

## FN-2134937 MN-2134937 LN-2134937, Esq.

Lexington, Kentucky



**Current Employer-Title** 

Global Risk Solutions, Inc.

**Profession** 

Attorney, Arbitrator, Mediator, Consultant, Expert Witness, Claims Administrator

**Work History** 

Senior Vice President and General Counsel, Global Risk Solutions, Inc., 2010-present; President & Founder, Integrated Risk Management Inc., 2007-2010; Corporate Insurance Director/Senior Legal Counsel/Ashland, Inc., 1988-2007; Partner, Landrum & Shouse, 1980-1988; Claims Adjuster, USF&G Insurance Co., 1973-1978.

**Experience** 

Worked for a Fortune 500 company, with worldwide operations, as senior counsel & Risk Manager for over 18 years. Identified risks and made recommendations as to the economic feasibility of retaining or transferring risk across companywide business sectors. Procured, administered, and maintained insurance and reinsurance policies. Reviewed, drafted and negotiated dozens of insurance policies with most major insurers in the US, Bermuda, London and Europe. Supervised the handling of 3-5K insurance claims annually, authorizing up to \$10 million per claim. Supervised insurance brokers in placing insurance with total premiums exceeding \$25 million. Reviewed major contracts or agreements for indemnification and insurance provisions. Managed 20-person Insurance and Risk Management department, including claims management, loss control, insurance placement, premium and commission payment and premium allocation to business units. The areas of insurance include:

- Business interruption/property loss
- Claims management practices
- Claims service agreements
- Large deductible/self-insured retention programs
- Alternative risk funding mechanisms
- Premium/collateral obligations
- Insurance coverage
- Directors & Officers Insurance
- Property/Casualty Insurance
- Worker Compensation Insurance
- Crop Insurance

Coverage Related experience include:

- Allocation of loss among multiple insurers
- Primary/excess issues
- Trigger issues and number of occurrences
- Exhaustion of policy limits
- Toxic torts and hazardous wastes coverage
- Casualty and environmental coverage
- Underground Storage Tank Funds Insurance Issues

Negotiated more than \$2 billion in surety capacity at below-market cost saving millions of dollars in premiums. Supervised the issuance of surety bonds for one of the largest road paving and construction companies in the United States. Worked with business unit legal counsel and management regarding contract issues and bidding of projects.

Involved in the handling of over 400,000 asbestos claims and negotiated settlements of hundreds of millions of dollars from multiple insurers. Negotiated issues regarding trigger of coverage, limits available, method for exhausting limits, impact of retentions, gaps in coverage and insurer insolvency.

Worked closely with business unit legal counsel and management regarding dozens of environmental cleanup sites. Negotiated settlements with multiple insurers recovering excess of \$100 million. Negotiated issues of "sudden and accidental pollution exclusion," trigger of coverage, exhaustion of limits and retentions.

Litigation attorney for eight years throughout central and eastern Kentucky. Represented clients in both federal and state court in personal injury, property damage, insurance coverage disputes and workers' compensation.

Served as president of two captive insurers with assets exceeding \$200 million. Served on the board of directors of two mutual insurance companies in Bermuda specializing in the energy sector with assets in excess of \$2 billion. Also served as chairman, vice chairman, executive committee member and served on numerous other committees of these mutuals.

Negotiated a multi-million dollar property damage and business interruption claim for a large oil company with its insurers. The issues in the BI claim include the loss timeline, monthly loss amounts and various exclusions. The PD claim issues included replacement cost, improvements and betterments and expediting expenses.

Professional Designations: Certified Risk Manager (CRM) from the National Alliance for Insurance Education and Research. Associate in Risk Management (ARM) from the Insurance Institute of America.

## **Mediator Experience**

Co-mediated: two cases involved personal injury in excess of \$50,000: one insurance coverage dispute in excess of \$1 million.

Mediated: Employment law case (\$10,000), construction contract dispute (\$75,00) and a dispute regarding failure to repay a loan (\$25,000).

Participated as counsel in dozens of mediations with values from \$100,000 to excess of \$5 million. These cases involved all types of personal injury throughout the US. Also participated in insurance coverage mediations.

## **Representative Issues** Handled as a Mediator

Experience with: (a) personal injury claims against restaurant serving tainted food; (b) insurance coverage dispute involving property damage coverage for a coal tipple collapse; (c) employment case by a resident manager against the owner of a large apartment complex for wrongful termination; (d) construction dispute between contractor and owner of large apartment complex for poor workmanship; and a (e) dispute between two individuals over whether money was a loan or gift.

## **Preferences**

Mediator Style & Process The mediation process must always be fair and unbiased with all parties being given equal opportunity to be heard. The mediator should act in a professional and unemotional manner at all times. The mediator is there to assist the parties in reaching a settlement and not to force a settlement on any party. However, the mediator should candidly address with each party the mediator's thoughts on each parties respective position on the issues, including potential strengths and weaknesses. The parties are expected to come to mediation fully prepared and with full authority to settle the matter. All aspects of the mediation are strictly confidential.

**Education** Berea College (BA); University of Kentucky College of Law (JD).

**Professional Licenses** Admitted to the Bar, Kentucky (1980).

Professional Associations American Bar Association (Tort & Insurance Section, Insurance Litigation Committee); Kentucky

Bar Association; Fayette County Bar Association; Risk & Insurance Management Society.

Recent Publications & Speaking Engagements

Instructor, "Alternative Risk Financing Options," The National Alliance for Insurance Education & Research, October 2008, November 2008 and February 2009 in the areas of pooling arrangements, joint and several liability, different forms of captives, fronting arrangements and finite risk

reinsurance. This is part of the Certified Risk Management certification course.

**Mediation Rate** \$300 Per Hour

Languages English

Citizenship United States of America

Locale Lexington, KY

The AAA's Rules provide the AAA with the authority to administer a mediation including, mediator appointment, general oversight and billing. Accordingly, mediations that proceed without AAA administration are not considered AAA mediations, even when the parties select an mediator who is on the AAA's Roster.

The information contained in this resume has been supplied solely by the individual mediator and may, or may not, be a complete recitation of their experience. The AAA assumes no responsibility for the content, completeness, accuracy, or reliability of the information contained in a mediator's resume. If you have any questions about a mediator's experience or background, you are encouraged to contact your case manager.

Mediators on the AAA Roster are not employees or agents of the AAA.