

KELLY TAYLOR

916-205-8370

ktaylor@ygwypfclaims.com

Kelly Taylor, SCLA Consultant, Expert Witness



WORK HISTORY

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| 2014 To Present | Consultant, Expert Witness |
| 2002 to Dec 2013 | Civil Service Employees Insurance Group (CSE) |
| 1990 to 2002 | California Capital Insurance Company (CIG) |
| 1988 to 1990 | General Accident Insurance Company (GA) |
| 1972 to 1988 | United States Fidelity and Guaranty Insurance Company (USF&G) |

EXPERTISE

- Claims leadership, budgeting, work flow analysis and interdepartmental cooperation strategies.
- Multi-line claims handling including, but not limited to Commercial Claims, First and Third party Business Owners Policies, Professional Liability claims, first and Third Property claims, Personal Injury and Advertising Injury including Trademark Infringement. Business Income Losses, Inland Marine, Boiler and Machinery Equipment Breakdown and Workers Compensation.
- Commercial insurance coverage's, analysis and adjusting techniques of all first and third party claims litigation including duty to defend and construction defect matters.
- Owner Landlord disputes/habitability laws and rental laws, coverage, analysis and adjusting techniques.
- Earthquake claims coverage, analysis and adjusting techniques.
- Claims involving Surety & Fidelity, primary and excess insurance issues.
- Fair Claim Practices and Regulations (member of the first committee under John Garamendi to promulgate the California Insurance Code Title 10; 2695 regulations)
- Pathogenic organism coverage, coverage development and investigation of claims.
- Flood insurance.
- Land movement, coverage, analysis and adjusting techniques.
- Claim Closure Strategies
- Expert witness

PROFESSIONAL DESIGNATIONS

- American Education Institute
- Senior Claims Law Associate (SCLA)
- Casualty Claim Law associate (CCLA)
- Property Claim Law Associate (PCLA)
- Workers Compensation Claim Law Associate (WCCLA)

PROFESSIONAL ASSOCIATIONS (Past)

- Member of the original committee to promulgate the California Fair Claims Regulations under John Garamendi
- Society of Claims Law Associates
- Vice President, Utah Claims Association
- President, Fresno Claim Managers Association
- Sacramento, Claims Association – Prior Board Member

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- Inter-Company Arbitration – Past member Southern Ca, Fresno and President of Fresno Committee
- Property Loss Research Bureau, Chair of the Western Region Catastrophe Committee
- Past President of the Claim Executive Council

CONTINUING DEVELOPMENT

- Annual participation and attendance in insurance industry and defense attorneys Association, seminars and focus groups.
- Steven Covey training on leadership.
- San Diego State continuing Education on Self Directing Work Teams.
- Property Forum – One week school Princeton NJ. Focus was on large commercial risk adjustment, management, coverage and business interruption
- Participant at the national and regional PLRB/LIRB training and education conventions in Chicago Illinois; San Antonio Texas; Nashville Tennessee; San Jose California and Boston Massachusetts:
- “Electronic Claims Adjusting”,
- “Mock Bad Faith Trial’s”,
- “Thorny Issues with Commercial Property Coverage’s”.
- 2 day training on being deposed in a fair claim practices case.
- Many settlement conferences representing the insurance carrier.

GUEST SPEAKER

- Northern California Claims Conference – The ABC’S of ALE claims.
- Northern California Claims Conference – The Art of Taking a Meaningful Statement.
- Monterey California Annual Defense Council meeting – Conflict of interest- House Council.
- San Jose Claims Association- Customer care in handling Earth Quake Claims.
- Central California Mid Valley Claims Association – Ensuing Loss clause – What is That
- East Bay Claims Association- 1.Vendor/ Insurance Carrier Cooperation. 2.” Ensuing Loss clause – What is That.”
- Leach McGreevy – Committee member view of Fair Claims Practices Regulations.
- Participant in Claims Magazine published series: The Renaissance of Claims: Redefining the Adjuster.
- Interviewed for article in the National Underwriter published June 1, 1992 Number 22 on the effects of the earthquake in Northern California.
- Fresno California Claims association: How to prepare a case for inter-company arbitration.

DEPOSITIONS as an expert:

- Sutter v California Fair Plan. Agent responsibility in providing the correct coverages and assessing the legality of a premium finance company canceling a policy without notice to the insured.
- Reliance v Kelly Moore Paints - Boiler & Machinery Coverage’s
- Razee v. AAA Insurance - Claims Handling
- Carsner v Allied, Tuolumne County Superior Court Case No. CV56673
- Travelers v. Civil Service Employees Insurance Company, Sacramento Superior Court Case No. 34-2012-00119363 (Audrey Smith, Howie & Smith)
- Wall v TDIC, Butte County Superior Court No. 153408 Independent Adjusters handling of a claim and Coverage. (Longyear, O’Dea & Lavra)
- Blackwell v Foremost Insurance Company, Santa Cruz Superior Court No CV175632
- Rodriguez v Hartford Insurance Company, Fresno Superior Court No 12CDCG3555

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- Jim Garrison v. Allstate – United States District Court, Eastern Division of California Sacramento California Division 2:13-cv-02000-TLN-KJN
- Many depositions as the PMK while working for insurance carriers.

DEPOSITIONS AND TRIALS

- Borreson v USAA, Madera County Superior Court No. MCV054785 (J. Edward Kerley, atty)
- Vardanyan v AMCO, Fresno County Superior Court No11CECG02112; Appeal’s Court # F069953; Published 1/7/2016 (J. Edward Kerley, atty)
- Abasi v Maryland Casualty, Sacramento County Superior Court No. 34-2011-00110807 (Hansen, Kohls, Summer & Jacob, LLP)

Appraisal Testimony

- **Illathu v CSAA**

Additional claims reviewed and analyzed for counsel

- Black v Allied
- Martini v Farmers
- Roller v Allstate
- Behniwal v State Farm
- Liu v. Fire Insurance Co –Coverage
- Settje v Farmers Insurance Company
- Sue Prasad v Certain Lloyds of London Underwriters (Bass Underwriters); (Rafael & Associates)
- McFadden v Mercury Casualty
- Ordaz v CSAA IC
- NDK (Diamond Jims) v Allied etal
- Hicks v FIE
- Serna Wong v AAA
- Brink v CSAA IE
- Poncini v Mid Century
- Happy Valley Road v Cohn/Chubb
- Allstate V Garcia Case 2:14-cv-09235-MWF-AGR
- Progressive v Leading Insurance Group – Case No. SC121523
- Montgomery Sansome v Kris Krow (Farmers)
- Apollo Auto Finance, LLC v Progressive West Insurance dba Drive Insurance – Case 34-2016-00191078 Sacramento Superior
- Delany v State Farm Case 16-cv-01149-RS US District Court – Northern District of California
- Granite Outlet, Inc v Christine Baker as Director of the Department of Industrial Relations Case 2:14-cv-00124-TLN-EFB- US District Court Eastern District of California

Negotiator and settlement specialist:

- Pace v Allstate
- Berkowitz v. Amador Stage Lines, Inc.
- Gipson v Courtesy Chevrolet
- Andrew v GMAC
- Travelers v. Civil Service Employees Insurance Company, Sacramento Superior Court Case No. 34-2012-00119363 –

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EDUCATION

Weber State Collage (Ogden UT)