

Brian E. Gagan, CPCU

QUALIFICATIONS

Over forty-five years of experience in insurance underwriting, marketing, brokerage and consulting for corporations and governmental entities. Corporate clients include real estate development, food processing, plastics, construction, financial services, logging and lumbering, pharmaceutical, and utility industries. Government clients include: states, counties, municipalities, and transit districts. Serve as an expert witness on property and casualty insurance matters, including broker services.

EXPERTISE

Property insurance. Building, stock, furniture and fixtures, tenant improvements, accounts receivable, valuable papers, business interruption, contingent business interruption, extra expense, rental income; all risk (including earthquake and flood perils); boiler and machinery; inland marine coverages (including builders risk).

Liability insurance. Automobile, contractual, general, liquor, products, umbrella and excess liability; environmental impairment.

Professional Liability insurance. Errors and Omissions (E&O): architects and engineers, insurance brokers, attorneys, real estate brokers; medical malpractice; employment practices liability; directors and officers liability.

Workers' Compensation insurance. Workers' Compensation, including maritime and USL&H coverage, and employer's liability.

Miscellaneous insurance. Crime (employee dishonesty, forgery, burglary and robbery, and kidnap and ransom), nuclear energy, political risk, pollution and pollution business interruption.

EXPERT WITNESS EXPERIENCE

Consultation and expert witness services in over 150 cases in both state and federal courts. Provide reports, opinions, deposition and trial testimony for plaintiff and defense attorneys in insurance litigation, including broker/agent standard of care, coverage interpretation (property and casualty coverages), asbestos and environmental issues, construction defect, disputed premiums (dividends and retrospective rating adjustments), duty to defend, lost policies, and rescission due to misrepresentation.

CONSULTING AND BROKERAGE EXPERIENCE

Librx Senior Consultant 1996 - present

Consulting services include analysis and advice on insurance problems related to program design, broker selection and policy interpretation; litigation consulting.

Alexander & Alexander Senior Vice President, Account Executive 1982 - 1996

Responsible for all phases of client services and property and casualty insurance on selected accounts. Duties included risk assessment and analysis, program design, marketing accounts to underwriters and negotiation of coverages and rates, claims monitoring, risk management information systems, and loss control engineering. Used alternative risk financing and finite insurance products as appropriate.

Clifton & Company Vice President, Marketing Manager 1969 - 1982

Managed marketing department responsible for negotiating insurance coverages for clients, analyzing insurance coverages, and maintaining insurance carrier relationships.

UNDERWRITING EXPERIENCE

Insurance Company of North America Underwriting Superintendent 1954 - 1961

Managed casualty underwriting departments for general liability, automobile, workers' compensation and umbrella liability. Responsibilities included premium production and underwriting profitability.

PROFESSIONAL AFFILIATIONS

Society of CPCU, Consulting, Legal and Expert Witness Section

Society of Insurance Brokers (SIB)—past President

Member of National Association of Insurance Brokers (NAIB)

Forensic Expert Witness Association (FEWA)

EDUCATION

B.S. in Commerce, Santa Clara University, California

Chartered Property & Casualty Underwriter (CPCU) - Designation from the American Institute for Property & Liability Underwriters

LICENSE

California Department of Insurance, Fire and Casualty Broker-Agent, License #0388852

Contact Information

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