 81 To  
12-01-1982

**COMMERCIAL MARKETING REPRESENTATIVE, SAFECO INSURANCE COMPANY, FOUNTAIN VALLEY, CA.** Directed, motivated, trained and monitored marketing representatives in developing marketing plans for SAFECO commercial programs in California. Worked with regional and national brokers to extract, quote, renew, inspect and assist in presentations for accounts written by SAFECO.

4- 01- 77 To  
01- 01- 81

**LOSS CONTROL MANAGER, SAFECO INSURANCE COMPANY, FOUNTAIN VALLEY, CA.** Directed, motivated, hired, fired and trained loss control representatives to identify, analyze and develop loss control programs for the commercial exposures written by the underwriters.

06- 01- 72 To  
01-77

**USAF CAPTAIN.** Various locations in the U.S. and 03-overseas. Imagery Intelligence Officer and Targets Officer. Numerous technical and management schools attended during time in service.

Prior June 1972

Numerous jobs during college and high school.

### EDUCATION and TRAINING:

### PROFESSIONAL DEVELOPMENT PROGRAMS:

1984	Chartered Property and Casualty Underwriter (CPCU)
1983	Certified Insurance Counselor (CIC)
1986	Associate in Risk Management (ARM)
1981	Associate in Loss Control Management (ALCM)
1999	Certified Risk Manager (CRM)

### ANNUAL

Continuing Education Courses since 1983 (20 Hours per year minimum)

### SEMINARS:

1989 to Present

National Instructor for Certified Insurance Counselor (CIC) Courses - Commercial Property Coverage Topics, Commercial Liability Coverage Topics, and Specialized Commercial Graduate Seminars throughout the United States

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- 1989 to Present**                      **National Instructor for Certified Insurance Service Representative (CISR) Courses – Commercial Property Coverage Topics, Commercial Liability Coverage Topics, Personal Residential Coverage Topics, Personal Auto Coverage Topics, Agent/Broker Ethics and Agency Management**
- 2003 to Present**                      **Nevada Independent Insurance Agents Association Instructor for numerous Personal and Commercial Insurance coverage topics and Agent/Broker Errors & Omissions Professional Liability Coverage and Loss Prevention courses in Nevada that all are approved for Continuing Education credit by the Nevada Division of Insurance.**
- 1990 to Present**                      **Professional Independent Insurance Agents of Colorado Instructor for numerous Personal and Commercial insurance coverage topics and Agent/Broker Errors & Omissions Professional Liability Coverage and Loss Prevention courses in Colorado that are approved for Continuing Education credit by the Colorado Division of Insurance.**
- 1985 to 1998**                          **Chartered Property and Casualty Underwriter (CPCU) Instructor in Colorado**

### **COLLEGE EDUCATION:**

- 1980**                                      **A.A. in Occupational Safety and Health, Orange Coast Community College, Huntington Beach, CA.**
- 1972**                                      **B.A. International Relations, University of Minnesota, Minneapolis, MN**
- 1977**                                      **Graduate Studies in Public Administration, University of Oklahoma, Norman, OK.**
- 2007**                                      **J.D. Concord Law School, Kaplan University, Los Angeles, CA.**
- MILITARY SERVICE**                      **U.S. Air Force, 1972 to 1977, Honorably discharged with no reserve obligations. Last rank Captain.**

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**LICENSURE:** Resident Producer (Agent/Broker) License in Nevada from 2002

Non-Resident Producer License in Colorado

Resident Producer License in Colorado from 1986 to 2002

Surplus Lines License in Colorado from 1993 to 2002

Numerous non-resident licenses in several states.

**PROFESSIONAL AFFILIATIONS**

Forensic Expert Witness Association, member

Northern Nevada Risk and Insurance Management Association, member

Director Board of Governors Society of Certified Insurance Counselors

CPCU Colorado Chapter, various positions

CPCU Nevada Chapter, member

PIIAC Colorado, various committees and instructor.

Agent's Service Corporation, President – 100% Owned  
Subsidiary of the Professional Independent Insurance Agent Corporation (PIIAC) (Past Affiliation)

Community College of Aurora, insurance instructor (Past Affiliation)

Colorado Insurance Commissioner Committees

Society of Certified Insurance Counselors

**PUBLISHED ARTICLES**

CIC Counselor Magazine Articles (Will Forward Upon Request)

“The Workers Compensation Dilemma”

“ Navigating the E&S Market”

“Surge Ahead and Take Charge - Manage those EDP EXP”

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### RETAINED TO PROVIDE APPLICATION OF INSURANCE COVERAGE FORMS

**Equipment Breakdown Coverage Analysis**

**Personal Homeowner Policy Coverage Analysis**

**Commercial General Liability Construction Defect Coverage Analysis**

**Commercial General Liability Additional Insured Coverage Analysis**

**Commercial Crime Coverage Analysis (Fidelity and Embezzlement)**

**Commercial Business Income Coverage Analysis**

**Personal Auto Coverage Analysis**

**Business Auto Coverage Analysis**

**Professional Liability Coverage Analysis**

**Workers Compensation Coverage Analysis**

### LIST OF CASES RETAINED AS EXPERT WITNESS:

<b>DATE</b>	<b>CASE NUMBER</b>	<b>CASE NAME OR ACTION</b>
<b>OCT 09</b>	<b>A09-601242C</b>	<b>Than Lan Nguyen dba Kim Hung Jewelry v Family Trust Insurance, Burns and Wilcox, Ltd, and Underwriters at Lloyds of London: Standard of Care in the procurement of Insurance Coverages. [Standard of Care Agent/Broker]</b>
<b>AUG 09</b>	<b>3:09CV060</b>	<b>Baptist Health v. BancorpSouth Insurance Services, Inc., d/b/a Ramsey, Krug, Farrell &amp; Lensing: Standard of Care in the procurement of Insurance Coverages and ongoing coverage form servicing. [Standard of Care Agent/Broker]</b>

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<b>APR 09</b>	<b>CV09-01268</b>	<b>Northern Nevada Plastic Surgery Associates Ltd. RE-stated Profit Sharing Plan and 401K Plan v. Hartford Fire Insurance Company, and Nevada Insurance Agency, Co.: Standard of Care in the procurement of Insurance Coverages for Fiduciary Liability exposures under ERISA. [Standard of Care Agent/Broker]</b>
<b>MAR 09</b>	<b>VG09-486601</b>	<b>Dariush Ghavami v. Tenuta Vineyards, Nancy Tenuta, etal: Coverage evaluation of Homeowners Coverage Form and Standard of Care in the procurement of Insurance Coverages for a Business Enterprise. [Bad Faith coverage denial and Standard of Care Agent/Broker]</b>
<b>MAR 09</b>	<b>CV09-00892</b>	<b>James Byrd and Christina Byrd v. Country Mutual Insurance Company: Michael Schaeffer – Standard of Care in the procurement of Insurance Coverages and ongoing coverage form servicing. [Standard of Care Agent/Broker]</b>
<b>JUN 09</b>	<b>2008-CV-527</b>	<b>Joel Holifield and Mary Holifield v. Mountain West Insurance, Inc., a Colorado Corp. and Kyle Dufford – Standard of Care in the Procurement of Insurance Coverages and ongoing coverage form servicing. [Standard of Care Agent/Broker]</b>
<b>DEC 08</b>	<b>08CV10785</b>	<b>Concrete Management Corporation v. Wolf-Majeskey-Rapp, Inc. – Intermediary (Agent//Broker) Standard of Care in various surety placement transactions. [Standard of Care Agent/Broker]</b>
<b>DEC 07</b>	<b>BK-N-04-50248-GWZ BK-N-04-50257-GWZ</b>	<b>Driven Image Incorporated, a Nevada Corporation; Driven Image of New England, Inc., a New York Corporation, Debtors, Official Committee of Unsecured Creditors v. Northern Financial Group, Inc., ISU Stetson-Beemer Insurance, Managing Agency Partners, Ltd., Amlin. PLC, and</b>

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		<b>KILN, PLC [Standard of Care Agent/Broker]</b>
<b>SEP 07</b>		<b>Engle and Bride Partnership v. The Paul Revere Insurance Company [Disability Insurance Contract Coverage Dispute]</b>
<b>JUL 07</b>	<b>C07-00900</b>	<b>David Pettit and Maria Pettit v Inspection Pros, Inc., Jill Cooker, Landamerica Property Inspection Services. Inc., Lamdamerica Financial Group, Inc. James Williamson, and Jack Williamson – Sale of new construction home and subsequent sale contract rescission and alleged construction defect property damage coverage dispute under the Williamson’s homeowners policies. {Insurance Coverage Dispute]</b>
<b>JUN 06</b>	<b>CV 05 01417</b>	<b>Keystone Cue &amp; Cushion, Inc., Alison Novelites, Inc., Ryan PROeperties, LLC., Keenan Dylan Entertainment, LLC., Michael W. Peel v. Nevada Capital Insurance Company, California Capital Insurance Company, Eagle West Insurance Company, Monterey Insurance Company, Capital Insurance Group of Companies, Menicucci Insurance Associates, Inc., and Bruno P. Menicucci [Insurance Coverage Dispute and Standard of Care Agent/Broker]</b>
<b>AUG 04</b>	<b>03-CV-190</b>	<b>Gore Trail at Wilderndest, L.L.C., a Colorado Limited Liability Corporation; and Forest Park at Wilderndest, Inc., a Colorado Corporation v. Maryland Casualty Company, a Maryland Corporation; and Anderson Burgess Agency, Inc. d/b/a The Burgess Agency, a Colorado Corporation [Insurance Coverage Dispute and Standard of Care Agent/Broker]</b>
<b>July 04</b>	<b>01-CV-2539(BNB)</b>	<b>Solomon Health Care Services, L.L.C. v. Underwriters at Lloyd’s of London and Oxford Coverage, Inc. [Insurance Coverage Dispute]</b>



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<b>JAN 04</b>	<b>02-CV-5628</b>	<b>Susan McCoy v. SAFECO Insurance Company of America, Whit Sterling and Sterling Insurance, Inc. Insurance Coverage Dispute and Standard of Care Agent/Broker</b>
<b>DEC 03</b>	<b>01-CV-3838</b>	<b>Bethesda Foundation d/b/a Bethesda Living Centers v. Six &amp; Geving Insurance, Inc.; Guideone Mutual Insurance Company; Guideone Specialty Mutual Insurance Company; Guideone Elite Insurance Company; Guideone America Insurance Company. [Insurance Coverage Dispute and Standard of Care Agent/Broker]</b>
<b>APR 03</b>	<b>99-CV-2559</b>	<b>Anthony Mand, Mand Made Pizza, Inc., a Colorado Corporation, and National Continental Insurance Company v. David W. McBride, and the McBride Agency, a foreign Corporation authorized to do business in Colorado [Insurance Coverage Dispute and Standard of Care Agent/Broker]</b>
<b>OCT 02</b>	<b>01-CV-0288</b>	<b>Robert J. Kammer, D.D.S. vs Berkley Risk Services, L.L.C. d/b/a Berkley Risk Services of Colorado, and Union Standard Insurance Company [Insurance Coverage Dispute and Standard of Care Agent/Broker]</b>
<b>FEB 01</b>	<b>01-CV-0061</b>	<b>Scotcom Development, LLC, a Colorado Limited Liability Company; Jasmine, Inc., a Colorado Corporation d/b/a Jasmine's Place; and Scott Swanson vs The Employers Fire Insurance Company; James Relyea, individually and d/b/a Martin Agency of the San Luis Valley [Insurance Coverage Dispute, Arson Dispute and Standard of Care Agent/Broker]</b>

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<b>JAN 01</b>	<b>01-CV-0007</b>	<b>William Bullard and Barbara Rush v. Glenwood Insurance Agency Limited Partnership, and Travelers Property Casualty Insurance Company (Garfield County District Court). [Insurance Coverage Dispute]</b>
<b>OCT 01</b>	<b>00-CV-0088</b>	<b>Valerie Hinchee, f/k/a Valerie Wilson v. Penn-America Insurance Company; ADCO General Corporation; D.M. Pergola Agency, Inc.; Joe Gallegos and La Rosa Restaurant L.L.C. [Insurance Coverage Dispute and Standard of Care Agent/Broker]</b>
<b>FEB 01</b>	<b>00-CV-2337</b>	<b>Gold Crest Healthcare, Inc., d/b/a Mapleton Manor, Ltd. v Lillian Jent, JJ Insurance Company, Inc., John Pierce, ADCO General Corporation and Mount Vernon Fire Insurance Company [Insurance Coverage Dispute and Standard of Care Agent]</b>
<b>JAN 01</b>	<b>00-CV-1440</b>	<b>Lloyds of London V. Rhonda Lubega, Peter Lubega and Financial Capital Equities, Inc. and Financial Capital Equities, Inc. v. James Schneider [Insurance Coverage Dispute and Standard of Care Agent/Broker]</b>
<b>DEC 00</b>	<b>00-CV-9449</b>	<b>Patricia Wood v. American Family Mutual Insurance Company, a Wisconsin Corporation , and Gary Audi, individually. [Standard of Care Agent/Broker]</b>
<b>AUG 00</b>	<b>99-CV-3996</b>	<b>Intercargo Insurance Company v. Thomas J. Sisk &amp; Company [Insurance Coverage Dispute and Standard of Care Agent/Broker]</b>

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<b>JULY 00</b>	<b>00-CV-701</b>	<b>Randy Schneiderman and Laura White, Husband &amp; Wife, d/b/a/ I-80 Industrial Park v. Inga Phillip, Philip Insurance Agency, Inc., Hartford Insurance Company of the Midwest, Reliance Insurance Company, and FG-CSI, Inc. f/d/b/a/ Century Surplus Lines Agency, Inc. [Insurance Coverage Dispute and Standard of Care Agent/Broker]</b>
<b>MARCH 00</b>	<b>99-CV-125</b>	<b>Shirley Williamson v Goetz Insurors, Inc. and Joe Renshaw [Insurance Coverage Dispute and Standard of Care Agent/Broker]</b>
<b>NOV 98</b>	<b>98 CV 3444</b>	<b>W.J. Dickensheet &amp; Associates, Inc., d/b/a Dickensheet &amp; Associates, Inc., d/b/a Dickensheet Motor Car Company v. Banks Insurance Agency, Inc. and the City and County of Denver [Insurance Coverage Dispute Flood]</b>
<b>APRIL 98</b>	<b>CV940700057</b>	<b>Timber Products v. Paul David Redd, etal. (UTAH STATE COURT ACTION) [Insurance Coverage Dispute and Standard of Care Agent/Broker]</b>
<b>MAY 95</b>	<b>95 CV 0221</b>	<b>Colorado Springs Jeep Eagle, Inc. vs. Stanley Castner, individually as an agent of Association Insurance Marketing, Inc.; Ben James, individually as an agent of Association Insurance Marketing, Inc.; Robert J. Selsvold, individually as an agent of Association Insurance Marketing, Inc.; Association Insurance Marketing, Inc.; and Motors Insurance Company. [Insurance Coverage Dispute and Standard of Care Agent/Broker]</b>
<b>JUNE 94</b>	<b>94 CV 51</b>	<b>Alpine Broadcasting, Inc. vs. Sangre De Cristo Electric Association, Inc., and Frederickson-Brown Insurance Services, Inc. [Standard of Care Agent/Broker]</b>