

RICHARD E. STEWART

Testimony and Publications

(as of August 2007)

Testimony

<u>SCI v. CCC</u> Testimony regarding liability coverage for misburial	May 2006
<u>Purdue Frederick Company v. Steadfast Insurance Company</u> Testimony regarding liability coverage for OxyContin	April 2006
<u>Griffin Dewatering v. Northern Insurance Company of NY</u> Testimony and deposition regarding coverage for sewage backup	November 2005 October 2004
<u>Soco West v. USF&G</u> Deposition regarding pollution coverage	November 2005
<u>Santa Fe Gold v. United Nuclear</u> Deposition regarding pollution coverage	October 2005
<u>Burlington Northern v. Aetna</u> Deposition regarding hearing loss coverage	September 2005
<u>Bank of New York v. Fremont General</u> Deposition regarding insurance holding companies	May 2005
<u>Fireman's Fund v. Porter Hayden</u> Deposition regarding asbestos coverage	May 2005
<u>California v. Allstate</u> Testimony and depositions regarding pollution coverage (Stringfellow)	April 2005 October 2004 September 2004
<u>Professional Consultants v. Employers Re</u> Deposition regarding malpractice coverage	March 2005
<u>Florida Residential Property and Casualty Joint Underwriting Association v. Florida Insurance Guaranty Association</u> Deposition regarding FIGA assessment of FRPCJUA	January 2004

<u>Ambassador Insurance Company v. Chait</u> Deposition regarding regulatory recognition of insurer failure	January 2004
<u>Allstate v. American Home Products</u> Deposition regarding product liability coverage	November 2003
<u>SmithKline v. Travelers</u> Deposition regarding pollution coverage	September 2003
<u>Twin City Fire v. State Industries</u> Deposition regarding product liability coverage	June 2003
<u>ASARCO v. Allstate</u> Deposition regarding asbestos coverage	May 2003
<u>Southern Hospitality v. Zurich American Insurance</u> Deposition regarding business interruption policy drafting	May 2003
<u>ACandS, Inc. v. Travelers</u> Testimony and deposition regarding operations coverage	April 2003 March 2003
<u>KPMG Consulting v. Zurich</u> Testimony in arbitration regarding consultant's malpractice coverage	February 2003
<u>Perfection Corp. v. Travelers</u> Deposition regarding product liability coverage	December 2002
<u>Minnesota Mining & Manufacturing v. BES</u> Testimony in arbitration regarding product liability coverage	November 2002
<u>Building One v. National Union</u> Deposition regarding fidelity bonds	September 2002
<u>SR International v. World Trade Center</u> Deposition regarding property insurance coverage	September 2002 August 2002
<u>Rhode Island v. Sherwin-Williams</u> Deposition regarding lead paint as a nuisance	July 2002
<u>Arthur Andersen v. Connecticut DOI (First Connecticut Life Ins. Co.)</u> Deposition regarding a small group health company insolvency	May 2002
<u>USAA – North Carolina rate hearing</u> Testimony regarding policyholder dividends	May 2002

<u>SmithKline Beecham v. TIG Insurance</u> Deposition regarding DES coverage	February 2002
<u>Stauffer Chemical v. International Insurance</u> Deposition regarding EIL coverage	January 2002
<u>Unisys v. INA</u> Deposition regarding pollution coverage	May 2001
<u>National Service Industries v. Maryland Casualty</u> Deposition regarding asbestos liability coverage	April 2001
<u>Dow Chemical v. Fireman's Fund</u> Deposition regarding pollution liability coverage	March 2001
<u>Coltec Industries v. Zurich Insurance</u> Deposition regarding language of missing policies	February 2001
<u>Royal Oak School District v. MASB-SEG Pool</u> Deposition regarding coverage for Y2K expense	January 2001
<u>Philips Electronics v. National Union</u> Deposition regarding product liability coverage for defective ballasts	November 2000
<u>Nationwide v. Bland (CT)</u> Deposition regarding insurance distribution systems	November 2000
<u>Health Plan of the Upper Ohio Valley v. Lexington Insurance Company</u> Deposition regarding HMO malpractice insurance	October 2000 August 2000
<u>American Home Products v. Adriatic Insurance</u> Deposition regarding pollution coverage	October 2000
<u>CSX Transportation v. American Home</u> Deposition regarding asbestos liability coverage	May 2000
<u>Goodyear v. Hartford</u> Deposition regarding scope of coverage of CGL policy	April 2000
<u>Armstrong World Industries v. Liberty Mutual</u> Deposition regarding asbestos liability coverage	March 2000

<u>First State Insurance Company v. Minnesota Mining & Manufacturing Company</u>	January 2000
Testimony and deposition regarding product liability coverage	January 1999
	June 1996
	March 1996
<u>Chemical Leaman Tank Lines v. Aetna</u>	October 1999
Deposition regarding pollution coverage	
<u>Texas Benchmark Rate Hearings (Farmers Group)</u>	September 1999
Testimony regarding expenses of management company	
<u>Silver Street Pictures v. Centre Reinsurance Co.</u>	July 1999
Testimony regarding guarantee for film financing	
<u>Cecil County (Firestone) v. Hartford Insurance</u>	May 1999
Deposition regarding pollution coverage	
<u>Michigan Consolidated Gas v. American Empire Surplus Lines Ins. Co.</u>	May 1999
Deposition regarding pollution coverage	
<u>Durkin v. Shields (Imperial Corporation of America)</u>	March 1999
Deposition regarding directors and officers insurance for derivative suit	
<u>International Insurance Co. v. Baxter International</u>	October 1999
Deposition regarding product liability coverage	March 1999
<u>California v. Fremont General</u>	February 1999
Deposition regarding liability of parent company	
<u>Owens Corning v. London Market Insurers</u>	February 1999
Deposition regarding asbestos liability	
<u>Cook County Community College v. National Western Life</u>	February 1999
Deposition regarding liability of parent company	
<u>Air Products and Chemicals, Inc. v. Hartford Insurance</u>	December 1998
Testimony and deposition regarding pollution coverage	September 1997
<u>American Cyanamid Company v. Aetna</u>	October 1998
Deposition regarding pollution coverage	
<u>Housing Opportunities Made Equal v. Nationwide Mutual Insurance Company</u>	September 1998
Deposition regarding target marketing	

<u>Pfizer, Inc. v. Employers Insurance of Wausau</u> Deposition regarding pollution coverage	August 1998
<u>Asbestos Claims Management (ACMC) v. International Insurance Co. and U.S. Fire Insurance Company</u> Deposition regarding asbestos liability coverage	July 1998
<u>Shell Oil Company v. Pacific Indemnity</u> Deposition regarding coverage for plumbing system	July 1998
<u>Aetna v. Dow Chemical</u> Deposition regarding pollution coverage	June 1998
<u>Gross v. National Association of Home Builders (H.O.W.)</u> Deposition regarding home warranty insurer insolvency	June 1998
<u>Trans World Airlines v. Associated Aviation Underwriters</u> Deposition regarding pollution coverage	June 1998
<u>General Electric Co. and Arkwright Mutual Insurance Co.</u> Testimony and deposition regarding business interruption insurance	June 1998 May 1998
<u>Clark v. Ernst & Young</u> Testimony (2 trials) and deposition regarding auditor's liability in a health insurer insolvency	May 1998 May 1994
<u>Armstrong World Industries v. Aetna</u> Testimony and deposition in ADR regarding asbestos liability coverage	May 1998 March 1998
<u>Dell Computer v. Home Insurance</u> Testimony regarding directors and officers liability insurance	May 1998
<u>VA Insurance Bureau re Fidelity Bankers Life Insurance Company (Foster v. Weingarten)</u> Testimony and deposition re insolvency of life insurance company	May 1998 September 1996
<u>Kaiser Aluminum and Chemical Corp. v. Fireman's Fund</u> Deposition regarding asbestos product liability coverage	April 1998
<u>Lincoln Electric v. St. Paul</u> Testimony regarding welding fume product liability coverage	April 1998
<u>Federal Insurance Co. v. Hawaiian Electric Industries</u> Deposition regarding directors and officers liability insurance	March 1998

<u>Hercules v. Aetna Casualty and Surety Company</u> Testimony and deposition regarding pollution coverage	February 1998 March 1997
<u>Minnesota Life & Health Guaranty Assn. v. Dain Bosworth</u> Deposition regarding annuities of failed life insurer	January 1998
<u>Harris Corporation v. Travelers Indemnity Company</u> Deposition regarding pollution coverage	November 1997
<u>ACE/FDIC Insurance Arbitration</u> Testimony regarding directors and officers coverage	November 1997
<u>Green Mountain Power Corp. v. Lloyd's</u> Deposition regarding pollution coverage	October 1997
<u>Bridgestone/Firestone v. First State Insurance Co.</u> Deposition regarding claims incentives and EIL program	October 1997
<u>WMX Technologies v. Admiral</u> Deposition regarding pollution coverage	October 1997 July 1997
<u>United Parcel Service v. Internal Revenue</u> Testimony regarding inland marine insurance	September 1997
<u>Hoechst Celanese Corporation v. National Union</u> Testimony and deposition regarding coverage for plumbing system	August 1997 January 1994
<u>Tucson Airport Authority Insurance Coverage Litigation</u> Deposition regarding pollution coverage	June 1997
<u>Newmont Mining Corporation v. Aetna Casualty & Surety</u> Deposition regarding pollution coverage	June 1997 April 1997
<u>Olin v. Insurance Company of North America</u> Testimony regarding pollution coverage	May 1997
<u>Rohm and Haas Company v. Continental Casualty Company</u> Testimony regarding pollution coverage	February 1997
<u>Burlington Northern Railroad v. Allianz</u> Deposition regarding coverage for hearing loss	December 1996
<u>ASARCO Inc. v. American Home</u> Deposition regarding pollution coverage	December 1996 October 1994

<u>Bristol Myers Squibb v. AIU Insurance Co.</u> Deposition regarding product liability coverage	November 1996
<u>Interstate Power Company v. American Home Assurance Co.</u> Deposition regarding pollution coverage	November 1996
<u>Dairyland Insurance Company v. Pfizer, Inc.</u> Deposition regarding product liability coverage	October 1996
<u>Commercial Union v. Cannelton</u> Deposition regarding pollution coverage	October 1996
<u>Confederation Life Insurance Company (US) in Rehabilitation</u> Deposition regarding rehabilitation plan for life insurance company	October 1996
<u>Exxon v. Lloyd's</u> Testimony regarding pollution coverage	September 1996
<u>Hatco Corporation v. W. R. Grace</u> Testimony and deposition regarding pollution coverage	September 1996 July 1996 November 1991
<u>Missouri Pacific v. Admiral (Union Pacific)</u> Testimony and deposition regarding coverage for hearing loss liability	June 1996 March 1996
<u>Reichhold Chemicals v. Hartford</u> Deposition regarding pollution coverage	April 1996 May 1994
<u>Missouri Electric Works, Inc. v. United States Fidelity and Guaranty Co.</u> Deposition regarding pollution coverage	March 1996
<u>Atlantic Richfield Company v. Aetna Casualty</u> Deposition regarding pollution coverage	March 1996
<u>Hecla Mining Co. v. Continental</u> Deposition regarding pollution coverage	January 1996
<u>FMC Corporation v. Liberty Mutual</u> Deposition regarding financial resources of an insurance company	November 1995
<u>Dow Corning Corporation v. Hartford</u> Testimony and deposition regarding product liability coverage	November 1995 January 1995

<u>Triton Energy Corporation v. Federal Insurance Company</u> Deposition regarding coverage for wrongful discharge	October 1995
<u>Maryland Casualty v. Selby Battersby & Company</u> Deposition regarding financial resources of an insurance company	December 1995
<u>CSX Transportation v. Admiral Insurance</u> Deposition regarding pollution coverage	December 1995
<u>Lone Pine Landfill, FCI and 3M v. Lumbermens Mutual and American Casualty</u> Deposition regarding pollution coverage	August 1995
<u>State Farm Fire & Casualty Insurance Company before California Insurance Commissioner</u> Testimony regarding earthquake insurance rates	August 1995
<u>James Halsell v. Nationwide</u> Deposition regarding insurance distribution systems	August 1995
<u>Florida Department of Insurance v. Merrill Lynch (Guarantee Security Life)</u> Deposition regarding insolvency of life insurance company	July 1995
<u>City of Brook Park v. National Union Fire Insurance Co.</u> Deposition regarding insurer's response to liability crisis of 1984-85	June 1995
<u>Home Insurance v. Uniroyal</u> Deposition regarding umbrella policies	June 1995
<u>Wisconsin Patients Compensation Fund v. St. Mary's Hospital of Milwaukee</u> Deposition regarding risk management and self-insurance	May 1995
<u>North American Philips v. Aetna</u> Testimony and deposition regarding pollution coverage	July 1995 May 1995 December 1994 November 1994
<u>The North West Life Assurance Co. of Canada v. Commissioner of Internal Revenue</u> Testimony regarding U.S. branches of foreign insurance companies	May 1995

<u>Koppers v. Aetna</u> Testimony and deposition regarding pollution coverage	May 1995 April 1995 March 1995
<u>Tecumseh Products Company v. The Travelers Indemnity Company</u> Deposition regarding pollution coverage	April 1995
<u>Acquisition of The Home Insurance Company by Zurich Insurance Company</u> Testimony before New Hampshire and New Jersey Insurance Commissioners on restructuring of The Home	April 1995
<u>Ambassador Group Inc. litigation</u> Deposition regarding casualty company insolvency	February 1995
<u>Owens Corning Fiberglas v. London Market Insurers</u> Testimony in ADR regarding liability insurance payment of defense expenditures	December 1994
<u>Burlington Northern Railroad v. Allianz</u> Deposition regarding pollution coverage	December 1994 November 1994
<u>Celotex and Carey Canada v. AIU Insurance</u> Testimony and deposition regarding insurance competition and underwriting cycles	November 1994 September 1994
<u>Liberty Mutual v. Household International</u> Testimony and deposition regarding risk management program	November 1994 October 1994
<u>Georgia-Pacific v. Aetna</u> Deposition regarding pollution coverage	October 1994
<u>E.I. du Pont v. Admiral</u> Deposition regarding pollution coverage	October 1994
<u>McKesson Corporation v. Continental Casualty Company</u> Testimony and deposition regarding captive insurance companies	August 1994
<u>National American Insurance Company v. CenTra, Inc.</u> Deposition regarding insurance holding companies	July 1994
<u>NAACP v. American Family</u> Deposition regarding property insurance in inner cities	November 1994 July 1994

<u>Vicorp Restaurants v. Federal & CIGNA</u> Deposition regarding directors and officers coverage	August 1994 July 1994
<u>Owens-Corning v. American Centennial</u> Deposition regarding asbestos coverage	June 1994
<u>Clark v. Milam</u> Deposition regarding attorney's liability in life insurer insolvency	May 1994
<u>Bridgestone/Firestone v. AIU Insurance Co.</u> Deposition regarding pollution coverage	June 1994 April 1994
<u>Carter-Wallace v. Admiral Insurance Co.</u> Testimony regarding pollution coverage	April 1994
<u>Roll International v. National Union</u> Deposition regarding all-risk property coverage for citrus freeze	April 1994
<u>Upjohn v. Aetna</u> Deposition regarding pollution coverage	April 1994
<u>Lindsay Manufacturing v. Hartford</u> Deposition regarding pollution coverage	April 1994
<u>Carrier Corporation v. Home Insurance Co.</u> Deposition regarding pollution coverage	June 1994 April 1994
<u>Hartford v. Syntex</u> Testimony and deposition regarding pollution coverage	May 1994 March 1994
<u>Dominion Property v. Reliance Insurance</u> Deposition regarding financial resources of pooled insurance group	February 1994
<u>Arbitration between Crum & Forster Insurance Companies and Kemper Reinsurance</u> Testimony regarding bank D&O insurance	February 1994
<u>Intersil, Inc. v. American Excess Insurance Co.</u> Deposition regarding pollution coverage	February 1994
<u>One Meridian Plaza Fire</u> Deposition regarding damage to reinsurer whose records were destroyed	February 1994
<u>AT&T v. Aetna</u> Deposition regarding pollution coverage	January 1994

<u>National Association of Independent Insurers v. Texas Department of Insurance</u> Testimony regarding regulation of underwriting criteria	January 1994
<u>Christian Mutual Life v. Kemper Securities</u> Testimony regarding life insurance investment strategies	November 1993
<u>Monsanto v. Aetna</u> Deposition regarding pollution coverage	December 1993 November 1993
<u>NAIC Hearing on Risk Based Capital</u> Testimony on solvency regulation	November 1993
<u>State Farm Fire and Casualty</u> Testimony before Texas Board of Insurance regarding homeowners rate discount	November 1993
<u>Desert Wind Partners II v. Johnson & Higgins</u> Testimony and deposition regarding insurance placement	November 1993 October 1993 June 1993
<u>State Farm Fire and Casualty v. Texas Department of Insurance</u> Testimony regarding regulation on discrimination	October 1993
<u>Matter of Prudential and Metropolitan Life</u> Testimony in California Department of Insurance proceeding on life insurance commission rebates	October 1993
<u>Martin Marietta v. Aetna</u> Deposition regarding pollution coverage	August 1993
<u>Johnson & Higgins v. Wickes</u> Testimony and deposition regarding workers compensation rating	August 1993 July 1993
<u>Northrop v. American Motorists</u> Testimony and deposition regarding pollution coverage	July 1993 June 1993
<u>Globe Indemnity v. United States</u> Deposition regarding branches and subsidiaries of alien insurers	July 1993 March 1993
<u>Mapco Alaska v. Central National</u> Testimony and deposition regarding pollution coverage	June 1993 October 1992

<u>Travelers v. Basch & Schmidt</u> Deposition regarding group health insurance	May 1993
<u>Interco v. Federal</u> Deposition regarding directors and officers liability insurance	May 1993
<u>Cascade Pole v. Reliance</u> Deposition regarding pollution coverage	May 1993
<u>Texas Farm Bureau v. United States</u> Testimony and deposition regarding sponsorship of insurance companies	April 1993 January 1993
<u>Rector v. Carrington, Coleman</u> Deposition regarding lawyers malpractice	April 1993
<u>Union Oil v. Allianz</u> Deposition regarding pollution coverage	March 1993
<u>Chemical Leaman Tank Lines v. Aetna</u> Testimony regarding pollution coverage	March 1993
<u>Armco Inc. v. Travelers Indemnity</u> Deposition regarding pollution coverage	February 1993
<u>First Capital Creditors Committee v. Shearson</u> Deposition regarding failed life insurance company	February 1993
<u>Watt Industries, Inc. v. National Union</u> Deposition regarding pollution coverage	January 1993
<u>Purex v. Procter</u> Testimony and deposition regarding pollution coverage	December 1992 March 1992
<u>T & N plc, v. Fred S. James</u> Deposition regarding coverage aspects of broker malpractice	September 1992
<u>IMCERA Group v. Affiliated FM Ins.</u> Deposition regarding pollution coverage	September 1992
<u>CenTra - National American Insurance</u> Testimony before Nebraska Insurance Department on holding companies	September 1992
<u>Remington v. Liberty Mutual</u> Deposition regarding pollution coverage	July 1992 May 1992

<u>South Macomb Disposal Authority v. Michigan Municipal Risk Management</u> Deposition regarding pollution coverage	May 1992
<u>State Farm Mutual</u> Testimony before Nevada Insurance Department regarding auto insurance rates	April 1992
<u>Nationwide Mutual</u> Testimony before Massachusetts Insurance Department regarding auto insurance rates	March 1992
<u>Playtex v. Columbia Casualty</u> Testimony and deposition regarding "drop-down" of excess and umbrella policies	January 1992
<u>Madison Capital v. Dominion of Canada</u> Deposition regarding profit and loss reserve forecasts	January 1992
<u>Blue Cross and Blue Shield of Kentucky</u> Deposition regarding Kentucky Life and Health Insurance Guaranty Association	November 1991
<u>Stamp v. Brown, (Grant Thornton)</u> Deposition regarding audit of insurance company which went insolvent	August 1991
<u>Rate Regulation</u> Testimony before the California Insurance Commissioner regarding proposed regulations	August 1991 June 1991 March 1991 February 1991
<u>Travelers v. Buffalo Re</u> Testimony regarding coverage determination and notice to reinsurers	June 1991
<u>Insurance Company of North America v. Hughes Aircraft Company</u> Deposition regarding pollution coverage	June 1991 April 1991 March 1991
<u>State Farm Mutual and Kentucky Department of Insurance</u> Deposition re homeowners insurance in the Kentucky FAIR Plan	May 1991
<u>International Technology Corporation v. R. W. Sturge</u> Deposition re broker placement of property insurance coverage	April 1991

<u>National Union Fire Insurance Co. v. BKK Corporation</u> Deposition regarding pollution coverage	April 1991
<u>Aerojet-General Corporation and Cordova Chemical Co. v. Argonaut Insurance Co.</u> Deposition regarding policy form standardization	March 1991
<u>Flintkote v. American Mutual</u> Testimony and deposition regarding asbestos building materials coverage	March 1991 November 1990
<u>Stoppeworth v. Refuse Hideaway, Inc.</u> Testimony regarding trigger under an occurrence policy	February 1991
<u>Lloyd's v. The Tucson Airport Authority</u> Deposition regarding loss reserves	January 1991
<u>Allstate Insurance Company</u> Testimony on fire protection classes	January 1991
<u>State Farm Homeowners Rate Filing</u> Testimony on fire protection classes before the Michigan Insurance Bureau	December 1990
<u>Citizens Insurance Company Group Marketing</u> Testimony before the Michigan Insurance Bureau regarding marketing of personal insurance through groups	December 1990
<u>Industrial Indemnity Company v. FGC Services, Inc.</u> Deposition regarding insurer financial guarantees	November 1990
<u>Western Pneumatic Tube Company v. The Travelers Indemnity Co.</u> Deposition regarding pollution coverage	November 1990
<u>Gee v. Seidman & Seidman</u> Testimony and deposition regarding accountants professional liability	November 1990 August 1990
<u>Erie Insurance Group Automobile Rate Filing</u> Testimony before the Pennsylvania Insurance Department regarding automobile insurance rate rollbacks	August 1990
<u>Celotex Corp. v. Lloyd's</u> Testimony in ADR regarding umbrella insurance coverage	August 1990
<u>Riedman Corporation v. W.R. Berkley Corp.</u> Deposition regarding insurance holding company laws	May 1990

<u>Hartford v. El Paso Natural Gas</u> Deposition regarding insurance coverage	March 1990
<u>Keene Corp. v. Columbia Casualty Co.</u> Deposition regarding insurance coverage	January 1990
<u>Automobile Rating Methodology</u> Testimony before the California Department of Insurance in Proposition 103 generic hearings	January 1990 December 1989 June 1989
<u>General Electric Company v. Electric Mutual</u> Testimony in arbitration regarding insurance coverage	December 1989
<u>Charles W. Kempe, Jr., as Liquidator of Dover Insurance Company v. Seidman & Seidman</u> Deposition regarding accountants professional liability	December 1989
<u>Rental Tools & Equipment Co. v. Marsh & McLennan, Inc.</u> Deposition regarding broker liability	November 1989
<u>Boeing v. Aetna</u> Deposition regarding pollution coverage	October 1989
<u>United States Fidelity and Guaranty v. The Colorado National Bank (Broderick)</u> Testimony and deposition regarding pollution coverage	October 1989 September 1989
<u>Enserch Corporation and Ebasco Services, Inc. v. Shand Morahan & Co., Inc.</u> Deposition regarding architects and engineers professional malpractice coverage	October 1989 September 1989 August 1989
<u>Bernard Litman v. Massachusetts Mutual Insurance Company</u> Testimony and deposition regarding the financial condition of Massachusetts Mutual Insurance Company	October 1989 August 1989
<u>Amerco, Inc. v. Commissioner of Internal Revenue</u> Testimony regarding captive insurance companies	September 1989
<u>Richard N. Bernhardt, M.D. v. PHICO Insurance Company</u> Testimony regarding decision not to renew medical malpractice insurance	June 1989
<u>Owens-Corning Fiberglas Corporation, and First State Insurance Company v. The North River Insurance Company</u> Testimony and depositions regarding policy forms and insurance coverage	June 1989 May 1989

<u>Robert Gershman, v. Meemic Agency, Inc.</u> Deposition relating to the interlock of an agency and a mutual insurance company	May 1989
<u>Darden v. Nationwide</u> Testimony regarding agent retirement and pension plan benefits	April 1989
<u>John H. Torphy v. Touche Ross & Co.</u> Deposition regarding audit of a life insurance company	December 1988 November 1988 April 1987
<u>California Coordinated Asbestos Insurance Coverage Cases</u> Testimony and deposition regarding comprehensive general liability insurance policies	November 1988 April 1988 February 1988 October 1986 January 1986
<u>U.S. Gypsum Co. v. Admiral Insurance Co.</u> Deposition regarding asbestos insurance coverage	October 1988 April 1988
<u>State Farm Fire and Casualty Company and State Farm General Insurance Company Homeowners 36 Discount</u> Testimony in hearing before New York Insurance Department on Homeowners renewal discount	September 1988
<u>Shell Oil Company v. Accident and Casualty Insurance Company of Winterthur</u> Testimony and deposition regarding pollution coverage and comprehensive general liability insurance policies	August 1988 March 1988 August 1987
<u>Farmers Insurance Company of Oregon v. B.A.T. Industries, p.l.c.</u> Testimony in holding company law hearing before Oregon Department of Insurance	May 1988
<u>Testimony on insurance rate regulation</u> before the Assembly of the California Legislature	April 1988
<u>The Harper Group v. Commissioner of Internal Revenue</u> Testimony regarding captive insurance companies	March 1988
<u>Harbor Insurance Company v. Southern California Savings and Loan Corporation</u> Deposition regarding directors and officers liability insurance	July 1987

<u>Consumers Union of U.S., Inc. v. Bruce Bunner</u> Deposition regarding life insurance anti-rebate laws	May 1987
<u>Maryland Savings-Share Insurance Corporation v. Commissioner of Internal Revenue</u> (U.S. Tax Court) Testimony regarding nature of incurred but not reported losses	December 1984
<u>Gulf Oil Corp. v. Commissioner of Internal Revenue</u> (U.S. Tax Court, Dallas, TX) Testimony regarding captive insurance companies	August 1984
<u>News Corp. v. Gunter</u> (N.D. FL) Testimony regarding insurance holding companies	July 1984
<u>Humana, Inc. v. Commissioner</u> (U.S. Tax Court, Louisville, KY) Testimony regarding captive insurance companies	June 1984
<u>U.S. Securities and Exchange Commission in the matter of the Baldwin-United Corporation</u> Deposition regarding valuation of insurance company securities	April 1984
<u>Life Investors Insurance Co. v. AGO</u> Testimony before the Iowa Insurance Department regarding insurance holding companies	October 1981
<u>General Insurance Co. v. Allstate</u> (S.D. FL) Testimony regarding automobile insurance assigned risk plans	September 1981
<u>In Re Louisiana and Southern Insurance Company</u> Deposition regarding insurance holding companies	July 1977

**Speeches, Publications and Legislative Testimony
(author or co-author)**

<u>Matter or Title</u>	<u>Nature & Date</u>	<u>Citation</u>
The Attorney General, the S.E.C. and the Commissioners of Insurance	Article 2007	<u>Journal of Insurance Regulation</u> , Vol. 25, No. 3
Arbitration and Insurance Without the Common Law	Article 2004	<u>ARIAS-U.S. Quarterly</u> , Third Quarter 2004
Managing Insurer Insolvency 2003	Booklet 2003	Published by The Council of Insurance Agents & Brokers
The Loss of the Certainty Effect	Article 2002	<u>Risk Management & Insurance Review</u> , Volume 4, Number 2
A Proposal to Modernize Insurance Agent Licensing	Booklet 1998	Prepared for the USAA Group
Information Technology and Insurance Agent Licensing	Book, 1998	Prepared for the USAA Group
Niche Insurance Companies	Book, 1997	Prepared for the USAA Group
Suppose the Clinton Administration Looks at Insurance Regulation	Speech to NAIC, December 1992	<u>National Underwriter</u>
A Brief History of Underwriting Cycles	Book, 1991	Prepared for the National Association of Insurance Commissioners
Needed Now: A National Guaranty Fund	Article, 1991	<u>Insurance Review</u>
Insurance Insolvency Guarantees	Book, 1990	Published by The Northbrook Conference
Seeing Ourselves as Others See Us	Article, 1990	<u>Best's Review</u>
Managing Insurer Insolvency	Booklet, 1988	Published by National Association of Insurance Brokers

<u>Matter or Title</u>	<u>Nature & Date</u>	<u>Citation</u>
Remembering a Stable Future	Booklet, 1987	Published by Insurance Services Office
After the Price War	Speech to American Insurance Association	Various insurance trade publications
The Eighth Cycle	Article, 1985	<u>Commentary</u> (Marsh & McLennan)
Policyholders' Rights in Demutualization	Article, 1985	<u>Best's Review</u>
The Meaning of the Troubles at Lloyd's	Article, 1984	<u>Best's Review</u>
A Captive Insurer Looks at the American Market	Speech to Captive Insurance Company conference, 1982	Various insurance trade publications
Insurance Regulation and the Unlicensed Market in the United States	Article, 1982	Various foreign insurance trade publications
The Once and Future Bond	Speech to Surety Association, 1981	Various insurance trade publications
Insurance and Insurance Regulation	Collected speeches, 1980	Published by Chubb
The Insurance of Medical Losses (co-author)	Duke Law Journal article and book chapter, 1976	<u>Medical Malpractice</u> , p. 107 (Ballinger)
Watergate: Implications for Responsible Government (co-author)	Report to US Senate Select Committee on Presidential Campaign Activities (Ervin Baker Committee), 1974	Published by Basic Books
Insurance Regulation: Current Issues and Problems	Article, 1972	<u>The Annals of the American Academy of Political and Social Science</u>
Reason and Regulation	Speeches, 1972	Published by CNA Corp.

<u>Matter or Title</u>	<u>Nature & Date</u>	<u>Citation</u>
Automobile Insurance...For Whose Benefit? (co-author)	NY Insurance Department Report, Feb. 12, 1970	111 th Annual Report of the Superintendent of Insurance of NY, p. 143
Statement on title insurance	NY Joint Legislative Committee on Insurance, Aug. 21, 1969	111 th Annual Report of the Superintendent of Insurance of NY, p. 417
Statement on insurance holding companies	NY Joint Legislative Committee on Insurance, Mar. 17, 1969	110 th Annual Report of the Superintendent of Insurance of NY, p. 345
Statement on insurance rate regulation, etc.	NY Joint Legislative Committee on Insurance, Feb. 20, 1969	110 th Annual Report of the Superintendent of Insurance of NY, p. 317
The Public Interest Now in Property & Liability Insurance Regulation (co-author)	NY Insurance Department Report, Jan. 7, 1969	110 th Annual Report of the Superintendent of Insurance of NY, p. 135
Understanding the Urban Insurance Crises – An Historical Perspective	Article Winter, 1968	<u>NY Law Forum</u>
Statement on fire insurance in central cities	NY Senate, Mar. 20, 1968	109 th Annual Report of the Superintendent of Insurance of NY, p. 274
Fire Insurance in Congested Areas (co-author)	NY Insurance Department Report, Dec. 29, 1967	109 th Annual Report of the Superintendent of Insurance of NY, p. 234
Fire Insurance in Congested Areas (co-author)	NY Insurance Department Report, Mar. 7, 1967	109 th Annual Report of the Superintendent of Insurance of NY, p. 205

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