

JEFFREY G. MCKINLEY, CPCU

QUALIFICATIONS

A copy of my Curriculum Vitae is attached hereto as Exhibit A.

I am president and founder of Risk Management Strategies LLC (“RMS”), headquartered in Sonoma, California. RMS is an independent insurance and risk management consulting firm established in 2000. RMS provides consulting services to medium and large institutions, companies, and insurance brokers. RMS has also provided litigation support and expert witness services in the area of insurance to over a hundred clients, policyholders, insurers, and brokers in numerous federal and state court actions in the United States.

I have over 40 years of experience as an insurance underwriter, retail insurance broker, wholesale insurance broker, insurance program manager, and insurance and risk management consultant. My areas of expertise include property insurance and liability insurance coverage among others. I earned my Chartered Property Casualty Underwriter (CPCU) designation in 1978 and am a current member of the CPCU Society. I have been a licensed insurance broker in the State of California since 1977 and maintain that license through continuing professional education.

In my work as an underwriter, broker, and insurance consultant, I have developed expertise in the areas of risk assessment, designing insurance programs for clients (including all aspects of property insurance and liability insurance programs), establishing insurance specifications and underwriting information, negotiating with

insurance companies, binding coverage, reviewing and analyzing insurance policies, advising insureds on such coverage, assisting insureds with claims against insurers, and the customs and practices followed by various participants in the industry. I have represented hundreds of clients in procuring insurance and placed insurance for dozens of properties with values in excess of \$1 billion and for companies with sales in excess of \$1 billion. For example, I provided insurance advice to Dillingham Corporation and Dillingham Construction, Inc. and The University of California with respect to its property insurance and liability insurance program covering over \$30 billion of property and other assets and negotiated with the University's property and liability insurers.

Prior to founding Risk Management Strategies, I was the Chairman of DPW Insurance Services, a wholesale insurance broker. DPW specialized in the creation, management, and marketing of Risk Purchasing Group programs, which are types of pooled insurance programs, and I was involved in all of these activities while serving as Chairman of DPW. The property and liability insurance programs developed by DPW were targeted at large commercial and habitational property owners and management companies.

For 20 years, from the late 1970s to the late 1990s, I was a retail insurance broker for Frank B. Hall, Emmett & Chandler, Jardine Insurance Brokers, Alexander & Alexander, and Aon. I acted as the broker for a variety of businesses, including holding companies, real estate developers and managers, contractors, manufacturers, and educational institutions. A partial list of those clients includes Intel Corporation, the University of California, Dalgety, Inc., Dillingham Corporation, Jardine Matheson, American Restaurant Group, C&H Sugar Company, Moana Corporation, and Theo H.

Davies & Co. of Hawaii. I have handled placements for insureds with headquarters around the country and with worldwide operations. I have placed insurance with insurers around the world.

During the 1980s and 1990s, in addition to acting as the senior broker on several major accounts, I was the office President, Managing Director and Regional Director for three different major insurance brokers: Emmett & Chandler, Jardine Insurance Brokers, and Alexander & Alexander. I managed over 500 people and ten different offices, served on the Board of Jardine Insurance Brokers, Inc., and was that company's nationwide Director of Quality Control. I also was the Director of Jardine Risk Management, the company's large account practice. In that capacity I led the company's team of risk management account specialists.

As senior broker for several major Fortune 1000-size accounts, including the University of California, Dalgety, Inc., Dillingham Corporation, American Restaurant Group, and Moana Corporation, I assisted with the reporting of claims to insurance carriers. I also acted as their principal advocate when they had major property and liability claims. These included losses from hurricanes, riots, fires, earthquakes, and major lawsuits.

During my career as a broker and consultant, I have reviewed hundreds of property and liability insurance policies, including standard industry forms and those drafted by insurance companies and insurance brokers. I also created dozens of manuscript property and liability insurance policy forms that were utilized to insure major corporations and institutions.

After beginning my insurance career with Chubb & Son in 1973, I became Chubb's Senior Underwriter and Manager for the International Property and Liability / Ocean and Inland Marine Insurance Departments in its San Francisco office in 1975. My department underwrote all types of risks including high-rise buildings, factories, warehouses, construction projects, contractors' equipment, ships, barges, cargos, bridges, tunnels, and dams.

I have been designated as an insurance expert by both plaintiff and defense counsel numerous times on insurance broker and agent standard of care issues. Since 2000, I have testified as an insurance expert in over 50 depositions and over ten trials in both state and federal courts in the United States. I have given expert testimony regarding insurance industry customs and practice, property insurance and liability insurance programs, how they are placed, the types of insurance coverages provided, property insurance forms, liability insurance policy forms, insurance broker standards of care, and related topics.

EXHIBIT A

Jeffrey G. McKinley, CPCU

Jeff McKinley is a nationally recognized expert in the insurance and risk management fields. His proficiency is the result of more than 40 years of experience as an underwriter, retail broker, program manager, consultant and expert witness. His expertise includes insurance broker operations and insurance industry standard of care, insurance marketing in the United States, London, Europe and Bermuda, alternative risk financing techniques, program structure, and coverage analysis.

**Professional
experience**

Since 2000

Risk Management Strategies

Sonoma, CA

Principal. Risk management and insurance consulting.
Expert witness testimony.

1997 – 2000

DPW Insurance Services

Ross, CA

Principal. Created and managed Risk Purchasing Group programs that were marketed through insurance brokers.

1997

Aon (Acquired Alexander and Alexander)

San Francisco, CA

Managing Director, San Francisco Office. Head of the former Alexander and Alexander office. Senior executive in charge of several major accounts.

1996 – 1997

Alexander & Alexander (Acquired Jardine Insurance Brokers)

San Francisco, CA

Managing Director, San Francisco Office. Head of San Francisco office. Senior executive in charge of several major accounts.

1986 – 1996 Jardine Insurance Brokers (Acquired Emmett & Chandler)

San Francisco, CA.

Executive Vice President and Board Member of Jardine Insurance Brokers, Head of Western Region, National Director of Jardine Risk Management and President of the San Francisco Office. Developed, implemented and responsible for Jardines' entire Quality Control program including creation of procedures manual and auditing offices for compliance. Senior executive in charge of several major accounts.

1981 – 1986 Emmett & Chandler

San Francisco, CA.

President of the San Francisco Office. Senior executive in charge of several major accounts in the San Francisco office.

1977 – 1981 Frank B. Hall & Co.

San Francisco, CA

Vice President. Manager of Ocean Marine Department. Senior executive in charge of several major accounts in the San Francisco office.

1973 – 1977 Chubb & Son

San Francisco, CA

Manager, Ocean Marine, Inland Marine and International Department, underwriting.

Education	1966 - 1970	Cornell University Ithaca, NY Bachelor of Arts , Cum Laude
Coverage areas of expertise		Property Builders Risk Inland Marine Ocean Marine Auto Liability General Liability Umbrella Liability Excess Liability Employment Practices Liability Directors & Officers Liability Professional Liability Workers Compensation
Industry areas of expertise		Agricultural Co-operatives Construction Hospitals Hotels Legal Profession Manufacturers Public Entities Property Developers and Managers Real Estate Owners Restaurants Schools Universities
Other areas of expertise		Alternative risk financing Captives Expert witness testimony Insurance agency management International programs Multiyear programs Professional Liability Self-insurance feasibility Insurance broker and agent Quality Control programs
License		California Brokers License No. 0A13847

**Professional
designations**

Chartered Property Casualty Underwriter
(since 1978)

American Institute for CPCU and Insurance Institute of
America

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