

ROBERT N. HUGHES, CPCU, ARM

Home Address: 7732 Briaridge Road
Dallas, TX 75248

Office Address: Robert Hughes Associates, Inc.
508 Twilight Trail, Suite 200
Richardson, TX 75080



EXPERIENCE

ROBERT HUGHES ASSOCIATES, INC. (1979 to date)

Mr. Hughes founded RHA in 1979 and has served continuously since as its President and Chairman. RHA is a broadly based insurance consulting firm providing insurance consultations, litigation support, actuarial services, product design and insurance company administration.

In addition to his responsibilities as the chief operating officer of the company, Mr. Hughes acts as a consultant and expert witness. Since 1990 he has been retained to assist policyholders, insurers and their attorneys in more than 525 cases. He has testified in those cases over 250 times and has testified at trial/arbitration/mediation over 60 times in numerous states.

RIMCO, INC. (1972 – 1979)

Mr. Hughes served as Executive Vice President of Rimco, Inc., a large Dallas-based insurance consulting firm. His consulting specialties included banking, energy, property management and development, contractors and transportation.

Mr. Hughes' banking clients included most of the larger banks in Texas and their holding companies. He was responsible for reviewing and negotiating all coverages including property, bankers' blanket bonds, general liability, directors' and officers' liability, workers' compensation, etc.

HUGHES INSURANCE AGENCY (1960 – 1972)

Hughes was the owner of a local insurance agency in Pecos, Texas. The agency served a farming and oil & gas related economy and also wrote a book of personal lines coverages.

U.S. ARMY AND ARMY NATIONAL GUARD (1960 – 1968)

Served as a cavalry officer, achieving the rank of 1st Lieutenant.

EDUCATION

Bachelor of Business Administration . . . With Honors (*Cum Laude*)
Southern Methodist University - 1960

PROFESSIONAL

Chartered Property & Casualty Underwriter - 1973
Associate in Risk Management - 1976
Member, Society of CPCU
Texas Licensed Risk Manager
New Jersey Producers License
Fellow, Institute of Directors, London, England
Life Fellow, American College of Forensic Examiners
Diplomate, American Board of Forensic Examiners
Member, Academy of Experts (London)
Judge for the 2001 *Business Insurance* Risk Manager of the Year and
Risk Management Honor Roll
Texas Local Recording Agent
Texas Managing General Agent
Texas Surplus Lines Agent

OTHER BUSINESS AFFILIATIONS

Vice President and Director - British American Insurance Company (Formerly)
Director - Alexander Howden Group, U.S. (Formerly)
Director - Financial Casualty & Surety Company (Formerly)
Director - Risk Management Assurance Corporation (Formerly)

SPEAKING/TEACHING

Adjunct Faculty, Southern Methodist University MBA Program, "Introductory Risk Management"
Speaker, Australian Risk and Insurance Managers Association, "Quantitative Risk Management
Techniques"
Seminar Chairman, "Scientific Risk Management," Sydney and Melbourne, Australia
Speaker, Second Annual Construction Insurance Conference, "Developing a Risk Management
Philosophy for the Contractor"
Seminar Chairman and Speaker, "How to Profit for the London Market by Improving Coverages and
Lowering Costs" 1978, 1979, 1980
Speaker, Fourth Annual Invitational Seminar on Engineering Geophysical and Soils Data, "Offshore
Risk Management" 1979
Speaker, "How to Reduce Your Municipal Insurance Costs While Improving Your Coverage" 1979
Speaker, American Management Association - "The Captive Insurance Company Movement: New
Changes and Opportunities" 1980
Seminar Chairman and Speaker, American Management Association - "Workers' Compensation: Costs,
Coverages and Problems" 1980
Speaker, National Conference on Risk and Insurance Management, "Product and General Liability Cost
and Coverage" 1981
Speaker, Society of Fellows, Calgary, Canada, "The Insurance Market Cycle" 1982
Speaker, Canadian Risk Management Conference, "Risk Retention" 1982
Speaker, International Risk Management Institute, Inc.'s, General Liability Conference II, "Special
Hazards Coverage" 1982

SPEAKING/TEACHING (CONTINUED)

- Speaker, International Risk Management Institute, Inc., "Risk Financing Conference" 1984
- Speaker, American Bus Association Annual Meeting, "The Insurance Cycle and How It Affects You" 1984
- Speaker, Governmental Risk Management, Insurance and Employee Benefits Conference, "Risk Funding for Governmental Entities" 1986
- Planning Committee Member, 7th Annual Petroleum Insurance Conference, 1986
- Seminar Chairman and Speaker, CPCU National Briefing on The Risk Retention Act of 1986
- Speaker, 8th Annual Petroleum Insurance Conference, "Post Event Loss Control" 1987
- Speaker, American Petroleum Institute Risk Management Section, "The Liability Risk Retention Act of 1986" 1988
- Speaker, 15th Annual Petroleum Insurance & Environmental Protection Conference, "Pollution Coverage Found Within the General Liability Policy" 1994
- Seminar Chairman and Speaker, Texas Department of Insurance Continuing Education Course, "Avoiding Insurance Litigation" 1994-95
- Speaker, Strategic Research Institute's Contract Risk Management Conference, "Environmental Liability: Past, Present & Future" 1996
- Speaker, 17th Annual Petroleum Insurance & Environmental Protection Conference, "Environmental Liability: Past, Present & Future" 1996
- Speaker, Strategic Research Institute's Environmental Litigation in the Petroleum Industry Conference, "Insurance Recoveries for Environmental Liabilities" 1996 & 1997
- Speaker, 10th Annual ABA Insurance Coverage Litigation Committee Mid-Year Meeting, "Effective Use of Experts" 1998
- Speaker, Dallas/Fort Worth Chapter RIMS, "Enterprise Risk Management & Convergence" 1999
- Speaker, Association of Energy Service Companies' National Winter Meeting, "Surviving the Insurance Crisis" 2002
- Speaker, ABA Insurance Coverage Litigation Committee Annual CLE Meeting, "The Care and Feeding of Experts" 2005
- Presenter, The American College of Forensic Examiners 13th National Conference, "Preparation of a Federal Rule 26 Expert Report" 2005
- Presenter, The American College of Forensic Examiners 2006 National Conference, "The High Profile Case and the Compensated Expert Witness" 2006

PUBLISHED ARTICLES

- "Blowout: What Is Your Liability And What Can You Do About It?" *Drilling-DCW* (November 1977)
- "Buyer Demands Meld Functions Of Brokers And Risk Consultants" *Business Insurance* (June 11, 1979)
- "Financial Fright: Outside Audit Can Stop Potential Horror Show Of Unforeseen Problems" *Business Insurance* (February 18, 1980)
- "Rig Cost Versus Value: Better Understanding Of Insurance Assures Best Deal For The Money" *Drilling-DCW* (March 1980)
- "Get Prepared For A Long Insurance Siege" *The Bus Operator*
- "The Polluter's Exclusion Was No 'Accident'" *CPCU Journal* (June 1994)
- "Will The Parachute Open? — Avoiding 'Coverage Nullification Through Litigation'" *The RHA Review* (November 1994) and *Texas Dealer* (August 1997) and *Texas Lawyer E-Alert/Insurance* (January 2006)
- "Holes In The Parachute: Common Insurance Company Defenses" *The RHA Review* (February 1995) and *Texas Lawyer E-Alert/Insurance* (February 2006)
- "Landing On Your Feet In Liability Claims" *Public Risk* (November/December 1995)
- "More Holes In The Parachute" *The RHA Review* (November 1995) and *Texas Lawyer E-Alert/Insurance* (March 2006)
- "The Lowest Common Denominator Syndrome" *Public Risk* (March 1996)
- "Who's Afraid Of The Big Bad Wolf?" *The RHA Review* (May 1996) and *CPCU Society E/S/SL Newsletter* (February 1998)
- "Is 'Big Brother' Becoming A Reality?" *The RHA Review* (November 1996)

PUBLISHED ARTICLES (CONTINUED)

- "Ambiguous Is As Ambiguous Does" *The RHA Review* (February 1997) and *Texas Lawyer E-Alert/Insurance* (December 2006)
- "1998! Where Do We Go From Here?" *The RHA Review* (February 1998) and *CPCU Society Agent/Broker Newsletter* and *CPCU Society Underwriting Trends Newsletter* (March 1998)
- "Insurance and the Millennium Bug" *The RHA Review* (August 1998)
- "What's New in Who(m) to Sue" *The RHA Review* (May 1999)
- "Sophisticated Lady" *The RHA Review* (November 1999) and *Texas Lawyer E-Alert/Insurance* (July 2006)
- "A Hard Day's Night" *The RHA Review* (August 2000)
- "Welcome to Alice's World" *The RHA Review* (August 2001)
- "Jam Today, Tomorrow or Yesterday" *The RHA Review* (November 2001)
- "Top Ten Worst Excuses for Buying Lousy Insurance" *The RHA Review* (August 2003)
- "Risk Transfer? Maybe, Maybe Not" *The RHA Review* (August 2004)
- "Oh, Those Four Little Words!" *The RHA Review* (November 2004)
- "The Starr in Their Crown" *The RHA Review* and *Texas Lawyer E-Alert/Insurance* (August 2006)
- "How Quickly We Forget" *The RHA Review* (November 2005)) and *Texas Lawyer E-Alert/Insurance* (April 2006)
- "The MacArthur Saga" *The RHA Review* (August 2006)
- "Six Degrees of Separation" *The RHA Review* (December 2007)
- "Fairy Tales Can Come True" *The RHA Review* (February 2008)
- "Whose Ox Is It, Anyway?" *The RHA Review* (August 2011)

TESTIMONY EXPERIENCE

Qualified by the court as an insurance expert in the following jurisdictions:

Arkansas

Circuit Court, Sebastian County, Arkansas

California

Superior Court of California, County of Los Angeles

Superior Court of California, Alameda

Superior Court of California, San Francisco County

United States District Court, Central District of California

Colorado

District Court, City and County of Denver, State of Colorado

Delaware

Superior Court of the State of Delaware, Newcastle County

Illinois

17th Judicial Circuit of Winnebago County, Illinois

Indiana

Hendricks Superior County #1, Danville, Indiana

Kansas

US District Court, District of Kansas (Mediation)

Louisiana

19th JD, East Baton Rouge, Louisiana

Maryland

Circuit Court for Baltimore County

United States District Court for the District of Maryland

Massachusetts

Superior Court of the Commonwealth of Massachusetts

Michigan

Schoolcraft County Circuit Court, Michigan

Minnesota

District Court of the Second Judicial Circuit, Ramsey County, Minnesota

TESTIMONY EXPERIENCE (CONTINUED)

Missouri

Circuit Court of Jackson County, Missouri at Kansas City

New Jersey

Superior Court of New Jersey, Middlesex County

US District Court of New Jersey (Arbitration)

New York

US District Court, Southern District of New York

Supreme Court of the State of New York, County of New York (Arbitration)

Oklahoma

US Bankruptcy for the Northern District of Oklahoma

Oklahoma County, State of Oklahoma

Pennsylvania

United States District Court for the Eastern District of Pennsylvania

Texas

285th Judicial District Court – Dallas County, Texas

District Court for the Southern District of Texas, Houston Division

116th Judicial Court, Dallas County

District Court, Harris County, Texas, 80th Judicial District

398th Judicial District, Hidalgo County, Texas

US District Court for the Northern District of Texas, Dallas Division

District Court of Travis County, Texas, 201st Judicial District

259th Judicial District Court, Travis County, Texas

260th Judicial District Court of Travis County, Texas

District Court of Travis County, Texas, 53rd Judicial District

US District Court for Northern Texas, Dallas Division (Arbitration)

151st Judicial District Court of Harris County, Texas (Mediation)

Washington

Superior Court of the State of Washington, in and for the County of King

Has also testified at deposition or offered opinions in matters litigated in the following jurisdictions:

Alabama

US District Court, Northern District of Alabama

US District Court, Southern District of Alabama

Alaska

Superior Court for the State of Alaska, 3rd Judicial District

Arkansas

Circuit Court of Union County, Arkansas Second Division

Arizona

US District Court for the District of Arizona (Phoenix) Division

California

Southern California, Los Angeles County

Superior Court of the State of California, Central District

Superior Court of the State of California, County of Los Angeles

Superior Court of the State of California for the County of San Diego

San Joaquin Superior Court, California

Superior Court of the State of California for the County of San Francisco

United States District Court, Central District of California

United States Bankruptcy Court, Central District of California, Los Angeles Division

United States Bankruptcy Court for the Northern District of California, Oakland Division

Colorado

US District Court of Colorado

Delaware

US District Court for the District of Delaware

Superior Court of the State of Delaware in and for Newcastle County

TESTIMONY EXPERIENCE (CONTINUED)

District of Columbia

Superior Court of the District of Columbia, Civil Division

Florida

US District Court for the Middle District of Florida, Tampa Division

4th Judicial Circuit, Duval County, Florida

US Bankruptcy Court, Middle District of Florida

Georgia

United States District Court for the Northern District of Georgia, Atlanta Division

Illinois

118th Judicial District, DuPage County, Illinois

Circuit Court of Cook County, Illinois, County Department, Chancery Division

Indiana

Circuit Court of Porter County, Valparaiso, Indiana

Montgomery Circuit Court, County of Montgomery, State of Indiana

County of Marion Superior Court, State of Indiana

United States District Court, Southern District of Indiana, Indianapolis Division

Iowa

Iowa District Court, Polk County

Louisiana

19th Judicial District, E. Baton Rouge, Louisiana

US District Court, Eastern District of Louisiana, New Orleans

US District Court, Western District of Louisiana, Lafayette-Opelousas Division

Middle District of Louisiana

Section 6, Civil District Court, Parish of Orleans, State of Louisiana

Div. "M", Sec. 7, Civil District Court, Parish of Orleans, State of Louisiana

Div. "N", Sec. 8, Civil District Court, Parish of Orleans, State of Louisiana

Maryland

Circuit Court for Hartford County

Massachusetts

US District Court, District of Massachusetts

Michigan

US District Court, Eastern District of Michigan, Northern Division

US District Court for the Eastern District of Michigan, Southern Division

State of Michigan in the Circuit Court for the County of Wayne

State of Michigan, The Circuit Court for the County of Washtenaw

Eastern District of Michigan, Northern Division

Minnesota

Second Judicial District, County of Ramsey

Fourth Judicial District, County of Hennepin

US District Court, District of Minnesota

US District Court, District of Minnesota, Fifth Division

Missouri

US District Court, Western District of Missouri

US District Court, Eastern District of Missouri, Eastern Division

Montana

US District Court for the District of Montana, Billings Division

New Jersey

Superior Court of New Jersey, Law Division, Union County

Superior Court of New Jersey, Law Division, Middlesex County

Superior Court of New Jersey, Law Division, Morris County

Superior Court of New Jersey, Somerset County

US District Court, District of New Jersey

TESTIMONY EXPERIENCE (CONTINUED)

Ohio

US District Court for the Southern District of Ohio, Eastern Division
US District Court for the Northern District of Ohio, Eastern Division
State Court in Ohio, Monroe County
Court of Common Pleas of Franklin County, Ohio
Court of Common Pleas, Summit County, Ohio

Oklahoma

US District Court, Western District of Oklahoma
US District Court, Northern District of Oklahoma

Pennsylvania

Court of Common Pleas of Chester County
US District Court for the Middle District of Pennsylvania

South Carolina

Court of Common Pleas, South Carolina, Greenville County

Texas

US District Court for the Eastern District of Texas, Beaumont Division
73rd Judicial District Court, Bexar County, Texas
57th Judicial District Court of Bexar County, Texas
35th Judicial District Court of Cameron County, Texas
162nd Judicial District, Dallas County, Texas
District Court of Dallas County, TX 298th JD
134th Judicial District Court, Dallas
US District Court for the Northern District of Texas, Dallas Division
County Court at Law Number Two, El Paso County, Texas
US District Court for the Northern District of Texas, Fort Worth Division
10th Judicial Court, Galveston County, Texas
District Court of Gregg County, TX 188th JD
127th District Court, Harris County, Texas
District Court of Harris County, TX 152nd JD
District Court of Harris County, TX 189th JD
164th Judicial District Court of Harris County, Texas
215th Judicial District Court, Harris County, Texas
District Court, Harris County Civil Court at Law #2
334th Judicial District Court of Harris County, Texas
District Court of Harris County, Texas, 61st Judicial District
71st Judicial District Court of Harrison County, Texas
US District Court for the Southern District of Texas, Houston Division
District Court of Hunt County, 196th District Court
District Court of Jefferson County, Texas
District Court, Montgomery County, Texas
District Court, Nueces County, 105th Judicial District
17th Judicial District Court, Tarrant County, Texas
236th Judicial District Court of Tarrant County, Texas
250th Judicial District Court of Travis County, Texas
201st Judicial District Court of Travis County, Texas
261st Judicial District, Travis County, Texas

Washington

United States District Court for the Eastern District of Washington at Spokane
Superior Court of the State of Washington, Spokane County
Superior Court of the State of Washington in and for the County of King
Supreme Court of the State of Washington

West Virginia

West Virginia Circuit Court

Wisconsin

Dane County, Circuit Court, Wisconsin
United States Bankruptcy Court for the Eastern District of Wisconsin