

## **CURRICULUM VITAE**

TOMMY R. MICHAELS, CPCU, AIC, ARe, ARM, SCLA

T. R. MICHAELS CLAIM CONSULTING, LLC  
P. O. Box 5236  
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### **Education**

#### **Bachelor Business Administration - University of Memphis, 1967**

**Chartered Property and Casualty Underwriter (C. P. C. U.)** Designation, 1976 - This designation is industry wide and considered the most prestigious within the insurance industry. The designation is attained through a five year program of study of all areas and types of property and casualty insurance including economics, accounting, and law. The American Institute for Property and Casualty Underwriters administers the studies and awarding of designations which are earned upon successful completion of national comprehensive written examinations at the end of each of ten sections.

**Associate in Claims (A.I.C.)** Designation, 1983 - A designation awarded based on a two year study program specifically for property and casualty insurance claims and administered by the Insurance Institute of America and is associated with The American Institute for Property and Casualty Underwriters. This program also requires successful completion of national comprehensive examinations

**Senior Claim Law Associate (S.C.L.A.)** Designation, 1984 - Administered by the American Education Institute and covers all aspects of claim handling from a case law perspective. The program is a compilation of courses regarding, General Liability, Automobile Liability, Worker's Compensation, Property and Marine.

**Associate in Reinsurance (ARe) Designation**, Designation, 2007 - A designation awarded based on a two year study program specifically for Reinsurance underwriting and claims covering various types of Facultative and Treaty administered by the Insurance Institute of America and is associated with The American Institute for Property and Casualty Underwriters.

**Associate in Risk Management (ARM) Designation**, Designation, 2009 - A designation awarded based on a two year study covering all aspects of Risk Management, including identifying and analyzing risks of a corporation, avoid reduce or manage those risks through risk financing or alternative methods. This is administered by the Insurance Institute of America and is associated with The American Institute for Property and Casualty Underwriters.

### **Additional Courses and Seminars in Insurance**

- Various Hartford Insurance courses in Claims Investigation, Auto Body Appraisal, Building Damage Estimation, and Policy Coverage for General Liability, Auto, Worker's Compensation, and Homeowners
- Arson Investigation Techniques, Pittsburgh, PA, 1990
- Litigation Risk Analysis - Hartford, CT, 1992
- Insurance Environmental Litigation Association (IELA) Seminar - Hartford, CT, 1993
- Law of Environmental Claims – American Educational Institute, October, 1993
- ADR for the Defense - Chicago, IL, 1994
- Annual Midyear Meeting of Environmental Litigation Section of American Bar Association - Steamboat Springs, CO, 1995

- Insurance Symposium - Illinois Association of Defense Trial Counsel - Chicago, IL, 1997
- Asbestos Bankruptcy Litigation – Philadelphia, PA, January 2002
- CPCU Seminar – Directors & Officers Coverage, Worcester, MA, April 2007
- CPCU Seminar – CGL 2007 Changes, Worcester, MA, December 2007
- Reinsurance Claims and Loss Management Seminar, New York, NY, September 2009

### **Insurance Company Experience**

- 1971-75      Hartford Insurance Group, Memphis, TN  
Multi-Line Claims Adjuster covering Tennessee, Arkansas, and Mississippi. Handled Homeowners property losses including building damage estimates and Homeowner's liability; Commercial Fire, Theft; Worker's Compensation; General Liability; Products Liability; Medical Malpractice; Fidelity; Auto Liability Bodily Injury and Property Damage and Auto Physical Damage including preparing auto repair estimates agreed to by body shop;
- 1975-83      Hartford Insurance Group, Memphis, TN  
Claims Supervisor overseeing and directing the investigation and settlement of claims by multi-line Claims Adjusters in Tennessee, Arkansas, and Mississippi. Managed and directed litigation filed against insureds. Hurricane Catastrophe Adjuster.
- 1983-86      Hartford Insurance Group, Oklahoma City, OK  
Assistant Claim Manager oversaw and provided guidance for five Claim Supervisors of Workers Compensation, Personal Lines and General Liability. Trained all new claim staff. Direct handled Fidelity and Surety losses in the State of Oklahoma.
- 1986-1992    Hartford Insurance Group, Pittsburgh, PA  
Claim Manager oversaw Claim Supervisors of Workers Compensation, Personal Lines and General Liability; Assisted Regional Claim Manager in Claim Audits; resolved coverage interpretation issues or referred to Home Office for resolution; National Account coordinator for large accounts. Headed field team that developed integrated methods of technology to reduce or eliminate paper files within the office.
- 1992-2007    Hartford Insurance Group, Hartford, CT  
Directed activities and provided guidance to the Environmental Claim Office that handled all environmental claims in the western half of the United States; resolved coverage interpretation issues; reconstructed insurance policies from records provided by the insureds or located in archives. Supported efforts for recovery of money under Reinsurance contracts covering Environmental and Asbestos claims. Managed Declaratory Judgment actions involving various Hartford Insurance entities and provided deposition and trial testimony in these actions. Analyzed, evaluated and negotiated large and complex Environmental, Asbestos, and Toxic Tort claims totaling more than \$250,000,000. Deponent over 30 times as a fact witness or person most knowledgeable in State and Federal cases throughout the United States.

## **Consulting Experience**

- April 2007 – Present
- Coverage interpretation of Bermuda coverage form for Captive Insurance Company and Excess coverage form in an Environmental claim
  - Policy interpretation for Construction company and analysis of placement of coverage through an Excess and Surplus Lines broker
  - Expert witness in Class Action alleging Bad Faith by Insurance Companies in handling Uninsured and Underinsured Motorists claims
  - Deposition and Trial testimony for Bad Faith Claim handling in Homeowner's claim
  - Policy Interpretation of Uninsured Motorists coverage in a Commercial Trucking policy
  - Expert testimony on lost policy issues with General Liability coverage
  - Insurance broker obligations and Surplus Lines Insurance
  - Umbrella carrier drop down in multiple year exposure
  - Expert witness concerning Bad Faith in environmental coverage dispute
  - Expert witness concerning failure to settle within policy limits, including deposition and trial testimony
  - Expert witness concerning Bad Faith claim handling
  - Expert witness concerning Umbrella and Excess Insurance claim handling
  - Expert witness regarding Surety claim handling
  - Expert witness regarding Occurrence and Aggregate Limits
  - Expert witness testimony on lost policy issues with OL&T coverage

## **Teaching Experience**

- 1980-82 C.P.C.U. Courses Parts 3, 4, 5  
1986-92 Robert Morris College, Pittsburgh, PA. - Associate in Claims - all parts  
1993 University of Connecticut - Associate in Claims - Worker's Compensation  
1992-2007 Internal seminars on Coverage, Decision Tree Analysis, Litigation Management, New Hire Training  
2008 University of Connecticut – Associate in Claims

## **Publications**

- "The General Aggregate Limit and Long Tail Claims – An Historical Perspective on Claims for Increased Limits", April 2009 Quarterly newsletter of Claims Interest Group of Society of CPCU
- "The Dark Side – An Ethical Dilemma", May 2010 Quarterly newsletter of Consulting, Litigation & Expert Witness Interest Group of Society of CPCU
- "Searching for Dollars in Old Policies", May 2010 Quarterly newsletter of Risk Management Interest Group of Society of CPCU
- "An Interview with an Insurance Archaeologist", October 2013 Quarterly Newsletter of Coverage, Litigators, Educators, and Witnesses Interest Group of Society of CPCU
- "The Expert Witness As A Deponent", October 2013 Quarterly Newsletter of Coverage, Litigators, Educators, and Witnesses Interest Group of Society of CPCU
- "Do You Need An Expert? The Selection and Care of Experts in Claim Handling", Insights, A Professional Journal by The Institutes CPCU Society Fall 2016

### **Professional Licenses/Associations (Past and Present)**

- Memphis Chapter of Society of CPCU – President 1981-82
- Memphis Chapter Inter-Company Arbitration Panel of Arbitration Forums Inc., Chairman
- Pittsburgh, Pennsylvania Claim Managers Association
- Insurance Adjuster – Oklahoma
- Casualty Adjuster – All Lines (Connecticut)
- Connecticut Chapter of Society of CPCU – Board of Directors 2000-02
- Member – National Panel of Consumer Arbitrators
- Member – National Committee of CLEW Interest Group of Society of CPCU
- Member – Society of CPCU
- Member – Greater Richmond Chapter Society of CPCU
- Co-Editor – Newsletter of CLEW Interest Group of Society of CPCU
- Member- Publications Task Force, Society of CPCU