

**Roy Pollock, LLC
Roy Pollock Insurance Services
Expert Witness and Litigation Support
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Curriculum Vitae

Mr. Pollock has over 40 years experience in the insurance industry. He has experience as an underwriter, agent, broker, District Manager, Third Party Administrator and as an owner/senior executive of large multi-office insurance brokerages. He has owned, operated and managed major insurance brokerages with 15 offices throughout California. He has held two District Manager Positions for major national insurers and has managed two Managing General Agencies.

For the past 20 years Mr. Pollock has served as a multi-faceted consultant for the insurance industry and extensively as an expert witness on a wide range of insurance matters. He is also certified to teach a wide range of classes for the California Department of Insurance licensing and CE credits. Mr. Pollock is a frequent speaker on insurance matters for insurers, agent/broker groups and other public and insurance industry organizations.

Mr. Pollock's consulting and expert witness practice encompasses Fortune 500 companies, insurance carriers, attorneys and litigants across the country. He has testified in both State and Federal Courts in 24 different states and has given over 450 depositions. His representation is about equal between plaintiffs and claimants.

Mr. Pollock specializes in agent/broker duties and standards. He has provided expert testimony over a full spectrum of insurance matters and on a variety of topics including:

**Agent Errors & Omissions
Bad Faith
Agency Persistency
Agency Operations
Standards of the Industry
Claims Management
Commercial Lines
Agency Loss Ratio
Underwriting Standards
Agent – Broker Duties
Risk Prevention
Duties of an Underwriter
Policy Rescission**

**Reinsurance
Underwriting
Binding Coverage
Personal Lines Insurance
Subrogation
Loss Portfolio Transfer
Surplus Insurance
Life Insurance Issues
Employee vs. Independent Contractor
Risk Analysis
Standard of Care
Ethics
Post Claim Underwriting**

Homeowners Policies
Agency Contract Interpretation
Employers Practice Liability
Insurable Interest
Policy Conditions & Exclusions
Managing General Agents
Commercial Trucking Risks
Reasonable Claim Standards

Exclusions & Limitations
Fiduciary Duties
Agent/Broker Standard of Care
Interrelated Claims
Construction Defects
Ethics
Disability Claims & Coverage
Fiduciary Duties

States Testified in:

Arizona
California
Colorado
Kansas
Illinois
Hawaii
Iowa
Massachusetts
Michigan
Missouri
Montana
North Carolina
Nevada
New Jersey
Oklahoma
Ohio
Oregon
New York
Nebraska
North Carolina
South Carolina
Texas
Utah
Washington

Mr. Pollock is Certified by the California Department of Insurance to Teach:

**Understanding an Insurance Policy
Legal Issues in Insurance
Anti-Money Laundering
Ethics – Good Faith and Fair Dealing
Ethics – And The Sale
Agent – Broker Duties and Standards
Comprehensive General Liability
Understanding Life Annuities
Insurance Underwriting
Insurance Company Duties
Money Laundering and Identity Theft
Fair Claims Guidelines and Regulations
Avoiding Bad Faith
Agent/Broker Status -Independent or employee
Policy Conditions and Exclusions
Personal Auto Insurance
Homeowners Insurance
Homeowners Evaluation
Commercial Insurance
Elder Abuse Laws
California Suitability & Annuities
Life Settlements
BOP – Business Owners Policy
Life and Disability Coverage and Underwriting
Commercial Auto Insurance
Risky Business – An Employer’s Perspective
Commercial Fire Coverage
Workers Compensation Standards and Problems
Claims Investigation Procedures
Avoiding Errors & Omissions Problems**