NAME:

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

BUSINESS ADDRESS: Snoaspen Insurance Group, Inc. 18124 Wedge Parkway Suite # 509 Reno, Nevada 89511 (775) 682-4380 WORK (775) 682-4301 FACSIMILE (775) 742-8829 CELLULAR Paul.burkett@att.net paulwburkett@sbcglobal.net

- 1. Insurance Company Good and Bad Faith Expert Witness
- 2. Agent/Broker Standard of Care Expert Witness
- 3. Insurance Industry Custom and Practices Expert Witness
- 4. Risk Management Consulting and Expert Witness
- 5. Business Contract Insurance Clause Analysis and Application Expert Witness
- 6. Insurance Coverage Analysis and Expert Witness
- 7. Insurance Claims Disputes Analysis and Expert Witness

EXPERIENCE:

TIME:	DESCRIPTION OF JOB RESPONSIBILITIES:
8- 11- 95 To Present	<u>CEO, SNOASPEN INSURANCE GROUP, Inc.</u> Provide Risk Management Consultant Services and Policy/Risk Management Program Audit 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 and provide Agent/Broker Standard of Care Expert Witness Opinions and testimony for defense and plaintiff counsel concerning insurance disputes.
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.

01- 01- 97 То 05- 01- 06	PRINCIPAL AND COO, TUITIONGard®, Ltd. One of four owners and responsible for underwriting functions for the corporation. Liaison with underwriting and claims operation at the insurance companies involved in the program. Management of Risk Purchasing Group and the Program Manual development and maintenance for the TUITIONGard®, Ltd. Insurance product. Business 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.
03- 01- 86 To 11- 01- 92	VICE PRESIDENT FRANK B. HALL & CO., MANAGER OF THE RISK MANAGEMENT SERVICES DEPARTMENT IN COLORADO Direct 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 company. 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. 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.
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 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. Also coordinated regional activities with Home Office Underwriting staff.
12- 01- 82 To 11-01-85	DIVISION COMMERCIAL LINES UNDERWRITING MANAGER, SAFECO INSURANCE COMPANY, DENVER,
	<u>CO.</u> Directed, motivated, hired, fired and trained commercial underwriters in selecting profitable business risks in the four state area. Responsible for
	the profitability of a large book of commercial business.
01- 01- 81 To	COMMERCIAL MARKETING REPRESENTATIVE,
12-01-1982	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.

4- 01- 77 To	LOSS CONTROL MANAGER, SAFECO INSURANCE
01- 01- 81	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 ToUSAF CAPTAIN.Various locations in the U.S. and 03-01-77overseas. 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)

Professional Resume

SEMINARS:	
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
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
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, Kaplan University, Los Angles, CA.

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

LICENSURE: Resident Producer (Agent/Broker) License in Nevada from 2002

Non-Resident Producer License in Colorado

Resident Producer License in Colorado from 1986 to 2002

Surplus Lines License in Colorado from 1993 to 2002

Numerous non-resident licenses in several states.

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 20011)

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

<u>PUBLISHED</u> CIC Counselor Magazine Articles ARTICLES:

Numerous Articles for the Nevada Independent Insurance Agents Newsletter under the Column – "Paul's Corner"

Will forward articles upon request.

RETAINED TO PROVIDE COVERAGE ANLAYSIS OF STANDARIDIZED AND NON-STANDARIZED INSURANCE COVERAGE FORMS

Equipment Breakdown Coverage Analysis

Personal Homeowner Policy Coverage Analysis

Commercial General Liability Construction Defect Coverage Analysis

Commercial General Liability Additional Insured Coverage Analysis

Owner Controlled Insurance Programs (OCIP)

Commercial Crime Coverage Analysis (Fidelity and Embezzlement)

Commercial Business Income Coverage Analysis

Commercial Property Coverage Analysis

Commercial Inland Marine Coverage Analysis

Personal Auto Coverage Analysis

Business Auto Coverage Analysis

Professional Liability Coverage Analysis

Excess Liability Coverage Analysis (Personal and Commercial)

Workers Compensation Coverage Analysis

Trade Credit Insurance Coverage Analysis

Foreign Country Coverage Analysis