

CV AS OF APRIL 12, 2023

NAME:

PAUL WESLEY BURKETT
J.D., CPCU, CIC, CRM, ARM, & ALCM

BUSINESS ADDRESS:

Snoaspen Insurance Group, Inc.
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1. Insurance Company Breach of Contract Expert Witness
2. Insurance Company Breach of the Covenant of Good Faith and Fair Dealing Expert Witness
3. Insurance Company Bad Faith Expert Witness
4. Insurance Agent/Broker Standard of Care Expert Witness
5. Insurance Industry Custom and Practice Expert Witness for Underwriting and Claims Handling
6. Risk Management Consulting and Expert Witness
7. Personal, Life, Health and Commercial Insurance Contract Coverage Analysis and Application Expert Witness
8. Insurance Claims Disputes Analysis, Unfair Claim Practices Act Analysis and Expert Witness

EXPERIENCE:

TIME:

DESCRIPTION OF JOB RESPONSIBILITIES:

8- 11- 95 To

CEO, SNOASPEN INSURANCE GROUP, Inc. Procure insurance coverages for a fee for agency clients as a Nevada licensed insurance producer. Provide Risk Management Consultant Services and Policy/Risk Management Program Audit Services including claims management services to Commercial Clients and Agents/Brokers. Provide Personal and Commercial Insurance Policy Coverage training for Agents, Brokers, and Risk Managers. Provide Insurance Coverage Expert Witness Opinions and testimony. Provide Agent/Broker Standard of

Care Expert Witness Opinions and testimony. Provide Insurance Claims Handling Standard of Care Expert Witness Opinions and testimony. Provide Insurance Company Good Faith and Bad Faith Expert Witness Opinions and Testimony. All Expert Witness Opinions provided for both defense and plaintiff counsel.

8-1-2005 to
3-1-2011

Board of Governors Director, Society of Certified Insurance Counselors. As a member of the Board, we were responsible for directing policy and procedures for the “The National Alliance Insurance” Insurance Education Programs and maintained fiduciary responsibilities for the oversight of the organization including budget and investments. Role included involvement in special committee projects to write coverage training outlines.

01- 01- 97 To
05- 01- 06

PRINCIPAL AND COO, TUITIONGard®, Ltd. One of four owners and responsible for underwriting and claims handling functions for the corporation. Developed and wrote the Claims Handling Manual, trained personnel on claims handling, and audited default claims handled by the insurance company and legal counsel. Liaison and trained underwriting and claim operation at the insurance companies both primary and reinsurer involved in the insurance program. Management of Risk Purchasing Group for the procurement of coverages. Developed the Program Manual, trained auditors on the Program Manual, responsible for updating and modifying the Program Manual. Wrote the TUITIONGard®, Ltd. Insurance Contract and related endorsements. The business was sold, and operations have ceased.

11- 01- 92 To
08-11-06

PRESIDENT/C.E.O. MEADOWBROOK INSURANCE GROUP OF CO. Direct, motivate, train, and monitor marketing results for alternative and association programs. Develop marketing plans, budgets, performance standards for personnel within the office. Report results to senior management in Detroit. Work on corporate special projects as directed. Responsible for \$8,000,000 premium book of business in Colorado. In addition, for certain alternative

insurance programs developed and wrote the underwriting manuals and claims handling manuals for the third-party claims administrators to follow. Worked with actuaries and auditors in developing statutory accounting statements to comply with insurance division requirements for pools, individual captive insurance companies, and agency captives.

03- 01- 86 To
11- 01- 92

VICE PRESIDENT FRANK B. HALL & CO., MANAGER OF THE RISK MANAGEMENT SERVICES DEPARTMENT IN COLORADO.

Directed a staff of ten (10) to develop responses to unique risk management opportunities for clients by applying risk finance and risk control services available through the department and the insurance companies. Directed and managed the Loss Control Department as well as directed the risk finance services for fronted captives, rent-a-captive, and self-insurance within the office. Developed underwriting manuals and claims handling manuals for client's third-party claims administrators. Conducted claims audits to determine compliance with claims standards and reserve adequacy. In addition, responsible for a \$15,000,000 premium book of business in Colorado that generated \$1,800,000 in revenue.

Assisted the Colorado Division of Insurance in rewriting the Public Entity Pool Insurance Regulations and the Captive Entity Regulations and the Workers' Compensation Reform Risk Management Regulations which include claims handling standards.

11- 01- 85 To
03- 01- 86

SOUTHWEST REGIONAL WORKERS' COMPENSATION MANAGER, SAFECO INSURANCE COMPANY, DENVER, CO.

Directed the underwriting selection and profitability of a workers' compensation book of business that was over \$18,000,000 in premium for a nine (9) state area. Responsible for directing, motivating, training, and monitoring the following disciplines -- loss control, underwriting, marketing, and claims adjusting to develop a profitable book of business. Member of the large claim review staff to determine best practices workers

compensation claims handling, reserve setting, and settlement offer approval. Also coordinated regional underwriting and claims activities with Home Office Underwriting staff concerning workers compensation book of business.

12- 01- 82 To
11-01-85

DIVISION COMMERCIAL LINES UNDERWRITING
MANAGER, SAFECO INSURANCE COMPANY, DENVER
Directed, motivated, hired, fired, and trained commercial underwriters in selecting profitable business risks in the four (4) state area. Responsible for the profitability of a large book of commercial business. Member of the large claim review staff to determine proper claims handling, reserve setting, and settlement offer approval for all commercial lines of insurance.

01- 01- 81 To
12-01-1982

COMMERCIAL MARKETING REPRESENTATIVE,
SAFECO INSURANCE COMPANY, FOUNTAIN VALLEY,
CA. Directed, motivated, trained and monitored marketing representatives in developing marketing plans for SAFECO commercial programs in California. Worked with regional and national brokers to extract, quote, renew, inspect, and assist in presentations for accounts written by SAFECO. Operated with field underwriting authority to bind insurance coverages.

4- 01- 77 To
01- 01- 81

LOSS CONTROL MANAGER, SAFECO INSURANCE
COMPANY, FOUNTAIN VALLEY, CA. Directed, motivated, hired, fired, and trained loss control representatives to identify, analyze and develop loss control programs for the commercial exposures written by the underwriters.

06- 01- 72 To
03-01-77

USAF CAPTAIN. Various locations in the U.S. and overseas. Imagery Intelligence Officer and Targets Officer. Numerous technical and management schools attended during time in service.

Prior June 1972

Numerous jobs during college and high school.

EDUCATION and TRAINING:

PROFESSIONAL DEVELOPMENT PROGRAMS:

1984	Chartered Property and Casualty Underwriter (CPCU)
1983	Certified Insurance Counselor (CIC)
1986	Associate in Risk Management (ARM)
1981	Associate in Loss Control Management (ALCM)
1999	Certified Risk Manager (CRM)
ANNUAL	Continuing Education Courses since 1983 (20 Hours per year minimum which includes claims handling classes)

SEMINARS:

2022 to Present	Adjunct Professor University Of Nevada Reno, Business College Teaching Upper Division Life and Health Insurance Class FIN 421.
2010 to Present	Develop and Present Online Continuing Education Webinars for Professional Training Associates and Insurance Community Center for agents and brokers with courses varying from Commercial Property Coverage Topics, Commercial Liability Coverage Topics, Personal Residential Coverage Topics, Personal Auto Coverage Topics, Life Insurance Topics, Agent/Broker Ethics and Agency Management.
1989 to Present	National Instructor for Certified Insurance Counselor (CIC) Courses - Commercial Property Coverage Topics, Commercial Liability Coverage Topics, and Specialized Commercial Graduate Seminars throughout the United States both Online Webinar Seminars and Classroom Seminars that state divisions of insurance have approved for continuing education credit.
1989 to Present	National Instructor for Certified Insurance Service Representative (CISR) Courses – Commercial Property Coverage Topics, Commercial Liability Coverage Topics, Personal Residential Coverage Topics, Personal Auto Coverage Topics, Agent/Broker Ethics and Agency

Management both Online Webinar Seminars and Classroom Seminars that are approved for state insurance continuing education credit.

2003 to Present

Nevada Independent Insurance Agents Association
Instructor for numerous Personal and Commercial Insurance coverage topics and Agent/Broker Errors & Omissions Professional Liability Coverage and Loss Prevention courses in Nevada that all are approved for Continuing Education credit by the Nevada Division of Insurance.

1990 to Present

Professional Independent Insurance Agents of Colorado
Instructor for numerous Personal and Commercial insurance coverage topics and Agent/Broker Errors & Omissions Professional Liability Coverage and Loss Prevention courses in Colorado that are approved for Continuing Education credit by the Colorado Division of Insurance.

1985 to 1998

Chartered Property and Casualty Underwriter (CPCU)
Instructor in Colorado

COLLEGE EDUCATION:

1980

A.A. in Occupational Safety and Health, Orange Coast Community College, Huntington Beach, CA.

1972

B.A. International Relations, University of Minnesota, Minneapolis, MN

1977

Graduate Studies in Public Administration, University of Oklahoma, Norman, OK.

2007

J.D. Concord Law School, Purdue University Global, Los Angeles, CA.

MILITARY SERVICE:

U.S. Air Force, 1972 to 1977, Honorably discharged with no reserve obligations. Last rank Captain.

LICENSURE:

Resident Producer (Agent/Broker) License and Risk Management Consultant in Nevada from 2002

Non-Resident Producer License in Colorado from 2002 to 2013

Resident Producer License in Colorado from 1986 to 2002

Surplus Lines License in Colorado from 1993 to 2002

Numerous non-resident producer and surplus lines licenses in several states over the years since 1986.

PROFESSIONAL
AFFILIATIONS:

Forensic Expert Witness Association, current member
Northern Nevada Risk and Insurance Management Association, current member
Nevada Independent Insurance Agents Association, serving on Education Committee and the 2009 to 2010 Insurance Person of the Year
Past Director Board of Governors Society of Certified Insurance Counselors (2005 to 2011)
CPCU Colorado Chapter, various positions
CPCU Nevada Chapter, current member
PIIAC Colorado, various committees and instructor.
Agent's Service Corporation, President – 100% Owned Subsidiary of the Professional Independent Insurance Agent Corporation (PIIAC) (Past Affiliation)
Community College of Aurora, insurance instructor (Past Affiliation)
Colorado Insurance Commissioner Committees
Society of Certified Insurance Counselors curriculum committees

PUBLISHED
ARTICLES :

CIC Ressources Magazine Articles
Rough Notes for Insurance Agents & Brokers Magazine Articles
Numerous Articles for the Nevada Independent Insurance Agents Newsletter under the Column – “Paul’s Corner”
See Appendix E and will forward articles upon request.