

David A. Bano

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Seasoned executive with broad experience across all aspects of the Property Casualty industry

PROFESSIONAL EXPERIENCE

PROPERTY & CASUALTY EXPERT WITNESS & ADVISOR [d/b/a Enterprise Associates LLC] 2020 - 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, highly experienced leader responsible for all of Nationwide's claims operations, including subsidiaries.
- Directed development of corporate claims policy, claims legal interface, business strategy and operating processes.
- Senior business partner to executive leadership of underwriting, product, general counsel, finance and actuarial.
- Provided claims management across all lines of coverage: personal auto & home, commercial, excess & surplus, asbestos and environmental, agribusiness, private client, national flood, pet/veterinary and special investigation anti-fraud teams, including all extra-contractual exposures, policy reformations and bad faith claim situations.
- Managed all major litigation including 9/11, wildfires, flooding, hurricanes, molestation, mold, sinkholes & drywall.
- Developed, with General Counsel support, extra-contractual/bad faith case review and authorization processes.
- Responsible for all audits, claim file reviews, market conduct results and compliance situations.
- Applied 35 years of hands-on experience and a work history that began as an adjuster trainee.

Vice President, Home Office Claims Staff 2004 – 2007

- Corporate management of personal lines and commercial claims divisions comprised of 5000+ employees with an annual operating budget of \$800M.
- Teamed with senior staff and general counsel to create discipline-specific guidelines and performance goals for each claims section. Led expert teams that developed the specific actions/activities required to attain these targets, which drove improvement across loss adjustment expenses, claim costs and the trade combined ratio.
- Identified and recruited top talent for multiple elected-officer claims positions. Introduced succession management, diversity & inclusion teams and claim executive developmental action-planning.
- Led national catastrophe teams, managing all forms of environmental disaster response countrywide.
- Deeply involved with claim file reviews and associate/front-line manager performance.
- Responsible for all claims quality control, auditing & Best Practices. Conducted regular Regional operations reviews, reporting same to Nationwide's CEO, the P&C President and the Board of Directors.

ADDITIONAL RELATED EXPERIENCE

Vice President – Field Claims (2001)

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

Regional Vice President, General Manager – Michigan (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 (1997)

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

State Claims Manager – Pennsylvania (1995)

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

ALLSTATE INSURANCE, Westchester, NY (1994)

Market Claims Manager – New York Operations

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)
- Founding Chair and Director - Pennsylvania Insurance Fraud Authority (IFPA)
- Society of Automotive Engineers (SAE)
- Partners for Automated Vehicle Education (PAVE)
- International Association of Special Investigations Units (IASIU)
- International Association of Chiefs of Police (IACP)
- Coalition Against Insurance Fraud (CAIF)