

# David A. Bano

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## **PROFESSIONAL INSURANCE EXPERIENCE**

**PROPERTY & CASUALTY EXPERT WITNESS & ADVISOR [d/b/a Enterprise Associates LLC] 10/2021 - Present**

▪ Serving the legal and insurance communities through expert witness opinions & consultation.

**NATIONWIDE INSURANCE, Columbus, OH**

**Chief Claims Officer – Nationwide Enterprise**

**2007 – 2019**

**President & Chief Operations Officer, Nationwide Indemnity Company**

- Hands-on, cross-functional, experienced leader responsible for all of Nationwide's claims operations.
- Directed development of corporate claims practices and policies, claims strategy and claims/legal interface.
- Senior business partner to executive leadership of underwriting, product, general counsel, finance and actuarial.
- Member of CEO's Executive Leadership Team [ELT] and the Nationwide Enterprise Risk Management Committee.
- Responsible for claims performance across all lines of coverage: personal auto & home, commercial, excess & surplus, environmental & asbestos, agribusiness, private client, national flood, pet/veterinary, special investigations anti-fraud teams, claims-related policy reformations and all extra-contractual/bad faith situations.
- Managed all major litigation including 9/11, wildfires, flooding, hurricanes, molestation, mold, sinkholes, etc.
- Responsible for all claims audits, claim file performance reviews, market conduct results and compliance situations.
- Applied a 35+ year work history that spanned every operational aspect of Property & Casualty claims.

**Vice President, Home Office Claims Staff**

**2003 – 2007**

- Leader of personal and commercial lines claims divisions comprised of 5000+ employees. Annual operating budget of \$800M.
- Teamed with senior claims staff and general counsel to create discipline-specific best practices and performance goals for each claims section. Led expert teams that developed the actions/activities required to attain these targets, driving results improvement across customer service ratings, loss adjustment expenses and claim costs.
- Responsible for claims quality, audit results, regulatory compliance and leadership performance reviews.
- Identified and recruited top talent for multiple elected-officer positions. Installed succession management processes and claim executive developmental action-planning.
- Led the national catastrophe teams, managing all forms of environmental disaster response countrywide.
- Responsible for Regional Operations reviews and claims leadership performance management.

## **ADDITIONAL RELATED EXPERIENCE**

### **Vice President – Field Claims [1999-2003]**

Responsible for field claims operations across Nationwide's largest regional divisions. Oversaw litigation management, claims quality & performance, customer service, hiring, productivity and employee satisfaction across twenty-one states.

### **Regional Vice President, General Manager – Michigan [1998-1999]**

Managed all Nationwide operations within Michigan. Oversaw statewide P&L and led all Sales, Claims & Underwriting activities. Directed the most rapid Agency storefront expansion in the history of Nationwide. Grew exclusive agency force by 65% statewide while tripling direct written premium.

### **Market Manager – Philadelphia [1996-1998]**

Directed Agency Sales, Claims and Underwriting operations across Nationwide's largest urban market.

### **State Claims Manager – Pennsylvania [1993-1996]**

Recruited from Allstate to lead Nationwide's largest field claims operation.

### **Allstate Insurance, New York Operations [1984-1993]**

Market Claims Manager  
Property/Auto Claims Manager  
Regional Claims Analyst  
Property Claims Specialist  
Field Auto Claims Specialist  
Multi-line Desk Adjuster

### **Prudential Property & Casualty, New York [1982-1984]**

Field Auto Adjuster  
Multi-line Claims Representative

## **EDUCATION & PROFESSIONAL DEVELOPMENT**

- **Bachelor of Arts (BA)**, Binghamton University, New York
- **The Executive Education Program**, Wharton School of Business, University of Pennsylvania, Philadelphia

## **PROFESSIONAL ASSOCIATIONS & MEMBERSHIPS**

- Chief Claims Officer Roundtable (CCOR)
- Board of Governors – National Insurance Crime Bureau (NICB)
- ISO/Verisk Insurance Advisory Board
- Founding Chair and Director - Pennsylvania Insurance Fraud Authority (IFPA)
- International Association of Chiefs of Police (IACP)
- International Association of Special Investigative Units (IASIU)
- Coalition Against Insurance Fraud (CAIF)
- Society of Automotive Engineers (SAE)
- Partners for Automated Vehicle Education (PAVE)