

**David L. Stegall, CPCU, ARM, ARe, RPA**  
**Curriculum Vitae** *(as of 01/15/2019)*

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David Stegall is the Principal Consultant and Founder of Risk Consulting & Expert Services in 2007. He has over 40 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 and an expert witness.

He was President of the Society of Risk Management Consultants in 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 Association, Insurance Practice Director of 86 Pillars, a member of the Society of Chartered Property & Casualty Underwriters, the Association of Registered Professional Adjusters, the Forensic Expert Witness Association, Defense Research Institute, and an Associate Member of the American Bar Association - Tort Trial and Insurance Section.

His insurance and risk management consulting practice provide research, analysis and advice to commerce, industry, government and individuals. The forensic expert witness consulting practice includes being designated as an expert witness in 115 case assignments, in over 46 State cases and 58 Federal cases in over 35 different districts. These include: Alabama, Arizona, California, Colorado, Connecticut, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Kentucky, Louisiana, Maryland, Mississippi, Missouri, New Jersey, New York, Pennsylvania, South Carolina, Tennessee, Texas, Virginia, West Virginia, Wisconsin and British Columbia, Canada. Mr. Stegall has provided 96 Expert Opinion, been Deposed 50 times and testified in five Trials and one Arbitration. Approximately 55% of cases were for the Defendants and 45% for the Plaintiffs.

Most of his cases involve issues surrounding insurance agency and broking errors' and omissions', insurance claim denials, underwriting practices, as well as surety bonds, policy rescission, reinsurance, captive insurance companies and employee leasing (with most of these examples having bad faith allegations associated with the other causes of action).

## **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)
- Associate in Risk Management (ARM)
- Associate in Reinsurance (ARe)
- Registered Professional Adjuster (RPA)
- Principles of Suretyship
- Cyber Risk Management

## **Professional Affiliations:**

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

**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.

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

<b>Executive Vice President</b> <b>Workers' Comp Source</b> Managing General Underwriting to third-party administrators and brokers.	<b>2000 to 2001</b>
<b>Vice President and Chief Underwriting Officer</b> <b>AmComp, Inc.</b> (Now Employers Inc.) AmComp was one of the largest carriers in Florida and operated in 21 states.	<b>1998 to 2000</b>
<b>National Accounts Manager</b> <b>Willis, Inc., Gulf States Region</b> (Now Willis Towers Watson) Coordinated risk management to national account clients.	<b>1994 to 1997</b>
<b>Manager</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>1992 to 1994</b>
<b>Vice President</b> <b>Boger, Reid &amp; Flourney</b> (Now Brown & Brown) Managing, marketing, selling & servicing insurance programs.	<b>1989 to 1992</b>
<b>President</b> <b>The Stegall Agency Inc.</b> (Acquired by Boger, Reid & Flourney in 1986) Insurance agency providing insurance, bonds and risk management marketing, sales & service.	<b>1986 to 1989</b>
<b>Account Executive – Construction Industry Division</b> <b>Corroon &amp; Black</b> (Now Willis Towers Watson) Insurance, bonds and risk management marketing, sales & service.	<b>1983 to 1986</b>
<b>Account Executive</b> <b>Garner Meshad Wood, Inc</b> (Now Marsh McLennan) Surety Bond Producer	<b>1982 to 1983</b>
<b>Underwriting and Account Executive</b> <b>Cobbs Allen</b> Insurance underwriting, marketing, sales & service.	<b>1977 to 1982</b>

**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.

### **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.

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

### **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.

### **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:**

- 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 (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)))

### **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

### **Consulting Projects (Continued):**

- 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 2018 Conference** – Austin, TX  
November 1-3, 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

**American Bar Association (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
- Shaping the Themes and Psychology for Trial and Organizing the Evidence
- Managing Complex Claims and Litigation Against Principals and Indemnitors

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

- 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

**Professional Continuing Education: (Continued)**

- 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

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

**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?
- Developing an Insurance Expert Practice
- Shareholder Agreements in Agency Succession Planning
- Cautionary Tales for the Claims Professional
- Choosing, Carefully, Your 30(b)(6) Witness
- Elements of Change Within the Insurance Industry
- Ethical Standards in the Insurance Industry

**Professional Continuing Education: (Continued)**

**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

**Professional Continuing Education: (Continued)**

- 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
- Inventory Exclusions
- Current Trends in Subrogation
- Trends in Financial Crimes & High-Tech Fraud
- Claims Litigation & Bad Faith Assertions
- Claims Attorneys & Consultants

**Professional Continuing Education: (Continued)**

**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

**ABA Section of Tort, Trial and Practices Conference** – Philadelphia, PA - April 30, 2015

- Unraveling the Duty to Defend, Reservation of Rights, and Related Coverage Disputes
- Navigating Extra-Contractual Insurance Claims
- Maximizing the Benefit of Consultants and Experts & Daubert Issues
- Cyber Liability: The Silent Threat to Businesses and Law Firms
- Bridging the Settlement Gap Between Insurers and Insured
- The Legal, Ethical and Insurance Coverage Issues Involved in Mounting a Defense When One of Your Firm's Attorneys is Accused of Committing Malpractice

**SRMC 2015 Spring Conference** – New Orleans, LA - March 20-21, 2015

- Modeling and Analysis of Catastrophic Natural Risks – Earthquake, Windstorm and Flood
- Disaster Preparedness and Dealing with the BIG ONE
- The Next Generation of Cyber Security and Risk Management – Beyond the Breach

**ABA TIPS Panel Discussion** at Neal, Gerber, Eisenberg – Chicago, IL - January 15, 2015

- Claims Against Lawyers: Insurance Coverage Issues

**SRMC 2014 Fall Conference** – Charleston, SC - October 23 – 24, 2014

- Trade Credit Risk Management and Insurance – Export / Import Risk Management
- Employment Practices Liability
- Social Media
- ISO form changes on Construction Defect
- Cyber Security Liability
- Workers Compensation Analytics Programs

**SRMC 2014 Spring Conference** – Chicago, IL - May 9 – 10, 2014

- Construction & Maritime Defense Coverage Issues
- Insuring Punitive Damages in Excess/Umbrella Insurance Policies
- Employee Dishonesty/Employee Theft Claims