

# Olie Jolstad & Associates

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West Linn, Oregon 97068  
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olie@oliejolstad.com  
www.oliejolstad.com

Independent  
insurance  
consultants.

**Olie R. Jolstad, SCLA**  
Curriculum Vitae

## Experience

**Olie R. Jolstad  
& Associates, I.I.C.**  
2013 – Present



Special skill, experience, and expertise with respect to casualty insurance coverage disputes, claims handling duties and practices, agent/broker duties regarding procurement and standard of care, underwriting such as:

Commercial Property

Construction and Builders Risk

General Liability

Excess and Umbrella Liability

Cyber Risk - Ransomware and Malware

Directors and Officers Liability / Employment Practices Liability

Aviation

Oil and Gas

Agent/Broker Duties and Standard of Care

Unfair Claim Settlement Acts and Practices

Professional Liability

Commercial Auto

Crime and Computer Hacking and Data Breaches

UM/UIM Claims Issues

Personal Lines

Disability

Workers' Compensation

Longshore and Harbor Workers' Act

Lloyd's of London, Cayman Island, and Bermuda Program  
Design and Placements

# Olie Jolstad & Associates

**Olie R. Jolstad, SCLA**  
Curriculum Vitae

## Experience

**Olie R. Jolstad  
& Associates, l.l.c.**  
2013-Present

Qualified as an expert witness in several state and federal courts, as well as Cayman Islands in matters concerning insurance industry customs, practices, and standards; insurance retail and surplus lines agent/broker duties and standard of care and procuring insurance; unfair claims handling practices; excess and umbrella notice and duty triggers; underwriting practices and procedures; admitted/non-admitted insurance company matters; and claims made and claims made and reported disputes.

Within his commercial and personal lines insurance coverages experience he has consulted and testified on matters involving:

Duties to defend and indemnify primary versus excess insurance layers

Business Interruption, Contingent Business Interruption, Extra Expense, Application of Sub-limits

Exhaustion of underlying insurance

Loss Sensitive Rating Plans and Premium Adjustments

Pollution liability

Products and Completed Operations

Aviation Hull, Cargo, Passenger Liability, Physical Damage, Confiscation, Diminution in Value

Policy Rescission

UM/UIM Coverage

Discrimination and Wrongful Termination employment practices liability

Claims Made and Claims Made and Reported

Owner Controlled and Wrap-up Programs

Aviation Public Liability Insurance

Manuscript Policy Wording

Third-Party Claims Administrators

Managing General Agent Practices and Procedures

Historical Insurance Policy Reconstruction

Workers' Compensation

Longshore and Harbor Workers' Act

Lloyd's of London, Cayman Island, and Bermuda Program Design and Placements

Cyber Risk - Ransomware and Malware, BI, Lost Income, Extra Expense

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## Experience

**Robert Hughes  
Associates, Inc.**  
1995-2013

Joined Robert Hughes Associates, Inc. in February 1995 and served as Vice President and Director of the firm's Risk Management, Claims, and Actuarial Consulting Division. Responsibilities included many of the consulting and support services set forth above, as well as litigation expert consulting, actuarial analysis, claims handling services, captive company management, client insurance program design and bid specifications, Lloyd's professional liability program design and implementation, marketing and sales, and other contracted services to insurance companies.

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**Maclean Oddy &  
Associates, Inc.**  
1994 -1995

Joined Maclean Oddy & Associates as the Vice President of the Risk Management and Actuarial Department in 1994. Responsibilities included sales and marketing for actuarial consulting services, claims auditing services, and data entry and analysis for actuarial engagements. Additional duties included underwriting and claims handling for non-admitted insurance carriers through managing general agency for public and private corporate clientele, and Lloyd's member syndicates and companies. Types of programs included, but are not limited to general liability, property, aviation, oil and gas, directors and officers liability, employment practices, professional liability, and hospital/medical liability.

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**Alexander & Alexander, Inc.**  
(n/k/a Aon Corporation)  
1988-1994

Held the position of Assistant Vice President of the Claims and Risk Management Division in the Phoenix, Arizona office. Responsible for the southwestern territorial region that included the States of Arizona, New Mexico, Nevada, Utah, and large accounts produced out of Arizona with headquarters in California, Illinois, Washington, Oregon, Florida, and Texas. Responsibilities included the operation and administration of the liability, property, and workers' compensation claims operations, primary and excess brokerage operations, insurance coverage procurement for various lines of commercial insurance, London brokerage operations, marketing, underwriting placements, claims consulting, policy analysis, financial analysis, statistical analysis, cash-flow modeling, and various risk retention and captive feasibility studies.

Additional responsibilities with A&A included the position of Assistant Claims Manager with Alexsis Risk Management Services in the Portland, Oregon office. In this capacity, supervised approximately 25 claims supervisors, examiners, adjusters, loss control representatives, and clerical assistants handling all lines of insurance. The clientele consisted of public and private employers, funds, and associations that self-insured their workers' compensation, medical malpractice, general liability, property, directors and officers liability, aviation, and other complex insurance coverage risks. In

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## Experience

**Alexander & Alexander, Inc.**  
(n/k/a Aon Corporation)  
1988-1994  
*continued*

in addition to supervision, operations, and claims management responsibilities, also handled customer service, litigation support, claims handling, and client account handling instructions.

Lastly, while with A&A/Alexsis, handled aviation claims, coverage, and underwriting matters on behalf of insureds and insurers with respect to private client aircraft, corporate aircraft, and commercial airline claims that included physical damage, cargo, hull, liability, underwriting, and rating duties and responsibilities.

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**City Of Portland, Oregon**  
1987-1989

Appointed by then Mayor Bud Clark to be the Chairman of the City of Portland Fire and Police Disability and Pension Program Task Force. The charge of the task force was to amend, rewrite, and otherwise modify inequities to the police and fire disability and pension program. Once accomplished, the modifications required approval by the police and fire departments, the State of Oregon Public Employees Retirement System, and then required approval by the voters of the City of Portland, Multnomah County, Oregon before becoming law. Voters overwhelmingly passed the ballot measure and the City of Portland Charter was amended.

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**Safeco Insurance Company**  
1984-1988

Held dual responsibilities as the Assistant Supervisor for the workers' compensation department and Claims Examiner. Responsible for reviewing claim files handled by other adjusters, assisting with training and educating adjusters, performing administrative duties regarding personnel, interacting with underwriting, loss control, and home office large loss reporting. In his technical capacity as Claims Examiner, handled large loss and complex litigation claims. The various types of insurance coverage handled included workers' compensation, employer liability, auto, liability, and property. The types of claims handled included asbestosis, fraud, fatalities, long-shore and harbor workers, medical malpractice, public official liability, police liability, first and third party liability, and property claims. During this period, managed over 1,000 litigated cases and testified before administrative law hearings referees, administrative law judges, mediators, and court proceedings.

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## Experience

**Industrial Indemnity  
Insurance Company**  
1980-1984

Held the position of Claims Examiner and was responsible for handling workers' compensation, liability, and property claims.

**Portland Winterhawks  
Hockey Franchise**  
1979-1981

Served as the Assistant Athletic Trainer for the Tier One junior hockey franchise under the supervision and guidance of orthopedic surgeon Roy M. Rusch, M.D.

**First Far West Life  
Insurance Company**  
1978-1980

Held the position as a life, health, and disability benefit examiner and contract analyst, and was responsible for benefit review determination, coverage analysis, and contract analysis for life and health insurance contracts with policyholders. Additional duties included underwriting and rating group life, health, and disability plans.

## Education

**Portland State University**

Bachelor of Science in  
Administration of Justice 1991

**Insurance Institute**

Essentials of Risk  
Management, Essentials of  
Risk Control, and Essentials  
of Risk Financing 1990-1993

**American Educational  
Institute**

Senior Claim Law Associate  
(SCLA) Professional Designation  
October 2005  
Casualty Claim Law  
Property Claim Law  
Workers' Compensation  
Claim Law  
Unfair Claim Settlement  
Practices Law  
Avoiding Bad Faith and  
Civil Liability in Handling  
Suspicious Claims

**The American College of  
Forensic Examiners Institute**

Life Fellow of the American  
Board of Forensic Examiners June 2011  
Diplomate of the American  
Board of Forensic Examiners January 2008  
Certified Forensic Consultant  
Professional Designation August 2006

**American Management  
Association**

Establishing an Effective  
Claims Management Program 1990

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Olie R. Jolstad, SCLA  
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Speaking,  
Teaching Experience and  
Published Articles

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## Committees

Education Committee, 1983-1989  
Oregon Self-Insurers Assn.

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Education Committee, 1984-1986  
Oregon Workers'  
Compensation Claims Assn.

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## Lectures

Oregon Self-Insurers Assn. 1988  
*Comparisons and Contrasts:  
The City of Portland Fire and  
Police Disability Pension  
Program and the Oregon  
Workers' Compensation System*

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City Club of Portland, Oregon 1989  
*The Politics Behind the Fire  
and Police Pension Task Force*

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Arizona Workers' 1991  
Compensation Claims Assn.  
*Designing a Claims  
Management Program*

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Arizona Workers' 1992  
Compensation Claims Assn.  
*Experience Rating Analysis*

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Texas Public Risk Insurance 1995  
Management Assn  
*GASB 10 and Actuarial Analysis*

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West Texas Counties Assn. 1995  
*Public Entity Claims  
Management Practices*

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West Texas Counties Assn. 1996  
*The Purpose of Actuarial  
Analysis and Funding for  
Losses*

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## Publications

*D&O Jeopardy!* 4th Quarter 2011  
*The RHA Review*, Col. 18, No. 1

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**Memberships,  
Licenses and  
Professional Affiliations**

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|--|---------------------------------------|
| Washington Property and Casualty Producer                          | License No. 819414                    |
| Oregon Property and Casualty Producer                              | License No. 3374035                   |
| Texas General Lines Property and Casualty Agent                    | License No. 996630                    |
| National Producer  | License No. 3374035                   |
| Utah Personal Lines, Property, and Casualty Producer               | License No. 280512                    |
| Colorado Property and Casualty Producer                            | License No. 511157                    |
| Nevada Property and Casualty Producer                              | License No. 3167434                   |
| Pennsylvania Property and Casualty Allied Lines Producer           | License No. 779361                    |
| Arizona Property and Casualty Producer                             | License No. 1030935                   |
| California Casualty and Property Broker – Agent                    | License No. 0I07790                   |
| Mississippi Property and Casualty Insurance Producer               | License No. 10070455 /<br>NPN 3374035 |
| Kansas Property and Casualty, Crop, and<br>Personal Lines Producer | License No. 3374035                   |
| Louisiana Property and Casualty Producer                           | License No. 577474                    |
| Florida Property and Casualty Producer                             | License No. 058080                    |
| American College of Forensic Examiners                             | Fellow Life Member                    |
| Society of Claim Law Associates (SCLA)                             | Member                                |
| Forensic Expert Witness Association (FEWA)                         | Member                                |
| American Bar Association Associate Member                          | ID No. 01456435                       |
| Texas Claims Association   | Past Member                           |
| Public Risk Insurance Management Association                       | Past Member                           |
| Texas Public Risk Insurance Management Association                 | Past Member                           |
| Risk and Insurance Management Society                              | Past Membership                       |
| Louisiana Association of Self-Insured Employers                    | Past Member                           |
| Dallas Risk and Insurance Management Society                       | Past Member                           |
| Texas Claims Association (TCA)                                     | Past Member                           |
| Florida Claims Association (FCA)                                   | Past Member                           |
| American Management Association (AMA)                              | Past Member                           |
| City Club of Portland, Oregon                                      | Past Member                           |

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Memberships,  
Licenses and  
Professional Affiliations

|  |             |
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| Arizona Claims Association   | Past Member |
| Arizona Workers' Compensation Claims Association (AWCCA)                       | Past Member |
| Oregon Self-Insurers Association (OSIA)  | Past Member |
| Oregon Workers' Compensation Claims Association (OWCCA)                        | Past Member |
| Texas All Lines Adjuster   | Expired     |
| Colorado Licensed Adjuster   | Expired     |
| Oregon General Lines Adjuster  | Expired     |
| Rhode Island Licensed Adjuster   | Expired     |
| Texas Licensed Adjuster  | Expired     |
| Delaware Property and Casualty Adjuster and Producer                           | Expired     |
| Georgia Non-Resident Casualty and Property Adjuster                            | Expired     |
| Louisiana Property and Casualty Adjuster                                       | Expired     |
| New York Licensed Broker for Property, Casualty,<br>and Personal Lines License | Expired     |
| New York Licensed Agent for Property, Casualty,<br>and Personal Lines License  | Expired     |
| Oklahoma Property and Casualty Adjuster  | Expired     |
| Utah Non-Resident Independent Adjuster Property & Casualty                     | Expired     |
| West Virginia Non-Resident Company Adjuster                                    | Expired     |