

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

**Curriculum Vitae**

**January 1, 2023**

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David Stegall is the Principal Consultant and Founder of Risk Consulting & Expert Services (RCES) since January 1, 2007 with over 45 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, an expert witness and has been retained as an arbitrator in two Arbitrations.

He was President of the Society of Risk Management Consultants from 2016 to 2017 and continues to serve on the Board of Directors. Mr. Stegall is also a member of the Board of Directors of the Alabama Captive Insurance 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 (an insurance & reinsurance arbitrators association), the 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 being designated as an expert witness in 194 case assignments, 103 State cases and 87 Federal cases. These include Alabama, Arkansas, Arizona, California, Colorado, Connecticut, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Kansas, Kentucky, Louisiana, Maine, Maryland, Mississippi, Missouri, Montana, New Jersey, New York, New Mexico, Nevada, Oklahoma, Pennsylvania, Puerto Rico, South Carolina, Tennessee, Texas, Utah, Virginia, West Virginia, Vermont, Washington, Wisconsin and British Columbia, Canada. Mr. Stegall has provided 150 expert opinions, been deposed 79 times, testified in six trials and three arbitration hearings. His case assignments are divided between 106 for the Defense and 88 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.

### **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.

<b>Gulf States Regional Assistant Vice President</b>	<b>2001 to 2003</b>
<b>Midwest Employers Casualty Insurance Company</b> (Subsidiary of W.R. Berkley Corporation)	
Excess underwriting services for risk-bearing entities.	
<b>Executive Vice President</b>	<b>2000 to 2001</b>
<b>Workers' Comp Source</b>	
Managing General Underwriting to third-party administrators and brokers.	
<b>Vice President and Chief Underwriting Officer</b>	<b>1998 to 2000</b>
<b>AmComp, Inc.</b> (Now Employers Inc.)	
AmComp was one of the largest carriers in Florida and operated in 21 states.	
<b>National Accounts Manager</b>	<b>1994 to 1997</b>
<b>Willis, Inc., Gulf States Region</b> (Now Willis Towers Watson)	
Coordinated risk management to national account clients.	
<b>Manager</b>	<b>1992 to 1994</b>
<b>ManagedComp, Inc.</b> (Subsidiary of Tufts Associated Health Plans)	
Managed a Georgia captive insurance company with an occupational medicine preferred provider organization (PPO).	
<b>Vice President</b>	<b>1989 to 1992</b>
<b>Boger, Reid &amp; Flourney</b> (Now Brown & Brown)	
Managing, marketing, selling & servicing insurance programs.	
<b>President</b>	<b>1986 to 1989</b>
<b>The Stegall Agency Inc.</b> (Acquired by Boger, Reid & Flourney in 1989)	
Insurance agency providing insurance, bonds and risk management marketing, sales & service.	
<b>Account Executive – Construction Industry Division</b>	<b>1983 to 1986</b>
<b>Corroon &amp; Black</b> (Now Willis Towers Watson)	
Insurance, bonds and risk management marketing, sales & service.	
<b>Account Executive</b>	<b>1982 to 1983</b>
<b>Garner Meshad Wood, Inc</b> (Now Marsh McLennan)	
Surety Bond Producer	
<b>Underwriting and Account Executive</b>	<b>1977 to 1982</b>
<b>Cobbs, Allen &amp; Hall</b>	
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 Needs.

### **Associate in Reinsurance:**

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

**Registered Professional Adjuster:**

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

**Cyber Risk Management:**

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

**Principles of Suretyship:**

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

## **Publications:**

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

## 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
- 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

## **Professional Continuing Education:**

### **Society of Risk Management Consultants (SRMC) Fall Conference 2022**

London, UK October 3-6, 2022

- Lloyd’s of London – Past, Present, Future - Who, Why and How
- Lloyd’s of London – Underwriting, Reinsurance & Claims
- London Market Conditions
- Construction Coverage Trends, Pricing & Appetites
- Supply Chain Risks

### **ARIAS-US - AIDA Reinsurance and Insurance Arbitration Society 2022 Spring**

Conference Amelia Island, FL May 12-14, 2022

- Ceding COVID-Related Losses: A Discussion of High-Stakes Issues
- What’s Your Environmental, Social, and Governance (ESG)
- Climate Change – Coming to a Courtroom Near You
- Rules of Evidence and Process
- COVID Coverage Litigation: Where we are Now and What Variants Lay Ahead
- PFAs and Litigation Funding
- Reinsurance Contract Wording
- When should arbitration panels award ‘sanctions’ (and why don’t they do so more often)?
- Qualified to Arbitrate Direct Insurance Disputes-You Need to Understand The Difference
- The History and Implications of the Decisions in *Global v. Century*



## **Professional Continuing Education (Continued):**

### **American Association of Insurance Management Consultants (AAIMCo) Annual Conference – New Orleans, LA May 5-7, 2022**

- Senior Underwriter's Secrets Revealed
- Good Faith and Bad Faith Claims Handling
- How to Write the Perfect Expert Report
- Issues in Property Valuations and Why They Matter When There's a Claim
- Consulting and Higher Education: Working Hand-in-Hand
- Your Consulting and Expert Witness Practice
- Contracts & Collections - My plumber gets paid faster than I do!
- Merger and Acquisition Market Impact on Insurance Stakeholders

### **SRMC Spring Conference 2022 New Orleans, LA - March 17-19, 2022**

- Construction Project Safety
- Marine Risks
- Long-Range Planning & Risk Management

### **ABA - Section of Tort, Trial Insurance Practices –ICLC - Winter Conference 2022 Phoenix, AZ – February 14-16, 2022**

- Cyber Insurance – Risk vs Reality
- PFAS: Insurance Issues Arising from a Persistent & Ubiquitous Family of Chemicals
- Coverage for First Party Covid Related Cases
- Biometric Privacy Statutes & the Emerging Coverage Implications
- Horizontal vs. Vertical Exhaustion of Limits of liability
- Winning With Experts
- Identifying & Combatting Unconscious Bias, Implicit bias & Microaggressions
- Duty of Good Faith to Third Parties
- Major Claim Trends from the Reinsurer's Perspective
- Specialized Insurance Settlements on The Eve Of Trial
- Choosing Appraisers & Issues Regarding Impartiality of Appraisers & Umpires
- Considerations In Coverage & Claims Handling

### **ARIAS-US 2021 Fall Conference New York City, NY – November 2-3, 2021**

- Long-Term Effects of the Pandemic on Trial Advocacy
- Gaining Deliberation Insights: Understanding What Really Goes On Behind The Curtain
- Visual Argument
- A Direct Discussion with Direct Insurance Arbitrators
- The Explosion of Ransomware Cyber Attacks and Its Impact in The Industry
- Best Practices and Considerations for Counsel Submissions in Arbitration
- Active Participation by Arbitrators During the Hearing

## **Professional Continuing Education (Continued):**

### **AAIMCo 2021 Annual Conference- San Diego, CA October 21-23, 2021**

- Surviving A Small Business Ransom Attack
- The Importance of “Persons Most Knowledgeable”
- Sun Tzu and the Art of Depositions: Ancient Wisdom for Modern Testimony
- Insurance Issues in the Emerging Cannabis Industry
- Calculating Damages in Business Income Claims

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

- Managing the Consolidation of Arbitrations – Issues and Guidelines
- Social Inflation: What Does It Mean to Cedants and Reinsurers
- Covid-19 Pandemic Reinsurance Issues From the Arbitrator’s Perspective
- Representations and Warranties Insurance
- The Insurability of Cyber Risk Regulatory Fines

### **SRMC Fall 2020 – Virtual – October 14-16, 2020**

- Work From Home Cyber Risks
- Artificial Intelligence and Autonomous Vehicles

### **ARIAS-US 2020 Spring Conference – Virtual – May 5-6, 2020**

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

### **ABA-TIPS-ICLC - 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

## **Professional Continuing Education (Continued):**

### **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

### **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.

#### **Documents, Witnesses & The Science Of Persuasion**

- When prescient witnesses are unavailable, what is the best way to present evidence to the panel? Panelists discussion of the use of other fact witnesses and quasi-expert testimony.
- Do preferences change in cases involving legacy business? Should they?

## **Professional Continuing Education (Continued):**

- 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.

## **Alabama Captive Insurance Association (ACICA) 2020 Conference – Birmingham, AL - September 16-18, 2019**

- 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

## **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,
- The 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?

## **Professional Continuing Education (Continued):**

### **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)
- Current Issues in Determining Reinsurance Liability in Construction Defect Cases

### **ABA -TIPS -ICLC 2018 Winter Conference - 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

### **ACICA 2018 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 – A voiding the tax avoidance implications
- Alabama Property and Casualty Adjusters Association
- CICA – Captive Insurance Companies Association – Highlights
- Common Cyber Security Myths

## **Professional Continuing Education (Continued):**

**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

## **ABA - 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 Obligor
- The Surety's Rights and Potential Recourse Against Third Parties Property and Liability Insurers of the Obligor, Principal, and Subcontractors
- Proving and Defending Claims Related to the Quality of Work

## **Professional Continuing Education (Continued):**

- Proving and Defending Time Impact Claims
- Arbitrating the Complex Surety Case
- Understanding and Avoiding Ethical Complications in Complex Disputes
- Navigation In and Around Bankruptcy
- 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
- Indemnification Coverage Determined by Contractual Liability Defense

## **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
- Business Interruption Insurance
- A Release Does Not Preclude Liability for Gross Negligence

David L. Stegall, CPCU, ARM, AR, RPA									
Trial & Deposition Testimony (including all Case Assignments as of January 1, 2023)									
2022									
#	CASE NAME	ISSUE	STATUS	TYPE WORK	TESTIMONY	TRIAL	COURT	FOR	LAW FIRM
193	Cellular Tech Services v Texoma	Underwriting Criteria for Premium Determination	Open	2022-Opinion			Circuit Court of Shelby County, Alabama	Defense	Spain & Gillon Birmingham, AL
192	Katleman v AmWINS	E&S Broker E&O	Open	2022-Retained			Superior Court of the State of California, County of Los Angeles	Defense	Jones Bell Abbot Fleming Los Angeles, CA
191	Southwind's v Lloyds	Bad Faith Claims Handling	Closed	2022-Retained			North Carolina Superior Court District Two	Defense	Butler Weihmuller Katz Craig Charlotte, NC
190	M. Cohen & Sons v Cohen Seglias	Contract Surety Bond Underwriting	Open	2022-Report			The Court of Common Pleas, Philadelphia County Pennsylvania	Defense	Salmon, Ricchezza, Singer & Turchi Philadelphia, PA
189	St. John's v Cincinnati	Bad Faith Claims Handling	Closed	2022-Report			U.S. District Court for the Eastern District of North Carolina Southern Division	Defense	Butler Weihmuller Katz Craig Charlotte, NC
188	AD Astra Transportation v LP Risk	Agency E&O	Open	2022-Retained			District Court of Harris County, Texas	Plaintiff	Scott Law Houston, TX
187	Gaming Capital Group v Zurich	Claim Denial-Confidential Stipulation	Open	2022-Opinion			District Court of McClain County, State of Oklahoma	Plaintiff	Hogan Adams St. Paul, MN
186	Edwin Wilson v Berger Briggs & CSUPR	Wholesale Broker E&O	Open	2022-Opinion			Thirteenth Judicial District Court, County of Sandoval, State of New Mexico	Defense	Narvaez Law Firm Albuquerque, NM
185	Miss Selma's v The Cashion Company	Agency E&O	Open	2022-Retained			Circuit Court of Pulaski County, Arkansas	Plaintiff	James, House, Swann Little Rock, AR
184	Norman v Asbestos Defendants	Asbestos Liability	Open	2022-Retained			Civil District Court Parish of Orleans State of Louisiana	Defense	Taylor Wellons New Orleans, LA
183	Lepore v Liberty Mutual	Workers' Compensation Bad Faith Claims Handling	Open	2022-Retained			Court of Common Pleas of Philadelphia County Pennsylvania	Defense	Capehart Scatchard Mount Laurel, NJ
182	McDonnell v Columbia Casualty	Contractors' Professional Liability Rectification Claim Denial	Open	2022-Report			24th Judicial District Court Parish of Jefferson State of Louisiana	Defense	Wiley Rein Washington, DC
181	Centerbridge v XL et al	Bad Faith Property Claims Handling	Open	2022-Retained			Circuit Court of the Second Circuit, State of Hawai'i	Plaintiff	Bradley Arant Washington, DC
180	Kavod v AmWINS	E&S Broker E&O	Open	2022-Retained			Superior Court of the State of California, County of San Diego	Defense	Jones Bell Abbot Fleming Los Angeles, CA
179	LLB/Airborne v Cincinnati	Bad Faith Claims Handling	Open	2022-Retained			U.S. District Court for the Eastern District of North Carolina	Defense	Butler Weihmuller Katz Craig Charlotte, NC
178	Dan D Drilling v New York Marine	Excess Workers' Compensation Claims Handling	Open	2022-Retained			District Court of Grant County State of Oklahoma	Plaintiff	Christensen Law Group Oklahoma City, OK
177	Graham v Farm Bureau	Agency E&O	Open	2022-Retained			District Court of Montgomery County, State of Kansas	Defense	Hite Fanning & Honeyman Wichita, KS
176	Trinidad Navarro v S&F Management	Large Deductible Work Comp & Captive Insurance Company/Fronting	Closed	2022-Report			Superior Court of California, County of Los Angeles	Plaintiff	Akerman LLP Los Angeles, CA
175	Home Depot v Steadfast & Great American	Cyber Liability	Open	2022-Report			U.S. District Court for the Southern District of Ohio-Western Division	Defense	Coughlin Midlge & Garland Morristown, NJ Meager + Geer, Minneapolis, MN



Trial & Deposition Testimony (including all Case Assignments as of January 1, 2023)									
2021									
174	Nueces County v Lloyd's	Purpose & Use of Pre-Underwriting Property Inspection Reports	Closed	2021-Report	Deposition December 29, 2021		Arbitration-Nueces County, Texas	Defense	Phelps Dunbar Houston, TX
173	Harmon v Nationwide	Uninsured Motorist with Bad Faith Allegations	Closed	2021-Opinion	Deposition March 9, 2021		State of Alabama, Circuit Court of St. Clair County	Defense	Carr Allison Birmingham, AL
172	Walker v ANCO	Legacy Pollution - Policy Existence	Closed	2021-Retained			State of Louisiana, Civil Court for the Parish of Orleans	Defense	Plauche, Smith & Niest Lake Charles, LA
171	Corinth Pellets v Arch & Varney	Agency E&O	Open	2021-Report	Deposition December 16, 2022		State of Maine, Cumberland Business and Consumer Docket-Portland	Defense	Godon Reese Scully Mansukhani Glastonbury, CT
170	Southern Wholesale v Grubbs/Thompson Agency	Agency E&O	Closed	2021-Opinion	Deposition February 17, 2022		State of Alabama, Circuit Court of Dekalb County	Plaintiff	Conchin Cole Huntsville, AL
169	Praxis v Prime Alliance	Claim Arising from Super Storm Sandy Flood - Confidentiality Stipulation	Open	2021-Retained			Supreme Court of the State of New York, County of Nassau	Plaintiff	Keidel Weldon Cunningham White Plains, NY
168	Cinemark v FM	Covid Property Damage & Business Income Claims - Confidentiality Stipulation	Open	2021-Report	Deposition July 27, 2022		U.S. District Court for the Eastern District of Texas-Sherman Division	Plaintiff	Huton Kurth Andrews Washington, DC
167	New Hope v Church Mutual	Bad Faith Claim Allegation in Claim Denial	Open	2021-Report			State of Mississippi, Circuit Court of Adams County	Defense	Balch Bingham Jackson, MS
166	Wamrock Milling v SSC Insurance Agency	Agency E&O	Closed	2021-Retained			State of Georgia, Superior Court of Screven County	Plaintiff	Karsman McKenzie Savannah, GA
165	Hawkins v South Carolina Wind Pool	Bad Faith Allegation regarding Claim Denial	Closed	2021-Opinion	Deposition October 4, 2021		Court of Common Pleas for the 14th Judicial Circuit, South Carolina	Defense	Nelson Mullens Columbia, SC
164	Jones Body Shop v Nationwide & McGuire Insurance Agency	Agency E&O & Bad Faith Claims Handling	Open	2021-Retained			Commonwealth of Kentucky Knott Circuit Court	Defense	Porter Banks Baldwin Plantsville, KY
163	Consolidated Design v Koch Foods	Builders Risk	Closed	2021-Retained			Circuit Court of Etowah County, Alabama	Plaintiff	Porterfield Harper Birmingham, AL
162	Coppertree Village v AmWINS	Broker E&O	Open	2021-Retained			Circuit Court for Jefferson County, Alabama	Defense	Kessler Collins Dallas, TX
161	Aspen American v Starr Indemnity	Excess Limits Aggregate	Closed	2021-Report			Supreme Court of the State of New York, New York County	Defense	Ford Marrin Esposito New York, NY
160	Lloyd's v MKC	Policy Rescission	Closed	2021-Opinion	Deposition September 13, 2021		Circuit Court of the 15th Judicial Circuit, Palm Beach County, FL	Defense	Gilbert Property Law Delray Beach, FL
159	Franklin County v Sinclair Lawrence Agency	Agent E&O	Open	2021-Opinion			U.S. District Court for the Northern District of Alabama	Plaintiff	Kendall & Strickland, Montgomery, AL
158	Cascade v Knapp	Agency E&O	Closed	2021-Opinion			Montana First Judicial District Court, Lewis & Clark County	Defense	Corette Black Carlson Butte, MT
157	RPG v Ironshore	Policy Reformation	Open	2021-Opinion	Deposition October 6, 2021		Superior Court of Richmond County, State of Georgia	Defense	Isenberg & Hewitt Atlanta, GA
156	Aung v GEICO	Uninsured/Under-Insured Motorist Protection - ECO Claim	Closed	2021-Report			In The Court of Common Pleas, 14th Judicial Circuit, State of South Carolina, County of Beaufort	Defense	Barnwell Whaley Patterson Charleston, SC
155	Atlanta Int'l v Johnson & Johnson	Confidentiality Stipulation	Open	2021-Retained			Superior Court of New Jersey, Law Division, Middlesex County	Defense	Gimigliano Mauriello Morristown, NJ
154	Superior Motors v Welsh Agency	Agent E&O	Closed	2021-Opinion	Deposition March 9, 2021		In the Circuit Court for Harford County, State of Maryland	Defense	Eccleston & Wolfe Hanover, MD
153	Original Apostolic v Networked Insurance Agents	Wholesale Broker E&O	Closed	2021-Report			Philadelphia County Court of Common Pleas	Defense	Winget, Spadafora Philadelphia, PA
152	Harbison v Nationwide	Homeowners Claim Dispute	Closed	2021-Report	Deposition February 9, 2021		In the Circuit Court of Jefferson County, Alabama	Defense	Carr Allison Birmingham, AL

Trial & Deposition Testimony (including all Case Assignments as of January 1, 2023)									
2020									
#	CASE NAME	ISSUE	STATUS	TYPE WORK	TESTIMONY	TRIAL	COURT	FOR	LAW FIRM
151	Zachery v AON	Broker E&O regarding D&O Confidentiality Stipulation	Closed	2020-Opinion	Deposition May 21, 2021	Trial February 10, 2022	District Court of Harris County, Texas, 189th Judicial District	Defense	Foley & Lardner Houston, TX
150	Genesis v Safety National	Excess Comp Claim & TPA	Closed	2020-Report	Deposition April 1, 2022		Court of Common Pleas Montgomery County, Ohio	Plaintiff	Genova Burns Newark, NJ
149	Merk v ACE et al	Cyber Risk Coverage in Traditional Policies-Confidential Stipulation	Closed	2020-Report			Superior Court of New Jersey Law Division: Union County	Plaintiff	Mound Cotton Wollan Emeryville, CA
148	Lloyds v Sage Sailing	MSJ on Claim Denial	Closed	2020-Report			U.S. District Court for the District of South Carolina	Plaintiff	Phelps Dunbar Tampa, FL
147	MRK Ivey's Hotel v Insurance Office of America	Agency E&O-Wind Driven Rain	Open	2020-Opinion			General Court of Justice Superior Court Division State of North Carolina, County of Mecklenburg	Defense	The Forrest Firm Charlotte, NC
146	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
145	Paulus v Allstate	Bad Faith Claims Handling	Closed	2020-Report			U.S. District Court-Eastern District of Washington	Defense	Haman Law Office Coeur d'Alene, ID
144	F&D v Goran v Wasatch Leavitt	Agency E&O/Principles Indemnity to Surety	Closed	2020-Report			U.S. District Court-District of Utah-Central Division	Defense	Ray Quinney & Nebeker Salt Lake City, UT
143	Great American Insurance Company v Koch Foods	Excess Property Policy Rescission	Open	2020-Report	Deposition November 18, 2022		U.S. District Court for the Northern District of Illinois	Defense	Quarles & Brady Milwaukee, WI
142	Hiscox v Taylor	Policy Recission	Closed	2020-Report	Deposition July 28, 2021		U.S. District Court-Western District of Arkansas	Plaintiff	Walker Wilcox Matousek, Chicago, IL
141	Alchemy v The Pro's	Agency E&O	Closed	2020-Retained			Monroe Circuit Court, State of Indiana-County of Marion	Plaintiff	Dentons Bingham Greenbaum, Indianapolis, IN
140	Greco v NIA	Surety Bond Producer E&O	Closed	2020-Report			U.S. District Court-Eastern District of Pennsylvania	Defense	Lewis Brisbois Bisgaard, Philadelphia, PA
139	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
138	Insurance Shoppe v Liberty Mutual	Property Underwriting & Agency E&O	Closed	2020-Report	Deposition March 25, 2021		U.S. District Court, Eastern District of North Carolina	Plaintiff	Hunton Andrews Kurth, Washington, DC
137	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
136	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
135	Axis v American Specialty	MGA Underwriting-Confidentiality Stipulation	Open	2020-Retained	Deposition January 25, 2022		U.S. District Court, Northern District of Indiana, Fort Wayne Division	Plaintiff	Faegre Drinker Biddle, Indianapolis, IN
134	James v Nationwide	Homeowners Property Damage Claim Dispute & Agency E&O	Closed	2020-Opinion			In the Circuit Court of Jefferson County, Alabama	Defense	Carr Allison Birmingham, AL
133	Cosentine v Farmers Insurance	Agency E&O	Open	2020-Report			In the Court of Common Pleas of Lycoming County, State of Pennsylvania	Plaintiff	The Waffenschmidt Law South Williamsport, PA
132	Vantage v Assured Risk	Captive Cell Reinsurance Recovery-Confidentiality Stipulation	Closed	2020-Report	Deposition March 13, 2020		U.S. District Court for the District of Columbia	Plaintiff	Blank Rome Washington, DC
131	HECLA v Transamerica	CERCLA Pollution Legacy Claims-Confidentiality Stipulation	Open	2020-Report	Deposition September 13, 2022		U.S. District Court for the District of New Mexico	Plaintiff	Maldegen, Templeman Santa Fe, NM
130	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

Trial & Deposition Testimony (including all Case Assignments as of January 1, 2023)									
	2019								
129	Austin Place v Spurlin	Named Insured Deletion from Policy	Closed	2019-Retained			State of Alabama 64th Judicial Court	Plaintiff	Zeena Hust Summerford-Tuscaloosa, AL
128	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
127	Fortegra v CIC	MGA E&O	Closed	2019-Report			Arbitration- Jacksonville, FL	Plaintiff	Holland & Knight Tallahassee, FL
126	Church Creek v Insurance Office of America	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
125	Vogel v Universal	Underwriting, Claim Denial & Agency E&O	Closed	2019-Report			U.S. District Court for the District of Puerto Rico	Defense	Casillas Santiago Torres San Juan, Puerto Rico
124	Garcia-Navarro v Bella Union	Liability Claims Denial w/ Bad Faith Allegations	Closed	2019-Report			U.S. District Court for the District of Puerto Rico	Defense	Bufete Andréu & Sagardia San Juan, Puerto Rico
123	Univar v ICOP	Casualty Underwriting Pollution-Confidentiality Stipulation	Open	2021-Report	Deposition June 9, 2021		In the Superior Court of the State of Washington in and for King County	Plaintiff	Gordon Reese Sculley Seattle, WA & Hughes Socal Piers Chicago, IL
122	City of Las Cruces v Travelers	Legacy Pollution Coverage Dispute	Open	2019-Report			U.S. District Court for the District of New Mexico	Plaintiff	Comeau Maldegen Santa Fe, NW
121	Mount Vernon v Hilb Group	Agency E&O - Failure to Procure	Closed	2019-Opinion	Deposition June 10, 2019		Circuit Court of Jefferson County (Bessemer Division) Alabama	Plaintiff	Beasley, Allen Montgomery, AL
120	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
119	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
118	Rock Hill v Southeastern Cheese	Pollution Policy Rescission	Closed	2019-Report	Deposition May 21, 2019		U.S. District Court-Southern District of Alabama	Defense	Barze Taylor Noles Lowther Birmingham, AL
117	National Unity v Tejas Sugos	Underwriting & MGA Responsibilities	Closed	2019-Retained			Arbitration-Austin, TX	Defense	Lewis Brisbois Dallas, TX
116	Jarvis v Chandler Taylor	Captive Insurance Manager Acquisition Dispute	Closed	2019-Report			U.S. District Court, Middle District of Alabama	Defense	Gipan Givhan Montgomery, AL
115	Wolfe v Allstate	Claim Adjudication Practices	Closed	2019-Report	Deposition February 24, 2020		U.S. District Court, District of Idaho	Defense	Haman Law Office Coeur d'Alene, ID
114	Phoenix Restoration v Liberty Mutual	Claim Adjudication Practices	Closed	2019-Report			Superior Court - District of Columbia	Plaintiff	Gregory S. Smith Washington, DC
113	CNA v Huber	Retro Audit Dispute	Open	2019-Report	Deposition August 22, 2019		U.S. District Court, District of New Jersey	Plaintiff	ThomasKadia Florham Park, NJ
112	New Dominion v Tedford	Earth movement, Fracking & Agency E&O	Open	2019-Retained			District Court for Tulsa County, State of Oklahoma	Defense	Connors & Winters Tulsa, OK
111	Highlands Condos v Owners	Property Underwriting & Agency E&O	Closed	2019-Opinion			Sevier County Circuit Court, State of Tennessee	Defense	Kay Griffen Nashville, TN

Trial & Deposition Testimony (including all Case Assignments as of January 1, 2023)									
	2018								
110	Utica v Cincinnati	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
109	Crace v ProAssurance	Medical Mal-Practice Liability - Bad Faith Claims Handling	Closed	2018-Opinion	Deposition March 22, 2022		Commonwealth of Kentucky Floyd Circuit Court	Plaintiff	Whiteford, Taylor & Preston Lexington, KY
108	SRM v CIC	Usual & Customary Practices of Captives	Closed	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
107	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
106	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
105	Wimbish v Nationwide	Policy Rescission	Closed	2018-Report			U.S. District Court for the Eastern District of Virginia, Norfolk Division	Plaintiff	Norris & St. Clair Virginia Beach, VA
104	New Millennium 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
103	Swiss Re v Camarin Ltd.	Reinsurance Rescission for Material Misrepresentation	Closed	2018-Report & Rebuttal	Supreme Court Testimony Report August 15, 2019		British Columbia Supreme Court, Vancouver, British Columbia, Canada	Plaintiff	Fasken Martineau DuMoulin Vancouver, British Columbia, Canada
102	Southwest Surplus v InsGroup	Agency E&O - Failure to Procure	Closed	2018-Opinion			District Court of Harris County, Texas	Plaintiff	Buck Keenan Houston, TX
101	Herr Construction v Cincinnati	Bad Faith claim denial	Closed	2018-Report			Waukesha County Circuit Court, State of Wisconsin	Defense	Litchfield Cavo Brookfield, WI
100	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
99	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
98	American Casualty v Stone	Business Interruption, Usual & Customary 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
97	Vertex Energy v Assurance 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 Deurne Milwaukee, WI
96	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

Trial & Deposition Testimony (including all Case Assignments as of January 1, 2023)									
	2017								
#	CASE NAME	ISSUE	STATUS	TYPE WORK	TESTIMONY	TRIAL	COURT	FOR	LAW FIRM
95	Ryan v Country Mutual	Failure to Procure - Agent E&O	Closed	2017-Opinion			Fourth Judicial Circuit, Christian County, IL	Plaintiff	Stone, Leyton & Gershman St. Louis, MO
94	[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
93	Catlin Syndicate v Ramuji	Underwriting Misrepresentation & Rescission	Closed	2017-Report			U.S. District Court for the Northern District of Alabama	Plaintiff	Phelps Dunbar Houston, TX
92	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
91	United States Surety v Burt	Surety Bond Personal Indemnity and Agency E&O	Closed	2017-Opinion	Deposition July 14, 2018		Circuit Court for Baltimore County, Maryland	Defense	Goldberg & Banks Baltimore Maryland
90	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
89	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 Greenbaum Evansville, IN
88	Berman Bros v Harmon- Dennis-Bradshaw	Agency E&O - Equipment Breakdown	Closed	2017-Opinion	Deposition July 12, 2017		State of Alabama Circuit Court of Jefferson County	Defense	Lloyd, Gray, Whitehead Birmingham, AL
87	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
86	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
85	Creative Insurance Managers v SCI	Dispute regarding Insurance Service Fees in a Management Program	Closed	2017-Report	Deposition April 1, 2017	Arbitration July 20, 2017	CFJB Arbitration - Atlanta, GA	Defense	Hawkins Parnell Thackston Atlanta, GA
84	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
83	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
82	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
81	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
80	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
79	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
78	Wellons v Eagle Valley Clean Energy	Property Underwriting	Closed	2017-Report			U.S. District Court - Colorado District	Defense	Campbell, Latiolas & Averbach Denver, CO
77	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
76	Allegheny/IFIC v Titanium Builders	Surety Bond Discharge	Closed	2017-Report & Rebuttal			U.S. District Court - District of Arizona	Plaintiff	Snell & Wilmer Phoenix, AZ
75	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 South Williamsport, PA
74	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
73	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
72	Jaudon v Guardian Life	Agent Commission Dispute	Closed	2017-Opinion			State of Mississippi Circuit Court of Hinds County	Plaintiff	Carson Law Group Jackson, MS





Trial & Deposition Testimony (including all Case Assignments as of January 1, 2023)									
	2015								
#	CASE NAME	ISSUE	STATUS	TYPE WORK	TESTIMONY	TRIAL	COURT	FOR	LAW FIRM
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
	2014								
#	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
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





Trial & Deposition Testimony (including all Case Assignments as of January 1, 2023)									
	2011								
#	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, Step & 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	Friolot, 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
	2010								
#	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 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 & 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	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
	2009								
#	CASE NAME	ISSUE	STATUS	TYPE WORK	TESTIMONY	TRIAL	COURT	FOR	LAW FIRM
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	Defense	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