Curriculum Vitae

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

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Professional Experience:

2007 – Present Principal Consultant
Risk Consulting & Expert Services

Expert witness and litigation support. Consulting to commerce, industry & government; Management Consulting, Market Research, Product Development, Regulatory Compliance & Underwriting Consulting to the insurance, self-insurance and reinsurance industry;

2003 - 2006 National Director
Alternative Risk Transfer
CRC Insurance Services, Inc.

Provided alternative risk management services and transfer products nationwide to independent agents, program administrators, self-insurers, self-insured groups, insurance carriers, captive insurers, reinsurers, associations, affinity groups and other entities willing and able to bear risk.

2001 – 2003 Gulf States Regional Assistant Vice-President
Midwest Employers Casualty Insurance Company

Midwest Employers is a wholly owned subsidiary of W.R. Berkley and provides excess workers' compensation, alternative risk, insurance, reinsurance products and consulting services to risk-bearing employers and entities nationwide on both a primary and excess basis

2000 - 2001 Executive Vice-President
Workers' Comp Source

Managing General Underwriter & Third-Party Administrator marketing workers' compensation through other third-party administrators, agents & brokers.

1998 – 2000 Vice President, Underwriting
AmComp, Inc.,

AmComp was one of the largest domestic carriers in Florida with gross written premiums over $150 million. Developed a program allowing AmComp to go from writing business in one state to over twenty states in 18 months.

1994 - 1997 National Accounts Manager
Willis, Inc.,

Coordinated risk management to national account clients.

1992 – 1994 Manager
ManagedComp, Inc.,

Managed and marketed a managed care workers' compensation program.

1989 – 1992 Vice President
Boger, Reid & Flournoy

Assisted in developing, managing and marketing, selling & servicing the Day's Inn Franchisee Insurance Program, Central Bank's Correspondent Banking Insurance Program and Peachstate Underwriters Trust, a workers' compensation self-insured fund in Georgia.

1977 - 1989 Account/Agency Executive
Stegall Agency; Corroon & Black;
Garner Meshad Wood; Cobbs, Allen & Hall

General Insurance Agencies - Insurance underwriting, marketing, sales & service.

Education:
Auburn University B.A. Communications 1979
Coles Graduate School of Business, Kennesaw State University 1991-1993

Associations:
Society of Risk Management Consultants - Associate
Gerson Lehrman Group Consulting Council
Reuter's *Primary Insight Westlaw* Round Table Group Experts
Defense Research Institute Expert Witness
Registered Professional Adjusters Association
Society of Chartered Property & Casualty Underwriters
Atlanta Chapter of the Society of CPCU 1988-1993
Georgia Independent Agents Association 1988-1993
Alabama Independent Agents Association 1978-1988 & 1994-1998
Self-Insured Institute of America 2001-2006
Alabama Self-Insured Association 2001-2006
Florida Association of Self-Insurers 2001- 2006
Louisiana Association of Self-Insured Employers 2001-2007
Georgia Captive Insurance Company Association 2003-2007
Captive Insurance Company Association 2003-2007

Professional Designations:
1988 Chartered Property & Casualty Underwriter (CPCU)
1991 Associate in Risk Management (ARM)
1999 Associate in Reinsurance (ARe)
2008 Registered Professional Adjuster (RPA)

Chartered Property & Casualty Underwriter Course Study:
Foundations of Risk Management, Insurance, and Professionalism; Insurance Operations, Regulation, and Statutory Accounting; The Legal Environment of Insurance; Business and Financial Analysis; Commercial Property Risk Management and Insurance; Commercial Liability Risk Management and Insurance; Survey of Personal Risk Management, Insurance, and Financial Planning; Personal Risk Management and Property-Liability Insurance; Personal Financial Planning; Survey of Commercial Risk Management and Insurance; Financial Services Institutions.

Associate in Risk Management Course Study:

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; 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 Course Study:

Primary Insurance Coverage: Overview of Personal Insurance, Personal Auto, Homeowners Insurance, Miscellaneous Personal Insurance Coverage, Commercial Property Insurance, Business Income Insurance, Inland and Ocean Marine, Commercial General Liability, Commercial Auto, and Workers Compensation and Employers 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.

<u>Registered Professional Adjuster Course Study:</u>

<u>Claims Adjusting Principles and Practices</u>: 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, Admiralty Law, Marine Employers Liability, Protection & Indemnity Claims. The concept of Indemnity; Wrongful Acts; Fair Claims Settlement Practices and Unfair Claims Settlement Practices.

Expert Witness Assignments, Cases, and Previous Consulting Projects, Professional Rates, Fees, and Agreements provided upon request.