

**David L. Stegall, CPCU, ARM, ARe, RPA**  
**Curriculum Vitae**  
**November 30, 2020**

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David Stegall has been the Principal Consultant and Founder of Risk Consulting & Expert Services (RCES) since January 1, 2007 with over 42 years of insurance, reinsurance, bond and risk management industry experience. As 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, an expert witness and has been retained as an arbitrator in two Arbitrations.

Mr. Stegall was President of the Society of Risk Management Consultants in 2017 and continues to serve on the Board of Directors. He is also a member of the Board of Directors of the Alabama Captive Association, a member of the Society of Chartered Property & Casualty Underwriters, the American Association of Insurance Management Consultants, the Society of Registered Professional Adjusters, ARIAS-US, Defense Research Institute, and an Associate Member of the American Bar Association – Tort, Trial and Insurance Section.

RCES provides research, analysis and advice to commerce, industry, government, and individuals. The forensic expert witness consulting practice includes designation as an expert witness in 155 case assignments, 72 State cases and 81 Federal cases. These cases have been located include Alabama, Arkansas, Arizona, California, Colorado, Connecticut, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Kentucky, Louisiana, Maryland, Mississippi, Missouri, New Jersey, New York, Nevada, North Carolina, Oklahoma, Pennsylvania, Puerto Rico, South Carolina, Tennessee, Texas, Utah, Virginia, West Virginia, Vermont, Wisconsin and British Columbia, Canada. Mr. Stegall has provided 138 expert opinions, been deposed 60 times, and testified in five trials and three arbitration hearings. His case assignments are divided between 83 for the Defense and 72 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)* awarded by the American Institute For Property Casualty Underwriters in 1988
- *Associate in Risk Management (ARM)* awarded by the American Institute For Property Casualty Underwriters in 1991
- *Associate in Reinsurance (ARe)* awarded by the American Institute For Property Casualty Underwriters in 1999
- *Registered Professional Adjuster (RPA)* awarded by the Society of Registered Professional Adjusters in 2010
- *RAA Re Basics* awarded by the Reinsurance Association of America in 2003
- *RAA Re Contracts* awarded by the Reinsurance Association of America in 2004
- *Principles of Suretyship* awarded by the American Institute For Property Casualty Underwriters in 2015
- *Cyber Risk Management* awarded by the American Institute For Property Casualty Underwriters in 2016

## **Professional Affiliations:**

- Society of Risk Management Consultants, Past President
- American Association of Insurance Management Consultants
- Alabama Captive Association, Board of Directors
- Society of Chartered Property & Casualty Underwriters
- Registered Professional Adjuster's Association
- American Bar Association, Associate Member - Tort Trial and Insurance Practice Section
- Defense Research Institute, Expert Witness
- ARIAS-US
- 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.

## **Professional Experience (Continued):**

**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.

**Executive Vice President** **2000 to 2001**

**Workers' Comp Source**

Managing General Underwriting 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 and operated in 21 states.

**National Accounts Manager** **1994 to 1997**

**Willis, Inc., Gulf States Region** (Now Willis Towers Watson)

Coordinated risk management to national account clients.

**Manager** **1992 to 1994**

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

Managed a Georgia captive insurance company with an occupational medicine preferred provider organization (PPO).

**Vice President** **1989 to 1992**

**Boger, Reid & Flournoy** (Now Brown & Brown)

Managing, marketing, selling & servicing insurance programs.

**President** **1986 to 1989**

**The Stegall Agency Inc.** (Acquired by Boger, Reid & Flournoy in 1989)

Insurance agency providing insurance, bonds and risk management marketing, sales & service.

**Account Executive – Construction Industry Division** **1983 to 1986**

**Corroon & Black** (Now Willis Towers Watson)

Insurance, bonds and risk management marketing, sales & service.

## **Professional Experience (Continued)**

**Account Executive** **1982 to 1983**  
**Garner Meshad Wood, Inc** (Now Marsh McLennan)  
Surety Bond Producer

**Underwriting and Account Executive** **1977 to 1982**  
**Cobbs, Allen & Hall**  
Insurance 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 & 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.

## **Professional Development Course Study (Continued):**

### **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.

### **Reinsurance Association of America:**

- Re Basics - Demystifying Reinsurance: How reinsurance and insurance differ; The types and approaches to reinsurance coverage; Risk transfer and risk transfer requirements; The impact of a reinsurance transaction on insurance company financials; The types and features of different reinsurance contracts; How to structure a reinsurance program; The components of key Annual Statement schedules; How reinsurance is regulated; Contract clauses required for reinsurance credit; The role of alternative markets in reinsurance.
- Re Contracts – The Art of Designing Reinsurance Contracts: the influence of the market on contract terms and the impact of specific contract clauses on finance, claims and underwriting operations. property/casualty reinsurance contracts from the perspective of the ceding company, the reinsurer, and the intermediary; accounting implications of different contract clauses; Structure the contract to avoid gaps in coverage; contract satisfies risk transfer requirements.

## **Professional Development Course Study (Continued):**

### **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 and Public Interviews:**

- 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).

## Expert Publications and Public Interviews (Continued):

- 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.
- Commercial Property & Casualty Insurance – The Basics (PART 1) – Property Insurance published April 11, 2018 by Insurance Expert Witness Blog ([www.insuranceexpertwitness.net](http://www.insuranceexpertwitness.net))
- Commercial Property & Casualty Insurance – The Basics (PART 2) – Liability Insurance published May 4, 2018 by Insurance Expert Witness Blog ([www.insuranceexpertwitness.net](http://www.insuranceexpertwitness.net))
- Colorado Wildfires and Homeowners Insurance – A live interview on The Mandy Connell Show, KOA 850 News Radio, Denver, Colorado on June 12, 2018, and Podcast of show at koanewsradio.com. Published recording and transcript June 27, 2018 on Insurance Expert Witness Blog ([www.insuranceexpertwitness.net](http://www.insuranceexpertwitness.net))
- Bad Faith: *Hard to Define But You Know It If You See It* – Presentation to the Mississippi Defense Lawyers Association and Mississippi Claims Association Annual Joint Seminar. November 1, 2018 in Flowood, MS (Mississippi Defense Lawyers Association and Mississippi Claims Association Annual Joint Seminar Manual and on Insurance Expert Witness Blog ([www.insuranceexpertwitness.net](http://www.insuranceexpertwitness.net)))
- California Wildfires and Homeowners Insurance - A live interview on The Gil Gross Show, KGO 810 News Radio, Oakland, California on October 28, 2019
- A.M. Best Webinar November 19, 2020 – The Entrepreneurial Agent/Broker Wrap-Up Session: Opportunities and Risks. A panel of insurance brokerage, financial, risk and distribution experts review lessons of “The Entrepreneurial Agent/Broker” series and answer questions on growth opportunities, sector trends and assessing evolving risk. <http://www.ambest.com/review/special/agent-broker.html>

## 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
- Study on Risk Management Services Company to Private Equity Firm – Chicago, IL
- Insurance Industry Underwriting Cycles for 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

## **Professional Continuing Education:**

### **ARIAS-US 2020 Spring Conference – Virtual – May 7, 2020**

- Emerging Trends and Potential Disputes in Life Reinsurance
- COVID-19: The Reinsurance Response

### **Alabama Captive Insurance Association 2020 Conference – Birmingham, AL - September 16-18, 2018**

- Why Alabama! (for Captive Insurance Companies)  
Health Care in Captives
- You adjusted WHAT?? (Alabama Property and Casualty Adjusters Association)
- IRS Amicus Brief & IRS Summons
- Alternative Risk Transfer 101 – Presenter, David Stegall
- Economic & Investment Update
- Intro to Insurance Investments
- COVID Impact on Claims
- The Rise of Risk Retention Groups in Today's Environment
- Cyber Security
- Ethics in Insurance

### **ARIAS-US 2020 Fall Conference – Virtual – November 5-6, 2020**

- Impact of the Pandemic & the Insurance Industry
- Managing the Consolidation of Arbitrations - Issues and Guidelines
- Social Inflation: What Does It Mean to Cedents and Reinsurers?
- Exploring Dissenting Opinions by Arbitrators
- COVID-19 Insurance Coverage Case Law Developments
- Diversity, Equity, and Inclusion
- Representations and Warranties Insurance
- Cyber Snare? The Insurability of Regulatory Fines
- Ethics

**American Bar Association - Section of Tort, Trial Insurance Practices (TIPS) - Phoenix, AZ – February 20-22, 2020**

- Effective Use of Alternative Dispute Resolution in the Context of Complex Insurance Coverage Disputes
- Good Robot/Bad Robot – Does Insurtech in Underwriting and Claims Processing Help or Hurt the Insurance Consumer?
- Blockchain, Cryptocurrency and Insurance
- Recent Critical Coverage Decisions/Hindsight 2020: Looking Back at Key Insurance Developments and How They Impact Policyholders and Insurers
- Enhancements and Pitfalls in Insurance Coverage for Development Projects
- Trial of Insurance Bad Faith Claims
- The SIR Dilemma: When Does (And When Should an Excess Carrier Get Involved?
- D&O Coverage Issues

**ARIAS-US Intensive Arbitrator Training Workshop – New York, NY November 6, 2019**

- Ethics Responsibilities of Arbitrators
- Powers of Arbitration Panels
- Mock Arbitration
- Disclosures and Record-Keeping
- Effective Service as Arbitrator

**ARIAS-US – Arbitrator & Umpire Seminar - Brooklyn, NY October 2, 2019**

*The Wild Wild West of Discovery Disputes & Summary Adjudication*

- Scope of discovery:
- What type of standards do panels apply when considering discovery disputes?
- How does the panel consider allegations that certain discovery is irrelevant or, alternatively, that it is unduly burdensome?
- What are some effective ways to encourage parties to resolve these disputes themselves? The panel will weigh the pros and cons of granting motions to compel.
- Subpoenas: When are subpoenas appropriate? What is the arbitrators' authority to issue subpoenas?
- Privilege disputes
- When are documents relating to claims-handling, settlement, and allocation protected by the attorney-client privilege versus discoverable as the business of insurance?

- How do arbitrators resolve a party's claims of privilege?
- Summary Adjudication
- The efficacy of motions for summary adjudication: before discovery commences; after discovery but before the hearing.

*“Mixology 101” – Documents, Witnesses & The Science of Persuasion*

- When prescient witnesses are unavailable, what is the best way to present evidence to the panel? The panelists will discuss the use of other fact witnesses and quasi-expert testimony.
- Do preferences change in cases involving legacy business? Should they?
- Resolving the tension between parties wishing to present streamlined cases and panels needing to hear sufficient evidence to identify and fully explore the issues.
- How do arbitrators' prior experiences affect their decision-making? To what extent do these experiences constitute “bias?”

*Is Compromise A Four-Letter Word? What Transpires in Deliberations & The Issuance of Awards?*

- What happens during deliberations.
- Do compromise awards occur often, too often, or not often enough? How do participants react to such a compromise? Does it matter if it is a principled compromise?
- When is it appropriate to dissent and should umpires view a dissent as a good, bad, or indifferent?
- Do all litigated issues need to be addressed in the award?
- How much negotiation goes into the wording of the award? Is dialogue on the topic encouraged?
- Whether in-person deliberations (versus emails) are necessary when motions to clarify awards are filed.

**ARIAS-US 2019 Fall Conference - Brooklyn, NY October 3-4, 2019**

- Rules for the Resolution of Insurance and Other Contract Disputes
- Effectively (and ethically) Marketing, Evaluating, and Selecting Arbitrators in a Changing World
- U.S. Regulation is Generating More Flexibility for Transactional and Legacy Deals – The Who, What, Where, Why, and How of Insurance Division and Business Transfer Laws
- Effective Mediation Strategies for Insurance and Reinsurance Disputes
- Confidentiality — Does It Still Exist? Should it?

**Society of Risk Management Consultants (SRMC) Spring 2019 Conference – Chicago, IL**  
April 4, 5 & 6, 2019

- Pros and cons of traditional construction bonds or SDI Programs
- Cryptocurrencies, Blockchain and Insurtech
- Blockchain and the Insurance Industry
- Management of Risk in a Fintech world

**ARIAS-US Spring 2019 Conference – Palm Beach, FL April 8, 9 & 10, 2019**

- Reinsurance for Cannabis-Related Business: A Business Opportunity, or Risk?
- The Intersection between Catastrophic Loss and the Regulatory Response
- Alternative Capital Mechanisms and Implications for the Insurance/ Reinsurance Market Place and for Dispute Resolution
- Unconscious Biases: The Uninvited Arbitration Guests
- Revisiting the Use of Experts in Arbitration.
- Legal and Regulatory Implications of Artificial Intelligence (AI)
- When the Walls Come a Crumblin' Down: Current Issues in Determining Reinsurance Liability in Construction Defect Cases

**Alabama Captive Association 2019 Conference – Orange Beach, AL - September 26-28, 2018**

- Risk Retention Groups in Alabama
- High Risk Coastal Property Insurance
- Self-Regulation Organization for the Captive Insurance Industry
- 831 (b) Captives Changes: The PATH ACT
- Micro-captives Continue on IRS “Dirty Dozen” list
- New Tax Forms for Captives
- 953(d) Captives – Avoiding the Tax Avoidance Implications
- Alabama Property and Casualty Adjusters Association
- CICA – Captive Insurance Companies Association – Highlights
- Common Cyber Security Myths
- Captive Financial Management - Everything I Needed to Know About Investing, I Learned in Kindergarten

**Society of Risk Management Consultants (SRMC) Fall 2018 Conference – Austin, TX**  
November 1, 2 & 3, 2018

- Tall Building Crises: Risk, Reliance Readiness, Recovery
- Parametric Insurance – The Insurance of Tomorrow
- Management Liability: Directors & Officers Liability, Errors & Omissions Liability, Cyber Liability, Mergers & Acquisitions, Fiduciary Liability, Crime, Employment Practices Liability
- Business Interruption Insurance
- A Release Does Not Preclude Liability for Gross Negligence

**ABA - Section of Tort Trial Insurance Practices (TIPS) - Fidelity & Surety Law Committee Conference – Santa Fe, NM May 10-11, 2018**

- The Complex Surety Claim: Investigation and Managing a Claim
- Managing Complex Claims and Litigation Against Principals and Indemnitors
- Navigating Complex Claims and Litigation with the Obligee
- The Surety's Rights and Potential Recourse Against Third Parties
- The Surety's Rights Against Property and Liability Insurers of the Obligee, Principal, and Subcontractors
- Proving and Defending Claims Related to the Quality of Work
- Proving and Defending Time Impact Claims
- E-Discovery, Document Management, and Discovery Disputes
- Arbitrating the Complex Surety Case
- Understanding and Avoiding Ethical Complications in Complex Disputes and Protecting Privileged Communications and Documents
- Navigation in and Around Bankruptcy
- Proving and Defending Damages

**ABA Section of Tort, Trial Insurance Practices (TIPS) - Phoenix, AZ – February 22-24, 2018**

- Managing the Catastrophic/Complex Case from Coverage to Conclusion
- Regulatory Impacts on Insurance Coverage
- Emerging Trends and New Challenges in Directors' and Officers' Professional Liability
- The Impact of the Trump Administration on Coverage and the Insurance Industry
- International Alternative Dispute Resolution and Mediation
- The Top Ten Coverage Decisions of 2017: Their Impact and Implications in the Future

- Contingent Business Interruption Coverage
- Insurance Policy Archeology – How to Prove the Existence and Contents of a Lost Policy
- The Restatement and Expanding Bad Faith by Calling it Something Else
- The Rights and Duties of Insurers in Complex Claims when there are Low Limits, High Damages, Multiple Claimants and Multiple Insureds
- Medical Professional Liability Insurance Trends
- The Role of the Attorney During the Adjustment of a Claim
- The Three R's of Cyber Readiness: Resilience, Risk and Response
- Reasonable Settlements, Stipulated Judgments and Primary and Excess Insurers
- Resurgence of Vapor Intrusion, Radon and Other Pollution Exclusion Issues
- Employment Practices Liability Coverage and Claims Trends

**SRMC Spring 2018 Conference** – Denver, CO April 23-24, 2018

American Institute of Architects (AIA) Document Drafting and Revision Process

- AIA Drafting Process
- AIA Revised Forms
- AIA Insurance Exhibit
- General Contract Risk Transfer Goals
- General Liability Insurance
- Contractor's Insurance Requirement
- Deductibles, Self-Insured Retentions
- Additional Insureds
- Builders Risk Insurance
- Professional Liability
- Cyber Insurance
- Drone Insurance

**Supply Chain (Transport & Storage) Environmental Risks**

- Bill of Ladings
- Hazardous Materials
- Third-Party Transporters
- Counterparty Risk

- Duties/Rights of Common Carriers
- Duties/Obligations of Commodity
- Interest to Commercially Available Insurance
- Insurance Coverage Analysis and Emerging Trends

### **Technology Insurance Overview**

- Computer Forensics
- Data Breach Notification
- Call Center Services, Credit, and ID Monitoring
- Expert Legal Counsel
- Public Relations
- Social Engineering
- Email Inducement
- Standard Tech E&O Policies
- Indemnification Coverage Determined by Contractual Liability Defense

### **Today's Cannabis Economy - Risk Management in the 10th Amendment Economy - High Risk, High Opportunity**

- Factors That Make a Cannabis Business Successful
- Common Mistakes as Cannabis Businesses Grow
- Potential Coverage Gaps or Omissions
- Cannabis Insurance Marketplace Today

### **SRMC 2017 Fall 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?
- Shareholder Agreements in Agency Succession Planning
- Choosing, Carefully, Your 30(b)(6) Witness
- Elements of Change Within the Insurance Industry
- Ethical Standards in the Insurance Industry

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

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

**SRMC 2016 Spring 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
- 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
- Current Trends in Subrogation
- Trends in Financial Crimes & High-Tech Fraud
- Claims Litigation & Bad Faith Assertions

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

David L. Stegall, CPCU, ARM, AR, RPA									
Trial & Deposition Testimony (including all Case Assignments (as of November 30, 2020))									
2020									
#	CASE NAME	ISSUE	STATUS	TYPE WORK	TESTIMONY	TRIAL	COURT	FOR	LAW FIRM
155	Zachery v AON	Broker E&O regarding D&O	Open	2020-Retained			District Court of Harris County, Texas, 189th Judicial District	Defense	Foley & Lardner Houston, TX
154	Genesisi v Safety National	Excess Comp Claim & TPA	Open	2020-Retained			Court of Common Pleas Montgomery County, Ohio	Plaintiff	Genova Burns Newark, NJ
152	Lloyds v Sage Sailing	MSJ on Claim Denial	Open	2020-Retained			U.S. District Court for the District of South Carolina	Plaintiff	Phelps Dunbar Tampa, FL
151	MRK Ivey's Hotel v Insurance Office of America	Agency E&O-Wind Driven Rain	Open	2020-Retention			General Court of Justice Superior Court Division, State of North Carolina, County of Mecklenburg	Defense	The Forrest Firm Charlotte, NC
150	Broussard v GeoSpace	Asbestos Contamination	Closed	2020-Report			19th Judicial District Court-Parish of East Baton Rouge-State of Louisiana	Defense	Guillory & McCall Lake Charles, LA
149	RPG v Ironshore	Policy Reformation	Open	2020-Opinion			Superior Court of Richmond County, State of Georgia	Defense	Isenberg & Hewitt Atlanta, GA
148	Paulus v Allstate	Bad Faith Claims Handling	Open	2020-Report			U.S. District Court-Eastern District of Washington	Defense	Haman Law Office Coeur d'Alene, ID
147	F&D v Goran v Wasatch Leavitt	Agency E&O/Principles Indemnity to Surety	Open	2020-Report			U.S. District Court-District of Utah-Central Division	Defense	Ray Quinney & Nebeker Salt Lake City, UT
145	Arch v Koch	Property Excess Claim Denial	Open	2020-Retained			U.S. District Court for Northern District of Illinois	Defense	Quarles & Brady Milwaukee, WI
144	Hiscox v Taylor	Policy Rescission	Open	2020-Report			U.S. District Court-Western District of Arkansas	Plaintiff	Walker Wilcox Matousek, Chicago, IL
143	Alchemy v The Pro's	Agency E&O	Open	2020-Retained			Monroe Circuit Court, State of Indiana-County of Marion	Plaintiff	Dentons Bingham Greenebaum, Indianapolis, IN
142	Greco v NIA	Surety Bond Producer E&O	Open	2020-Report			U.S. District Court-Eastern District of Pennsylvania	Defense	Lewis Brisbois Bisgaard, Philadelphia, PA
141	Top Class Hospitality v AmGUARD	Bad Faith Claim Denial	Closed	2020-Report			U.S. District Court for the Western District of Texas	Defense	Locke Lord Austin, TX
140	Insurance Shoppe v Liberty Mutual	Property Underwriting & Agency E&O	Open	2020-Report			U.S. District Court, Eastern District of North Carolina	Plaintiff	Hunton Andrews Kurth, Washington, DC
139	Brosamer & Wall v XL Catlin	Application Misrepresentation & Claim Handling Bad Faith	Closed	2020-Report & Rebuttal			U.S. District Court, Northern District of California	Defense	Duane Morris San Francisco, CA
138	Stone v MJ Kelley	E&S Broker E&O	Closed	2020-Opinion			In the District Court for Leflore County, State of Oklahoma	Defense	Cozen O'Conner Chicago, IL
137	James v Nationwide	Homeowners Property Damage Claim Dispute & Agency E&O	Open	2020-Report			In the Circuit Court of Jefferson County, Alabama	Defense	Carr Allison Birmingham, AL
136	Cosetine v Farmers Insurance	Agency E&O	Closed	2020-Report			In the Court of Common Pleas of Lycoming County, State of Pennsylvania	Plaintiff	The Waffenschmidt Law Firm South Williamsport, PA
135	Ambassador v Georgia-Pacific	Defense Cost Payment by Excess Carrier	Closed	2019-Report			State of Vermont, Vermont Superior Court, Washington	Defense	Barnes & Thornburg Atlanta, GA
133	Vantage v Assured Risk	Captive Cell Reinsurance Recovery	Open	2020-Report	Deposition March 13, 2020		U.S. District Court for the District of Columbia	Plaintiff	BLANKROME Washington, DC

Trial & Deposition Testimony (including all Case Assignments (as of November 30, 2020))									
132	HECLA v Transamerica	CERCLA Pollution Legacy Claims	Open	2020-Report			U.S. District Court for the District of New Mexico	Plaintiff	Maldegen, Templeman Santa Fe, NM
131	Central Crude v Liberty Mutual	Pollution Claims Dispute	Open	2020-Report			U.S. District Court for the Western District of Louisiana	Plaintiff	Lundy, Lundy, Soileau Lake Charles, LA
<b>2019</b>									
130	Austin Place v Spurlin	Named Insured Deletion from Policy	Open	2019-Retained			State of Alabama 64th Judicial Court, Tuscaloosa County	Plaintiff	Zeena Hust Summerford-Tuscaloosa, AL
129	Rincon v Multinational	Claim Dispute & Agency E&O	Open	2019-Report			U.S. District Court for the District of Puerto Rico	Plaintiff	Del Valle Law Offices San Juan, Puerto Rico
128	Fortegra v CIC	MGA E&O	Open	2019-Report			Arbitration- Jacksonville, FL	Plaintiff	Holland & Knight Tallahassee, FL
127	Church Creek v IOA	Alleged Agency E&O-Faulty Workmanship Claim	Closed	2019-Report			U.S. District Court for the District of South Carolina	Defense	Wilkes Law Firm Charleston, SC
126	Vogel v Universal	Underwriting, Claim Denial & Agency E&O	Open	2019-Report			U.S. District Court for the District of Puerto Rico	Defense	Casillas Santiago Torres San Juan, Puerto Rico
125	Garcia-Navarro v Bella Union	Liability Claims Denial w/ Bad Faith Allegations	Open	2019-Report			U.S. District Court for the District of Puerto Rico	Defense	Bufete Andréu & Sagardía San Juan, Puerto Rico
124	Univar v AIG	Pollution-Confidentiality Stipulation	Open	2019-Report			In the Superior Court of the State of Washington in and for King County	Plaintiff	Gordon Reese Sculley Seattle, WA & Hughes Social Piers Chicago, IL
123	Ranchers Exploration v Travelers	Legacy Pollution Coverage Dispute	Open	2019-Opinion			Circuit Court of Arriba County, New Mexico	Plaintiff	Comeau Maldegen Santa Fe, NW
122	Mount Vernon v Hilb Group	Agency E&O - Failure to Procure	Closed	2019-Opinion	Deposition June 19, 2019		Circuit Court of Jefferson County (Bessemer Division) Alabama	Plaintiff	Beasley, Allen Montgomery, AL
121	Wireless v Lockton	Agency E&O-Failure to Procure	Closed	2019-Opinion	Deposition February 6, 2020		Circuit Court of Jackson County, Missouri at Kansas	Plaintiff	Edgar Law Firm Kansas City, MO
120	Great American v Williamson	Agency E&O - Agency Practices-Failure to Procure	Closed	2019-Report			U.S. District Court-Middle District of Florida	Plaintiff	Farah & Farah Jacksonville, FL
119	Rock Hill v Southeastern Cheese	Pollution Policy Rescission	Open	2019-Report	Deposition May 21, 2019		U.S. District Court-Southern District of Alabama	Defense	Barze Taylor Noles Lowther Birmingham, AL
118	National Unity v Tejas Sugos	Underwriting & MGA Responsibilities	Closed	2019-Retained			Arbitration-Austin, TX	Defense	Lewis Brisbois Dallas, TX
117	Jarvis v ChandlerTaylor	Captive Insurance Manager Acquisition Dispute	Closed	2019-Report			U.S. District Court, Middle District of Alabama	Defense	Gipan Givhan Montgomery, AL
116	Wolfe v Allstate	Claim Adjudication Practices	Open	2019-Report	Deposition February 24, 2020		U.S. District Court, District of Idaho	Defense	Haman Law Office Coeur d'Alene, ID
115	Phoenix Restoration v Liberty Mutual	Claim Adjudication Practices	Closed	2019-Report			Superior Court - District of Columbia	Plaintiff	Gregory S. Smith - Washington, DC
114	CNA v Huber	Retro Audit Dispute	Open	2019-Report	Deposition August 22, 2019		U.S. District Court, District of New Jersey	Plaintiff	Bressler, Avery - Florham Park, NJ
113	New Dominion v Tedford	Earthmovement, Fracking & Agency E&O	Open	2019-Retained			District Court for Tulsa County, State of Oklahoma	Defense	Connors & Winters - Tulsa, OK
112	Highlands Condos v Owners	Property Underwriting & Agency E&O	Open	2019-Opinion			Sevier County Circuit Court, State of Tennessee	Defense	Kay Griffen - Nashville, TN
<b>2018</b>									
111	Utica v Cincinatti	Property Underwriting & Agency E&O	Closed	2018-Report & Rebuttal	Deposition January 15, 2019	Arbitration February 10, 2019	U.S. District Court, Eastern District of Pennsylvania	Plaintiff	Hunton Andrews Kutrh - Washington, DC

Trial & Deposition Testimony (including all Case Assignments (as of November 30, 2020))									
#	CASE NAME	ISSUE	STATUS	TYPE WORK	TESTIMONY	TRIAL	COURT	FOR	LAW FIRM
110	Crace v ProAssurance	Medical Mal-Practice Liability Insurance Policy Market & Underwriting	Open	2018-Opinion			Commonwelath of Kentucky, Floyd Circuit Court	Plaintiff	Whiteford, Taylor & Preston - Lexington, KY
109	SRM v CIC	Usual & Customary Practices of Captives	Open	2018-Report	Deposition March 6, 2019	Arbitration March, 24, 2019	In the State Court of Fulton County, State of Georgia	Plaintiff	Graddy Law Atlanta, GA
108	Tower Hill v Ewing, Blackwelder & Duce Insurance	Agency E&O - Agency Practices - Underwriting Authority & Responsibility	Closed	2018-Opinion			State of Florida-Judicial Circuit for Polk County	Plaintiff	Hill, Rugh, Keller & Main Orlando, FL
107	Winterrowd v Hartford & Freeway	Flood Insurance - Condos Agency E&O	Closed	2018-Report			U.S. District Court, Middle District of Florida, Tampa Division	Plaintiff	Perenich, Caufield, Avril Clearwater, FL
106	Wimbish v Nationwide	Rescission Claim Rebuttal	Closed	2018-Report			U.S. District Court for the Eastern District of Virginia, Norfolk Division	Plaintiff	Norris & St. Clair Virginia Beach, VA
105	New Miennium v ACE	Pollution-Confidentiality Stipulation	Open	2018-Report	Deposition April 25, 2019		Supreme Court of the State of New York, County of Nassau	Defense	Cohn Baughman & Serlin Mt. Laurel, NJ
104	Swiss Re v Camarin Ltd.	Reinsurance Rescission for Material Misrepresentation	Closed	2018-Report & Rebuttal	Supreme Court Dialectic Testamony August 15, 2019		British Columbia Supreme Court, Vancouver, British Columbia, Canada	Plaintiff	Fasken Martineau DuMoulin Vancouver, British Columbia, Canada
103	Southwest Surplus v InsGroup	Agency E&O - Failure to Procure	Closed	2018-Opinion			District Court of Harris County, Texas	Plaintiff	Buck Keenan Houston, TX
102	Herr Construction v Cincinattii	Defense of bad faith allegations against insurance company as to the decision to deny a claim	Closed	2018-Report			Waukesha County Circuit Court, State of Wisconsin	Defense	Litchfield Cavo Brookfield, WI
101	Alabama Municipal Insurance Company v Thomas	Underwriting perspective on sovereign immunity and the effect on insurance premiums for municipalities	Closed	2018-Opinion			Circuit Court of Jefferson County, Alabama	Plaintiff	Balch Bingham Birmingham, AL
100	Begley Lumber v Van Meter	Agency E&O - Agency & Underwriting Practices	Closed	2018-Opinion	Deposition June 15, 2018		Commonwealth of Kentucky, Laurel Circuit Court	Defense	Broderick & Davenport - Bowling Green, KY
99	American Casualty v Stone	Business Interruption, Usual & Cusomary Practices of Claims Investigation	Closed	2018-Opinion			Superior Court of California, County of Los Angeles, Southeast District	Plaintiff	Haman Law Office Coeur d'Alene, ID
98	Vertex Energy v Assuance Agency & AIG	Failure to pay Lender's Loss Payee on claim and Agency E&O	Closed	2018-Report & Rebuttal	Deposition April 20, 2018		U.S. District Court Northern District of Illinois	Plaintiff	Reinhardt Boerner Van Deuren Milwaukee, WI
97	American Ace v Chauvet	Property Insurance Claim Dispute as to Additional Insureds, loss Payees & Subrogation	Closed	2018-Report			Fifth Circuit Court for Davidson County, Tennessee at Nashville	Defense	Leitner Williams Chattanooga, TN
<b>2017</b>									
#	CASE NAME	ISSUE	STATUS	TYPE WORK	TESTIMONY	TRIAL	COURT	FOR	LAW FIRM
96	Ryan v Country Mutual	Failure to Procure - Agent E&O	Closed	2017-Opinion			Fourth Judicial Circuit, Chrisitan County, IL	Plaintiff	Stone, Leyton & Gershman St. Louis, MO
95	[U.S. Corporate Taxpayers] v IRS Commissioner	Issues surrounding Captive Insurance Companies & Reinsurance Practices	Closed	2017-Retained			U.S. Tax Court, Washington, D.C.	Plaintiff	Chamberlain, Hrdlica & Autrey Atlanta, GA
94	Catlin Syndicate v Ramugi	Underwriting Misrepresentation & Rescission	Closed	2017-Report			U.S. District Court for the Northern District of Alabama	Plaintiff	Phelps Dunbar Houston, TX
93	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	Defense	Dentons Atlanta, GA & Balch Bingham Birmingham, AL

Trial & Deposition Testimony (including all Case Assignments (as of November 30, 2020))									
92	United States Surety v Burt	Surety Bond Personal Indemnity and Agency E&O	Open	2017-Opinion	Deposition July 14, 2018		Circuit Court for Baltimore County, Maryland	Defense	Goldberg & Banks Baltimore Maryland
91	Guarantee Insurance v Cornerstone	Workers' Compensation Claims Adjudication & Audit Dispute	Closed	2017-Report			U.S. District Court - District of New Jersey	Plaintiff	Winget, Spadafora & Schwartzberg New York City, NY
90	Custom Mechanical v AFICA	Agency E&O - Failure to Procure Workers' Compensation Insurance	Closed	2017-Report	Deposition January 9, 2018		U.S. District Court for the Southern District of Indiana	Plaintiff	Bingham Greenebaum Evansville, IN
89	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	Defense	Lloyd, Gray, Whitehead Birmingham, AL
88	Marion Bank v Marion Insurance Agency	Agency E & O - Failure to notify client of insurance carrier insolvency	Closed	2017-Opinion	Deposition August 4, 2017		State of Alabama Circuit Court of Perry County	Plaintiff	Bradley, Arant Birmingham, AL
87	Hanover v Avalon	Agency E & O - Misuse of Surety Bond Authority	Closed	2017-Report	Deposition December 13, 2017		U.S. District Court for the District of Connecticut	Defense	Marco & Sitaras New York City, NY
86	Creative Insurance Managers v SCl	Dispute regarding Insurance Service Fees in a Program Mgt	Closed	2017-Report	Deposition April 1, 2017	Arbitration July 20, 2017	CFJB Arbitration - Atlanta, GA	Defense	Hawkins Parnell Thackston Atlanta, GA
85	Ultratec v Brittan-Gallagher	Agency E & O - Failure to Procure Appropriate Employers Liability	Closed	2017-Report			U.S. District Court for the Northern District of Alabama	Plaintiff	Maynard, Cooper & Gale, Birmingham, AL
84	Cable Broadband v Depositors Insurance Company	Property Insurance Underwriting & Placement Usual & Customary Practices & Rescission	Closed	2017-Report	Deposition May 19, 2017		U.S. District Court for the Northern District of Georgia	Plaintiff	MBW Law Atlanta, GA
83	South Fifth Towers v Aspen Insurance	Property Insurance Underwriting & Placement Usual & Customary Practices & Rescission	Closed	2017-Report			U.S. District Court-Western District of Kentucky	Plaintiff	Eddines Domine Louisville, KY
82	Midwest Commercial Funding v Cincinnati Specialty Underwriters	Property Insurance Usual & Customary Practices, Force-Placed coverage, Mortgagee interest & Rescission	Closed	2017-Report			U.S. District Court for the Eastern District of Wisconsin	Defense	Litchfield Cavo Brookfield, WI
81	Southern Insurance v Travelers	Property Underwriting Usual & Customary Practices	Closed	2017-Report			U.S. District Court for the Northern District of Alabama	Defense	Ely & Eisenburg Birmingham, AL
80	Corradi v Forest Agency	Agency E&O Usual & Customary Practices	Closed	2017-Report			U.S. District Court for Western District of Virginia	Defense	Eccleston & Wolf Fairfax, VA
79	Wellons v Eagle Valley Clean Energy	Property Underwriting	Closed	2017-Report			U.S. District Court - Colorado District	Defense	Campbell, Latiolas & Averbach Denver, CO
78	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
77	Allegheny/IFIC v Titanium Builders	Surety Bond Discharge	Closed	2017-Report & Rebuttal			U.S. District Court - District of Arizona	Plaintiff	Snell & Wilmer - Phoenix, AZ
76	Brown v Millville Mutual	Agency E&O - Homeowners vs Farmowners Policy	Closed	2017-Report			State of Pennsylvania Court of Common Pleas	Plaintiff	The Waffenschmidt Law Firm South Williamsport, PA
75	Auto-Owners v Morris	DSJ on Agency E&O & Uninsured Motorist Claim	Closed	2017-Report	Deposition March 6, 2017		U.S. District Court Northern District of Alabama	Plaintiff	Belt & Bruner - Birmingham, AL
74	Century 21 v Partners & Brown & Brown & AIG	Agency E&O regarding Retroactive Date of policy & bad faith on carriers failure to pay claim	Closed	2017-Report	Deposition July 19, 2017	Trial August 28, 2017	State of Hawaii - First Circuit Court	Defense	McCorrister, Miller, Mukai, Honolulu, HI
73	Jaudon v Guardian Life	Agent Commission Dispute	Closed	2017-Opinion			State of Mississippi Circuit Court of Hinds County	Plaintiff	Carson Law Group Jackson, MS
2016									
#	CASE NAME	ISSUE	STATUS	TYPE WORK	TESTIMONY	TRIAL	COURT	FOR	LAW FIRM
72	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

Trial & Deposition Testimony (including all Case Assignments (as of November 30, 2020))									
#	CASE NAME	ISSUE	STATUS	TYPE WORK	TESTIMONY	TRIAL	COURT	FOR	LAW FIRM
71	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-Cumming Las Vegas, NV
70	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	Defense	Ford, Walker, Haggerty & Behar Long Beach, CA
69	Owner's Insurance v Warren Mechanical	Underwriting Practices, Misrepresentation & Rescission	Closed	2016-Report	Deposition November 29, 2016		U.S. District Court District of South Carolina	Plaintiff	Wall Templeton Charleston, SC
68	Parkview Gardens v Owners Insurance	Underwriting Practices, Misrepresentation & Rescission	Closed	2016-Report	Deposition January 9, 2018		State of Colorado District Court, Boulder County	Defense	Zuphus & Angell Denver, CO
67	Riva Development v Greenwood Insurance	Agency E&O - Failure to Procure/Agency Duty	Open	2016-Report	Deposition July 9, 2012		State of Texas 33rd Judicial District- Harris County	Plaintiff	Thomas M.Fountain The Woodlands, TX
66	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
65	Evanston Insurance Company v AJ's Electrical Testing	General Liability Underwriting Usual & Customary Practices relating to a third-party liability claim.	Closed	2016-Report			U.S. District Court South Carolina-Aiken Division	Plaintiff	Nimmoms & Malchow - Augusta, GA
64	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	Defense	Gardner & Haas Dallas, TX
63	QBE v AIG	Claim Denial & Underwriting Practices on Insurance Company E&O Policy	Closed	2016-Report	Deposition August 12, 2016		State of New York Supreme Court County of New York	Defense	Bressler, Amery, Ross New York, NY
62	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	Defense	Wall Templeton Charleston, SC
61	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	Defense	Hagood Adelman Tipton Memphis, TN
60	Smeeding & Papalia	Agency E&O - Agency Practices Re: Proposals Standard of Care	Closed	2016-Report			U.S. District Court of Northern Texas Dallas Division	Defense	Cobb, Martinez, Woodward Dallas, TX
59	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	Defense	Polsinelli St. Louis, MO
58	Southern Trust v. Sidney Cox Agency	Agency E&O - Alleged Misuse of Agency Binding Authority	Closed	2016-Opinion	Deposition May 1, 2018		State of Georgia Superior Court of Burke County	Defense	Owen, Gleaton, Eagan Atlanta, GA
57	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	Defense	Cobb, Martinez, Woodward Dallas, TX
56	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	Defense	Akerman Miami, FL
55	Goshen v. Gerber	Bad Faith Claim Denial/Underwriting Practice - Excess Insurance Exclusion	Closed	2016-Report			U.S. District Court Northern District of Indiana	Defense	Edison, McDowell Houston, TX
54	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									
#	CASE NAME	ISSUE	STATUS	TYPE WORK	TESTIMONY	TRIAL	COURT	FOR	LAW FIRM



Trial & Deposition Testimony (including all Case Assignments (as of November 30, 2020))									
53	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	Defense	Strickland & Kendall Montgomery, AL
52	DolgenCorp 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 Birmingham, AL
51	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	Defense	Greenberg Traurig Chicago, IL
50	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	Defense	Lloyd, Gray, Whitehead Birmingham, AL
49	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 Radcliff, KY
48	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	Defense	Hagwood, Adelman, Tipton Memphis, TN
47	Regions v. Old Republic Insurance Company v. Chattawood Insurance Company	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	Defense	Massey, Stotser Birmingham, AL
46	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	Defense	Plant, Christianson & Kanell Salt Lake City, UT
45	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
44	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	Defense	Stoll, Keenon, Ogden Lexington, KY
43	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, New York City, NY
42	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
<b>2014</b>									
#	CASE NAME	ISSUE	STATUS	TYPE WORK	TESTIMONY	TRIAL	COURT	FOR	LAW FIRM
41	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	Defense	Shuttleworth-Williams Memphis, TN
40	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
39	Safetynet Youth Systems v. Guarantee Insurance Company	Agency E&O - Retrospective Rating Plan	Closed	2014-Opinion			State of Alabama Circuit Court for Dallas County	Defense	Starnes Davies Florie Mobile, AL
38	American Modern v. Barry Kendrick	Agency E&O - Claim Denial/Failure to Procure	Closed	2014-Opinion			U.S. District Court Eastern District of Kentucky	Defense	Harp Law, Frankfort, KY
37	Essex v. R&O Agency	Agency E&O - Claim Denial/Failure to Procure	Closed	2014-Retained			State of Georgia State Court of DeKalb County	Defense	Cozen O'Connor Atlanta, GA
36	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	Defense	Jack Livingston Scottsboro, AL
35	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 Birmingham, AL

Trial & Deposition Testimony (including all Case Assignments (as of November 30, 2020))									
34	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	Defense	Warhurst & Buffalo Mobile, AL
<b>2013</b>									
#	CASE NAME	ISSUE	STATUS	TYPE WORK	TESTIMONY	TRIAL	COURT	FOR	LAW FIRM
33	Martinez v. Scottsdale	Failure to Pay Employee Dishonesty Claim	Closed	2014-Report			U.S. District Court for Northern District of Alabama	Plaintiff	Massey, Stotser Birmingham, AL
32	Petro v. Travelers	D&O Bad Faith Claim - Condo Assoc - 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
31	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
30	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
29	Bedford v. Tennessee Farmers Mutual	Underwriting Practices & Claim Denial	Closed	2014-Opinion			State of Tennessee-Circuit Court of Shelby County	Plaintiff	Freemon Law Firm Lawrenceburg, TN
28	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 Huntsville, AL
27	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
26	Pludeman v. Northern Leasing Systems	Insurance and Self-Insurance	Closed	2014-Opinion			U.S. District Court for the Southern District of New York	Defense	Moses Singer New York, NY
25	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	Defense	Squires Patton Boggs Miami, FL
24	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
23	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	Defense	Greenberg Traurig Chicago, IL
<b>2012</b>									
#	CASE NAME	ISSUE	STATUS	TYPE WORK	TESTIMONY	TRIAL	COURT	FOR	LAW FIRM
22	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	Defense	Martin Weed Birmingham AL
21	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	Defense	Silverman Thompson Baltimore, MD
20	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
19	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	Defense	Silverman Thompson Baltimore, MD
18	Doodson Agency v. Indemnity Insurance Group RRG	Agency Non-Compete Agreement	Closed	2012-Report			U.S. District Court District of Maryland	Defense	Silverman Thompson Baltimore, MD
17	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
<b>2011</b>									

Trial & Deposition Testimony (including all Case Assignments (as of November 30, 2020))									
#	CASE NAME	ISSUE	STATUS	TYPE WORK	TESTIMONY	TRIAL	COURT	FOR	LAW FIRM
16	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	Defense	Bear & Liddon Birmingham, AL
15	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
14	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 <sup>th</sup> Circuit Court, Richland County	Defense	Sowell, Gray, Stepp & Lafitte Columbia, SC
13	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	Defense	S & M Brands, Inc. Keysville, VA
12	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
11	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	Defense	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 <sup>th</sup> Judicial District for the Parish of Cameron	Defense	Friol, LLC New Orleans, LA
9	[U.S. Corporate Taxpayer] v. IRS Commissioner	Issues surrounding Captive Insurance Company & Reinsurance Practices	Closed	2011-Report			U.S. Tax Court, Washington, D.C.	Defense	Chief Counsel Internal Revenue Service Cincinnati, OH
<b>2010</b>									
#	CASE NAME	ISSUE	STATUS	TYPE WORK	TESTIMONY	TRIAL	COURT	FOR	LAW FIRM
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	Defense	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	Defense	Cassidy & Muelle 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	Defense	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	Defense	Ogletree Deakins Nash Birmingham, AL
<b>2009</b>									
#	CASE NAME	ISSUE	STATUS	TYPE WORK	TESTIMONY	TRIAL	COURT	FOR	LAW FIRM
2	Hartford v. Spizziri	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	Defense	Cauthorn Nohr & O'Dell – Marietta, GA