

CURRICULUM VITAE

LOUIS G. FEY JR, CPCU, CIC, AIC

BUSINESS

Insurance consulting, expert testimony, litigation support, licensed insurance producer and licensed adjuster

- Industry practice (underwriting, claims and company operations), standards, means, methods
- Coverage expert
- Multi-line claim issues
- Business Interruption Coverage
- Fair claim practice standards
- Defense strategy with regard to insurance issues
- Contractual provision and CRT analysis as it relates to insurance as well as additional insured concepts
- Mediation, conflict resolution and negotiation

EDUCATION

1981 **B.B.A. Bachelors of Business Administration** – University of Cincinnati

1985 **Certificate in General Insurance** - INS

1994 **Associate in Claims** - AIC

1995 **Chartered Property Casualty Underwriter** - CPCU

2003 **Certified Insurance Counselor** – CIC

EXPERIENCE:

2007 – Present FEY CONSULTING LLC

- Consultation on Risk Management opportunities
- Assist clients on claim, coverage, and insurance disputes
- Act as a liaison and consultant for insureds and insurers
- Contractual Risk Management and CRT assistance
- Technical resource for producers, insureds, and insurance companies
- Expert witness testimony
- Litigation strategy
- Mediation assistance and negotiation

2007 – Present BancorpSouth Insurance Services, Inc., Baton Rouge, LA Vice President of Risk Management

- Consultation on Risk Management opportunities
- Licensed P&C and L&H producer
- Assist clients on claim, coverage, and insurance issues
- Act as a liaison and consultant for clients and carriers
- Contractual Risk Management and CRT assistance
- Technical resource for producers, clients, and carriers
- Agency E&O Risk Management resource

2000 – 2007 St. Paul/Travelers Insurance, Atlanta, GA Director of Major Case – Construction Claims Services

- Handled very large exposure and complex liability cases
- Mentored, directed, and oversaw multiple Construction Claim Regions
- Directed investigation and litigation, negotiated settlements, attended trials and mediated cases; coverage and contract analysis and interpretation

1996 – 2000 Lumber Mutual Ins. Co., Greer, SC Regional Claims and Underwriting Manager, Southern Region

- Trained, organized, and implemented this start-up claims operation
- Oversaw claims for Southern Region
- Oversaw Underwriting Department in the Southern Region

- Managed a staff of over 40 people
- Handled large exposure cases, all lines
- Handled large exposure lawsuits; including mediations, negotiations, and trials
- Negotiated and implemented managed care program
- Implemented a WC telephonic nurse program for in-house managed care
- Developed a triage program to reduce the frequency of surgery on W.C. claims

1981 – 1996

**Ohio Casualty Ins. Co., Hamilton, OH
Senior Claims Supervisor**

- Oversaw litigation and claims in both Home Office and Branch Office settings
- Oversaw Hurricane Andrew cleanup
- Developed and implemented training for adjusters
- Conducted various instructional seminars for adjuster training
- Member of the company's "Swat Team" (Cleanup of distressed offices)

RELATED EXPERIENCE

Louis has given numerous seminars on insurance coverage and related issues, specifically:

- ◆ Commercial General Liability Coverage –CGL Coverage, Conditions, Exclusions and Endorsements
- ◆ Occurrence Law – Various Jurisdictional Interpretations and Their Effect on CGL Coverage
- ◆ Occurrence Law – Manifestation, Multiple or Continuous Triggers
- ◆ Additional Insured Endorsements and Related Issues
- ◆ Certificate of Insurance Issues
- ◆ Contractual Defense and Indemnity Provisions, The Anti-Indemnity Statutes of Various Jurisdictions and How They Interact With The Contractual Related Provisions of The CGL Policy.

- ◆ Contractual Provisions to Look for: What To Include in Contracts and How They Impact One's Liability Exposure and Insurance Coverage
- ◆ Wavier of Subrogation Contractual Provisions and Policy Endorsements
- ◆ Professional Liability Endorsements
- ◆ WC Immunity, The Statutes Regarding Statutory Employer Status; How They are Treated in Various Jurisdictions and their Impact on CGL Coverage
- ◆ Excess/Umbrella Coverage and Related Issues
- ◆ Litigation Management
- ◆ Negotiations and Mediation
- ◆ Claim Operation Policy and Procedures – Fair Claims practice
- ◆ Business Interruption issues and considerations
- ◆ Louisiana Indemnity
- ◆ Effectively Managing The Claims Process

Assisted in authoring the Claims Manual for Ohio Casualty's Claim Department in the mid 1980's.

Assisted in authoring various coverage endorsements for Lumber Mutual Insurance and Travelers Insurance

Current member of Chartis Insurance Companies (formerly AIG) claim advisory counsel as well as Travelers Services Agency Advisory Counsel.

Louis has been acting as an insurance consultant and expert witness since September 2007 and has evenly balanced his litigation support efforts between insurance defense and plaintiff's work. Much of his effort has been as a claim consultant on both litigated and non-litigated matters assisting both clients and insurers with coverage interpretation, issues, defense strategy, negotiation and contract interpretation.

CONTINUING EDUCATION

- Life and Health Institute
- Agency Management Institute
- Commercial Property Institute
- Personal Lines Institute

- Ruble Graduate Seminar 11/6/2004
- Ruble Graduate Seminar 8/16/2006
- Commercial Casualty Institute
- Principles of Risk Management
- Practice of Risk Management
- So you want to be an expert witness?
- Insuring Defective Construction
- Contractual Liability, What's Covered and What's Not?
- Commercial Property Insurance and Risk Management
- Commercial Liability Insurance and Risk Management
- Principles of Risk Management and Insurance
- Issues in Insurance
- Insurance Economics
- Insurance Company Operations
- Insurance Issues and Professional Ethics
- Insurance Accounting and Finance
- Insurance Company Management
- Commercial Underwriting: Principles and Property
- Principles of Suretyship
- Liability Claim Practices
- Property Loss Adjusting
- Principles of Insurance – Liability Claims Adjusting
- Principles of Insurance – Property Loss Adjusting
- Casualty Insurance
- Property Insurance
- Louisiana Life and Health Pre-licensing
- Solutions to Disagreements over Time Element Claims
- Surprise and the Other Three “S” Words That Result in Time Element Disagreements
- Everyday Ethics
- Calculating Business Interruption
- The Law after Katrina: The Good, the Bad and the Ugly
- Practical Application of Ethics
- Wind Umpire Certification 11th Annual Windstorm Insurance Conference 2010
- Nation Flood Insurance Program Adjusters Certification
- Gulf Coast Case Law Update: Louisiana, Texas, Mississippi
- Florida Property Insurance Law Update
- Evaluating Storm Losses

- Disarming the Bad Faith Bomb
- Documenting the Claim
- A Claim Professional's Guide to "Outside the Box" Thinking
 - Time Element Claims
 - Director's Officer's Liability/Cyber Liability
 - Property Insurance for Contractors
 - A Detailed Review of Provisions of the CGL
 - Personal Lines QA
- 2010 Insurance Coverage Update
- Insurance Coverage Issues in the CGL Policy - Emerging Issues for the next Decade
- Environmental Risk Management and Insurance Strategies
- How to Be an Agent Advocate at Claim Time
- The Insurance Industry: Today's Trends, Tomorrow's Opportunities
- Workmanship "Occurrence"
- Position Yourself as an Insurance / Risk Management Expert
- Directors and Officers Liability
- Estate Planning Techniques: Gifts, Trusts and Family Limited Partnerships
- National Health Care Reform
- Navigating Marine Workers Compensation
- Intangible Property Risk Management For Business Enterprises

GENERAL INFORMATION

Louis G. Fey Jr. is a second generation insurance professional living in Baton Rouge Louisiana, the son of an attorney and claims manager.

LITIGATION SUPPORT AND EXPERT TESTIMONY

Southgate v MAPP Construction - Nineteenth Judicial District Court, East Baton Rouge Parish, Louisiana, Case No. 69-110-J-009929-06 docketed as Case Nos. 529,351 and 550,534. Defense consultant on strategy, contractual issues, contractual D&I, additional insured, tender assistance, other insurance, coverage and negotiations.

Loyola University v MAPP Construction Suit No. 04-1314, Div. C; Civil District Court Parish of Orleans. Defense consultant on strategy, contractual issues, contractual D&I, additional insured, tender assistance, other insurance and coverage.

Phillip D. Doss and Michele C. Doss v Daniel Frank Cuevas, Auto Club Family Insurance Company, First Horizon Home Loan Corporation and Federal Flood Certification Corp. 22nd Judicial District Court for the Parish of St. Tammany State of Louisiana 2006-11084 div; "A". Plaintiff's expert – Agency E&O – failure to procure flood coverage.

Fuselier v Diamond B – wrongful death case settled pre-suit. Negotiated settlement for the defense, insured and insurer.

Atlantic Recycling and Tiger Fibres LLC v Aspen Specialty Ins. Co. No. 1:07cv1106, 2008 WL 3849367 (E.D. Va. Aug. 15, 2008). Plaintiff's expert – coverage, underwriting.

The State of Louisiana v Arrighi Simoneaux, LLC (Bogue Chitto State Park). Defense Consultant - flood insurance and related contractual provisions.

Microstrategy Inc. v. Federal Insurance Co. D/B/A Chubb Insurance Company, Circuit Court of Fairfax County, Virginia 2009 – 4292. Plaintiff's expert – coverage dispute – intangible property.

Securtec, Inc. v State of Louisiana, Division of Administration; 536, 651 , 19th JDC , Div. "D". Defense consultant, negotiated settlement.

Petro Log v Evanston – Albert Dominick Capozzi v Atwood Oceanics, Inc. et. al. United District Court for the Western District of Louisiana, Civil Action No. 6:08-cv-00776. Plaintiff's consultant - coverage and contractual issues.

Kenneth Whittington, et. al. v PCS Fertilizer & Christopher Hall, et. al. v PCS Nitrogen Fertilizer, et. al. 23rd Judicial District Court For the Parish of Ascension State of Louisiana NO. 85-261 & NO. 85,322 DIVISION "E" & "A" respectively. Defense consultant on strategy, contractual issues and additional insured coverage.

Davco Restaurants, Inc. v Landmark American Insurance Co. and RSUI Ind. Co. U.S. District Court – Eastern District of Virginia (Alexandria Division) Case#: 1:09 CV 581 JCC/TCB. Plaintiff's expert on application of deductibles

Georgia Casualty & Surety, Co. v Chambers Drum Company, Inc. - Superior Court of Fulton County- State of Georgia No: 2005-CV-104094. Defense expert on Business Interruption coverage

Rigsby V State Farm – Mississippi Southern District Court, 1:2007cv00075. Plaintiff's expert - claim handling standard, customs and practice.

Randall-Williams Investments, LLC, and Affordable Homes of Midtown Atlanta, LLC v RSUI Indemnity Company d/b/a Landmark American Insurance Company

– Superior Court of Fulton County, State of Georgia No: 2009CV175903.
Plaintiff's expert on bad faith claim handling

Richards Clearview, LLC v Sears, Roebuck and Company – 24th Judicial District Court for the Parish of Jefferson, State of Louisiana No: 678702 Div. P Plaintiff's expert on insurance premium allocation dispute.

Michael E. Botnick and Jill Lassen Botnick v. Vigilant Insurance Company, Hartwig Moss Insurance Agency, LTD. and XYZ Insurance Company, Civil District of Orleans Parish, State of Louisiana No. 2006-2585, Division "B"
Plaintiff's expert - Agency E&O case - failure to procure excess flood coverage.

Argonaut Great Central Insurance Company v W. David Hammett and Davenport, Files & Kelly, LLP. The Circuit Court of the First Judicial Circuit of Caddo Parish, Louisiana No: 449,814-B Plaintiff's expert – effects of binders, underwriting procedures, agency procedures, and agency E&O.

Stephen C. Molero v Alpha Insurance, LLC, Def. Insurance Company, The Title Company of New Orleans, LLC, and XYZ Insurance Company Civil District Court for the Parish of Orleans, State of Louisiana No: 2006-10336 Div. "H" – Plaintiff's expert - Agency E&O - failure to procure flood coverage

Church Of God in Christ Jesus Apostolic, Inc., Plaintiff, V. Church Mutual Insurance Company, Defendant. Civil Action No. 24-C-10-6362. In The Circuit Court for The City Of Baltimore, Maryland - Plaintiff's expert – Insurance coverage on building

Motiva Enterprises LLC v MAPP Construction, LLC In the United States District Court Middle District of Louisiana Civil Action No. 3:10-CV-00501 Defense Consultant – construction defect - contractual and insurance issues

David V. Adler, Trustee v. Imperial A.I. Credit Companies, Inc. and A.I. Credit Corporation, Adversary No. 10-1030, United States Bankruptcy Court, Eastern District of Louisiana - Defense expert – Value received from insurance policies verse premium

Jerry Braswell and JOI Enterprises v. National Casualty Company, et. al. State Court of DeKalb County; Civil Action No: 10 A 33423-4. Plaintiff's expert on Bad Faith / Unfair Claims Practices

State National Insurance Company; New York Marine & General Insurance Company; and Federal Insurance Company, plaintiff vs. Settoon Towing, LLC, a Delaware limited liability company; Settoon Towing, LLC, a limited liability company, Settoon Marine, LLC; G & C Marine LLC, defendants, United States District Court, Eastern District Of Louisiana, Civil action No. 07-4230 Section B. MAG5 Defense expert regarding Fair Claim Practices, Bad Faith, Underwriting

practices, Policy Drafting, standards, custom, and practice as to application of policy terms and conditions, separation of insured, late reporting. New Orleans, Louisiana

Champion Acquisition, LLC, a Delaware corporation, dba Champion Recycling Services dba Champion Waste and Recycling, plaintiff vs. New Hampshire Insurance Company, a member of American International Group, Inc. a foreign insurer; Farmer-Orth-Leavitt Insurance Agency, Inc., an Arizona insurance agency; Walter Jazwinski, an Arizona resident; Collette Busser, an Arizona resident; Defendants. In the Superior Court of the State of Arizona in and for the County of Maricopa Case No. CV2010-014159 Defense expert of Fair Claim Practices, Bad Faith, claim handling and proper claim investigation, industry practice and custom with regard to policy interpretation and coverage, Underwriting practices. Phoenix, Arizona

Project Build a Future and Habitat For Humanity; Calcasieu Area, Inc. v Block Builders, LLC; Cypress Realty Partners, LLC; Looney Ricks Kiss/LRK, LLC; Advanced Insulation Systems, LLC; Court Street Engineering Case no. 2010-5335, DIV B of the 14th Judicial District Court Parish of Calcasieu State of Louisiana, Lake Charles, Louisiana. Insurance consultant for the defense, tasked with exploring all coverage issues, contractual exposures, contractual risk transfer opportunities, additional insured issues, defenses, weaknesses, and strengths, with each defendant to bring about resolution of the case. Construction defect claim

Olivia A. Gibson, Individually and as Natural Tutrix of the Minors, Robert Gibson, Cecile Gibson, and Raven Lewis vs. Enterprise Leasing Company of New Orleans, ELCO Administrative Services, Inc., Business Couriers, Inc., D/B/A DHL, Mark David Freneaux, Scottsdale Insurance Company, and Lloyd's of London Insurance Company 19th Judicial District Court Parish of Baton Rouge State of Louisiana No. 560,197 Section 27 Baton Rouge Louisiana – Defense expert on Fair Claim Practices, Claim handling and procedures, Spoliation of Evidence - Deposition and trial testimony