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BUSINESS

Tim Ryles Consulting
Insurance regulation, litigation support, government relations, consumer protection

Associate, Robert Hughes Associates, Dallas, TX.

GOVERNMENT AND REGULATORY EXPERIENCE

Georgia Commissioner of Insurance, January 1991 - January 1995, an office that also carries the titles of Industrial Loan Commissioner, Fire Safety Commissioner and Comptroller General
Special Assistant to Governor George Busbee
Administrator, Governor's Office of Consumer Affairs, 1975-1982
Statutory Advisory Committee & State Liaison Officer, U.S. Consumer Product Safety Commission
President and Vice President, National Association of Consumer Agency Administrators
Executive Committee, NAIC
Chair, NAIC Anti-Fraud Committee
Staff, Communications Workers of America
Chairman, Georgia Coalition for Consumer Rights
Board of Directors, National Consumer Symposium, Tucson, AZ and Georgia Consumer Center
Consumer Rights and Remedies Committee, State Bar of GA
Georgia Watch.

EDUCATION, TEACHING EXPERIENCE & PROFESSIONAL AFFILIATIONS

M.A. and Ph.D. in Political Science, University of Georgia
B.S., Troy State College, Troy, AL
Academic areas include Public Law, Public Administration, American Politics, statistical analysis (parametric and nonparametric), and survey research
Taught Political Science at the University of Georgia (three years), Georgia State University (seven years), and Mercer University (appx. two years)
Graduate and tenured Faculty at Georgia State
American Risk and Insurance Association
NAIC Passe Club

Insurance Section, Texas Bar Association
Association of Insurance Compliance Professionals
Associate Member, American Bar Association, Tort & Insurance Practices Section

Post-College & Continuing Education:

Managed Care (American Quality Assurance Association & Georgetown University)
Concord Law School, six months of torts, contracts, criminal law, legal reasoning
Georgia Life and Health Pre-Licensing Course
Georgia Property & Casualty Pre-Licensing Course
Variable Life Insurance Basics (R.S. Thomas School)
Insurance Bad Faith Claims in Georgia (Lorman Education Services CLE/Insurance CEU)
Auto Accident Law & Accident Litigation in Georgia, Lorman Education Services CLE/CEU
HIPAA Compliance: Putting the Regulations Into Practice - Practical Steps to HIPAA
Implementation in GA (Lorman)
Solving Mold Problems in GA (Lorman)
Commercial General Liability, IIAG CE Program
National Forensic Center 1998 Conference on Expert Testimony
Pictorial/BISYS courses in Interest Sensitive Whole Life Basics
Universal Life Basics
Claim Investigation
Claim Basics
Claim Statements
Ethical Practices
Auto Physical Damage Basics
Insurance Ethics and Consumer Protection
Commercial General Liability Coverage
Umbrella Liability Coverage
Commercial General Liability Rating
Commercial Property Coverage
Retrospective Rating
Basic Mediation Skills and Practicum taught by Conflict Resolution Center, Atlanta
Lecturer at CLE seminars of Tennessee Trial Lawyers Association, Georgia Trial Lawyers
Association, American Law Firm Association, TIPS Section of American Bar Association.

FINANCIAL MANAGEMENT AND RELATED EXPERIENCE

Director, Common Sense Trust Mutual Funds, a four fund joint venture of the A.L. Williams
Company of Duluth, GA and American Capital of Houston, TX
Atlanta Health Care Alliance Board of Directors (five years)
BellSouth Health Care Cost Containment Committee, the governing board for employee benefit
plan
Member of BellSouth - CWA Contract Bargaining teams of 1986 and 1989
BellSouth - CWA Employment Security Advisory Board
Governor's Health Care Commission.

PUBLICATIONS, NEWSPAPER COLUMNS AND BROADCAST COMMENTARIES

Author "Consumer Contact" column for several newspapers
Commentator, WGTV public television's "Money Line" Program
VIDEO: Producer, writer and on-camera host, "Is Time Running Out?" An examination of whole life and term insurance for A.L. Williams Company, 1988
Authored Preface to A.L. Williams, *All You Can Do Is All You Can Do, But All You Can Do Is Enough* (Nashville, TN: Thomas Nelson Publishers, 1988)
"How The Insurance Commissioner Views The No-Fault Bill," in Georgia Trial Lawyers Association, *Life After No-Fault* (Atlanta, GA: Continuing Legal Education Series, October 4, 1991), pp. 49-63
"The Death Spiral : It's Time to Kill It." *RHA Review*, Dallas, TX, (Vol. 4, No.1, 1997)
"Why Choice No-Fault Fails." *Law Reporter: Journal of the Consumer Lawyers of Hawaii*, (July 1997)
"The Filed Rate Doctrine: A Trojan Horse for Insurers?" *RHA Review*, Dallas, TX, Vol. 5, No. 1, 1998
"The Role of the Expert Witness in Insurance Litigation." *West's* (ABA TIPS Proceedings, 1999)
"Universal Life Litigation: Unraveling an Unbundled Product," *RHA Review*, (Vol. 8, No 3, 2002)
"Illusory Insurance Trusts and the Deceptive Marketing of Health Insurance," *RHA Review*, Vol. 10, No. 1, 2003
"Who Really Lives (or Doesn't) in Your Household?" Expert Commentary, International Risk Management Institute (IRMI), Dallas, TX, January 2005.
"Household, Family and Other Problems in Homeowners Policy Language," IRMI Expert Commentary March 2005.

LECTURES, SPEECHES, SPECIAL TRAINING PROGRAMS, LEGISLATIVE TESTIMONY

Two lecture tours of India for U.S. government
Lectured in several universities and professional/trade association conferences, including University of Moscow; Byelorussian State University in Minsk, Belarus
American Bar Association, American Law Firm Association; American Trial Lawyers Association; National Conference of State Legislatures
Testified before the U.S. House, U.S. Senate, several state legislative bodies, the Federal Trade Commission and the Department of Housing and Urban Development
training for Progressive Corporation managers

LITIGATION SUPPORT/EXPERT TESTIMONY

(Lead attorney or attorneys in parentheses)

Clark v. Security Life Insurance Company and Others. Superior Court, Early County, Blakely, GA. CV-95V-261. State RICO, fraud action. William Stone, Blakely. (William Stone and Kevin Dean). Two depositions, mediation, trial testimony. For plaintiff.

Henry Robinson v. Security Life Insurance Company and Others. Middle District of GA, Albany-Americus Division, U.S. District Court. State RICO action. Attorneys: William. S. Stone (Bill Stone & Kevin Dean). For plaintiff.

Bartley v. CUNA Mutual. Circuit Court, Etowah County, Alabama. AD&D coverages. Attorneys: Floyd, Keener, Cusimano & Roberts, Gadsden. (Mike Roberts). For plaintiff.

Dickerson v. Life Of America Insurance Company, Midland National Life Insurance Company, and Reserve Life Insurance Company. Middle District of GA, U.S. District Court. CV-93-250-

2MAC. Death spiral. Johnson & Ward, Atlanta. Opinion, deposition. (Bill Lanham & Clark McGehee). For plaintiff.

Jordan v. AVCO Financial Services and Others (73 Defendants). U.S. District Court, Middle District, Alabama. Nonfiling insurance. Attorneys: Robinson, Bradshaw & Hinson, Charlotte, N.C. (Everett Bowman). Report, deposition, testimony, affidavit. For defendant World Finance Corporation.

Freeman v. Universal Guaranty Life Insurance Company. Northern District of GA, Federal Court. Agent fiduciary duty, libel. Attorneys: Paul, Hastings, Janofsky & Walker, Atlanta. (John Parker & Joe Sharpe). Opinion, deposition. For plaintiff.

Geigerman v. Equitable Variable Life Insurance Company. Dispute over value and coverages in life insurance policy, misrepresentation. Fulton County Superior and U.S. District Court, Atlanta. Attorney: (John Gaughen, Atlanta). For plaintiff. 1-94-CV-3100-WBH.

United Shortline, Inc. v. MacGregor Insurance Company Ltd. Tennessee Insurance Commissioner, Tennessee Receiver's Office, and others. District Court, Tarrant County, Texas, Texas Supreme Court. Receivership controversy. Ferguson & Company, Dallas. (Lou Schillinger). Consultant for plaintiff.

Day v. Provident Indemnity Life Insurance Company. U.S. District Court, Southern District Of AL. Coverage denial in health insurance. Pierce, Carr, Alford, Ledyard & Latta, Mobile. (Frank Parker). Opinion for defendant. CV-95-0664-AH-M.

Mills v. Jackson National Life Insurance Company and Others. Circuit Court, Mobile County, AL. Sales practices. Pierce, Carr, Alford, Ledyard & Latta, Mobile. (Davis Carr). For defendant. CV-95-79.

Gilmer Blackburn v. Fidelity & Deposit Company of Maryland. Circuit Court, Morgan County, Alabama. Wrongful denial of attorney's claim under fiduciary responsibility policy. Attorneys: Spain & Gillon, Birmingham. (Eugene Stutts, Steve Burford, and Alton Parker). Opinion; deposition for plaintiff. CV-92-258.

Peachtree Pest Control v. Auto-Owners Insurance Company. State Court of Fulton County, Atlanta, GA. CV-94VS0094095H. Bad faith. David Boone firm and Kevin Wheeler and James A. Watson of Wheeler & Watson, Atlanta. (David Boone). Deposition. For plaintiff.

Griffeth v. Principal Mutual Life Insurance Company. Superior Court, Fulton County, Ga. CA-E55756. Health insurance sales, pricing. Doffermyre, Shields, Canfield, Knowles & Devine and Edward W. Klein, Klein & Wright, Atlanta. (Ken Canfield & Edward Klein). For plaintiff. Affidavits (3), deposition.

Cauley v. Norwest Financial of Alabama and Others. Circuit Court of Mobile County, AL. Credit disability coverage. Helmsing, Lyons, Sims & Leach, Mobile. (Joseph Steadman). Opinion. For plaintiff. CV-96-268.

Lulie J. Howell v. Congress Life Insurance Company and Others. Circuit Court, Mobile County, Alabama. Fraud and claim denial action. William Stone, Blakely, GA. (Kevin Dean and Craig Earnest). For plaintiff. CV-95-1575.

Goodrich v. Life of America. Circuit Court, Jefferson County, AL. Death spiral. Spain & Gillon, Birmingham, AL. (Paul Sotherland, Gene Stutts, & Steve Burford). For plaintiff. CV-93-2775.

Feinberg v. Security Life and Others. Miami, Dade County Superior Court. Fraud and RICO action. William Stone, Blakely, GA. (Kevin Dean). For plaintiff.

Joan H. Poulnot and Patricia Dwight v. Continental Insurance Company. Court of Common Pleas, Dorchester County, SC. Bad faith/breach of contract. Drew Eckl & Farnham, Atlanta. (Lucian Gillis, Jr.). Opinion. for defendant. CV-95-CP-18-376.

In the Matter of Progressive Corporation. Colorado Department of Insurance Administrative Proceeding. DOI alleged unfair rate discrimination, excessive rates and other issues. (Corporate counsel John Fitts and outside counsel John Moorhead, Baker and Hostetler, Denver.) For Progressive Corporation and subsidiaries. Opinion; testimony. IN-96-06.

District of Columbia Department of Insurance v. Charles Scott. License revocation . Consultant to Scott.

William F. Turberville v. Continental Casualty Company and Others. Circuit Court, Mobile County, AL. Bad faith, breach of contract, other issues. Carr, Alford, Clausen & McDonald (Helen Johnson Alford). For defendant. CV-93-1601.

Lovette v. Principal Mutual Life Insurance Company and Others. Circuit Court, Mobile County, AL. Misrepresentation/fraud in life insurance sale. Helmsing, Lyons, Sims & Leach (Joe Steadman). Opinion. For plaintiff. CV-96-195.

John Lanier v. Randall Constantine and Others. Bad faith, breach of contract, ERISA plan. Candler County Superior Court. For plaintiff. Jones & Smith, Metter, GA. (Bobby Jones).

Agnes Tabor et al. v. Torchmark Corporation et al. District Court of Oklahoma County, State of Oklahoma. CJ-94-2784. Breach of contract, fraud, misrepresentation. Affidavit for plaintiff. Klamann & Hubbard, Overland Park, KS (Dirk Hubbard).

Gerald B. Crichlow et al. v. Torchmark Corporation et al. U. S. District Court, Northern District of GA. 4:96-CV 0086-HLM. Breach of contract, fraud, death spiral. Klamann & Hubbard, Overland Park, KS. (John Klamann & Dirk Hubbard). Opinion, affidavit for plaintiff.

Tennessee Department of Consumer Affairs v. New Beginning Credit Association, Inc. Chancery Court, 20th Judicial Circuit, Davidson County, TN. No. 97-313-III. Unfair trade practices, "Little FTC" violations. For defendant. (John Hagy).

Alan Siebenmorgen v. The Hertz Corporation. Unlawful sale of insurance, individual action, class action certification. 234th Judicial District Court, Harris County, Texas. Smyser, Kaplan & Veselka, Houston. (Larry Veselka). Opinion, affidavit, deposition. For plaintiff. No. 96-34235.

Margaret McWhorter v. Ford Consumer Finance Company and B & H Credit Services, Inc. U.S. District Court, Northern District of GA. CA1:96-CV-0572-JOF. RESPA violations, breach of fiduciary duty, fraud, tortious interference. Troutman-Sanders, Atlanta. (Mary Grace Diehl). For defendant.

El Chico v. CNA et al. Superior Court, Richmond County, GA. Class action on workers comp rating practices, RICO, etc. Wildman, Harrold, Allen & Dixon, Chicago. Dye, Tucker, Everitt, Wheals & Long Augusta. (Tommy Tucker). For defendants.

Liberty Mutual Insurance Group v. Personnel Staffing, Inc. et al. U.S. District Court, Columbia, S.C., CA 3:96-3533-17. Workers Comp rating issues. Grier Law Firm, Columbia, S.C. (Barron Grier III). Deposition for defendants.

Barbara G. Turpeau v. Fidelity Financial Services and others. State Court, Fulton County, GA, CA- 95-VS-101554B. Credit life rates. Lord, Bissell & Brook, Atlanta (David Leonard). Affidavit for defendants.

Auto-Owners Insurance Company v. Georgia Auto Pawn, Inc. and others. Superior Court, Fulton County, GA, CA E-55684. Liability coverage, duty to defend. Chambers, Mabry, McClelland & Brooks, Atlanta (James Budd). For plaintiff.

Doris James et al. v. Provident Life et al. Superior Court, Clarke County, GA., 97CV1893-3. RICO, fraud, bad faith. William Stone, Blakely, GA(William Stone). Affidavit for plaintiff.

Henry Carter v. Combined Insurance Company of America. Circuit Court, Greene County, AL, CV-94-77. Coverage issue in limited benefit policy. Gray, Langford, Sapp, McGowan, Gray & Nathanson, Tuskegee, AL. (Walter McGowan and Fred Gray). For defendant.

Eubanks v. Heilig-Meyers. Superior Court, Liberty County, GA, CA97-V-00343. Non-filing insurance issues, fraud, etc. Lord, Bissell & Brook, Atlanta (David Greene and Kevin Maxim). Affidavit, deposition for defendants.

Texas Department of Insurance v. Professional Liability Insurance Company. Regulatory proceeding alleging unauthorized insurer before TX Commissioner in Austin. Consultant for PLIC. (Bogdan Rentea, Austin, TX & William Ledee, Atlanta).

Douglas Oil v. Allianz, Zurich et al. Breach of contract, coverage issues in environmental and asbestos coverage stemming from Zurich acquisition of Home Insurance Company. Los Angeles Superior Court, CA. Opinion, deposition for plaintiff CONOCO. Zevnik, Horton, Guibord & McGovern, Los Angeles. (Michel Horton & Jason Komorsky).

W.S. Badcock Corporation v. American Bankers Insurance Company. American Arbitration Association, Tampa, FL. Affidavit, testimony for defendant. Jorden, Burt (Paul Fischer).

Hanson, et al. v. Acceleration Life Insurance Company, et al. U.S. District Court, North Dakota. Opinion, deposition for plaintiff. Dickson Law Office, Bismarck, N.D. (Tom Dickson) and Allan Kanner, New Orleans 3:97cv152.

Lorac, Inc. v. Legion Insurance Co. et al. Middle District of AL, U.S. District Ct. #96-A-1869-S. Workers comp claim, fraud. Opinion, deposition for plaintiff. Merrill, Harrison & Adams, Dothan (David Hogg).

General Nutrition Corporation and General Nutrition Distribution Co. v. United States Fire Insurance Company, d/b/a/ Crum & Forster Insurance. U.S. District Court, Eastern District of VA, CA No. 3:97CV490. CGL Additional Insured case. Opinion, deposition for plaintiff. Hunton & Williams, Richmond, VA (Michael Whitticar, Richard Fortwengler, & Michael Lockerby).

Liberty Mutual v. Braswell Services Group, Inc. U.S. District Court, Charleston, SC, CA# 2:95-3500-1. Workers comp rating. For plaintiff. Holmes & Thompson, Charleston (Wm. Howell Morrison).

Henry C. Cotton v. World Insurance Company, et al. Circuit Court, Washington County, AL, CV-97-044-M. Death spiral. Deposition for plaintiff. Cunningham, Bounds, Yancey, Crowder & Brown, Mobile (John Crowder).

Clark et al. v. Fidelity Financial Services, Inc. et al. Circuit Court, 2d Judicial Circuit of Jones County, MS. CA-97-3-33. Collateral protection insurance. Affidavit, deposition for defendant American Bankers Ins. Co. Jordan, Burt, Berenson & Johnson, Washington, D.C. (Roland Goss).

Sherry Hernton et al. v. Fidelity Financial Services et al. Circuit Court, Claiborne County, MS. CA 97-0190-A. Collateral protection insurance case. For defendant American Bankers Ins. Co. Jordan Burt, Washington, D.C. (Roland Goss).

Charles E. Alexander et al. v. Fidelity Financial Services et al. Circuit Court, 1st Judicial Circuit, Jefferson County, MS. CA 97-0061. Collateral protection case. For defendant American Bankers Ins. Co. Jordan Burt, Washington, D.C. (Roland Goss).

James E. Oliver and Linda Wells v. Fidelity Financial Services et al. Circuit Court, Claiborne Co. MS, No. 98-0104 and No. 98-0119 (consolidated for trial). Testimony for defendant American Bankers Ins. Co. Jordan Burt, Washington, D.C. (Roland Goss).

Colonia Insurance Co. v. Midland Risk Insurance Co. et al. U.S. District Court, Western District of Arkansas, Case No. 97-2115. Dispute over premium conversion, ownership rights to book of business. For defendant Midland. Jones Law Firm, Fort Smith, AK (Robert L. Jones, III).

Della Wright v. Combined Insurance Company of America et al. Breach of contract, Medicaid duplication, bad faith, fraud, in limited benefit policy. Circuit Court, Leflore County, MS, CA 96/0082CI. Deposition for defense. Carr, Alford, Clausen & McDonald of Mobile, AL. (James W. Lampkin II).

State of Ohio ex rel. Ohio Academy of Trial Lawyers, et al. v. Hon. Richard S. Sheward, Judge, et al. Attack on constitutionality of Ohio tort reform legislation. Affidavit. For plaintiffs.

Westberg v. Prudential Ins. Co. of America et al. U.S. District Court, Idaho, Civ 96-0333-S-LMB. Breach of health insurance contract, negligence, bad faith. Opinion, affidavit, deposition for plaintiff. Bailey & Kornblum, San Francisco (Guy Kornblum).

Seckinger - Lee Co. v. Allstate Ins. Co. U.S. District Court, Northern District of GA, CA 1: 97-CV-0978-TWT. Fraud, breach of contract, misrepresentation, bad faith in stated amount auto insurance policy. Opinion, affidavit, deposition for plaintiff. Butler, Wooten and others (George Fryhofer, Cale Conley).

Michael Avery, Tammy Snider et al. v. State Farm Mutual Automobile Insurance Company. Circuit Court, 1st Judicial Circuit, Williamson County, ILL. No. 97 L 114. Class action on imitation parts. Much Shelist Freed Denenberg Ament Bell & Rubenstein, Chicago (Michael Hyman); Barrett Law Firm (Don Barrett); Lief Cabraser (Scott Neeley). Depositions (3), trial testimony for plaintiffs.

Frank Abbott Jones v. Southern Farm Bureau Life Ins. Co. Circuit Court, Holmes County, MS. No. 97-0413. Vanishing premium case. Smith, Phillips, Mitchell, Scott & Rutherford, Batesville, MS (Richard Phillips). Opinion for plaintiff.

Gaylord Container Corp. v. CNA Insurance Companies, et al. 22nd Judicial District Court, Washington Parish, LA, No. 73,381 Div "C". Pollution exclusion in CGL policy. Kirkland & Ellis, Chicago (Andy Running). Opinion, deposition for plaintiff.

Beatrice Smith v. NationsCredit. Superior Court, Cobb County, GA. Credit life sale in home equity loan. Barnes, Browning, Tanksley & Casurella (John Bevis). For plaintiff.

Kenneth Kuzenski v. Connecticut Mutual Life Insurance Company and Eustice Raines, Jr. Circuit Court, Attala County, MS, No. 96-0178. Vanishing premium issue. Smith, Phillips, Mitchell, Scott & Rutherford, Batesville, MS (Richard Phillips). For plaintiff.

Winfred L. Woods et al. v. Associates Financial Life Insurance Company, Inc. Superior Court, Cobb County, GA, CA 97-1-3977-35. Credit life sales. Barnes, Browning, Tanksley & Casurella, Marietta, GA (John Bevis, Howard Rothbloom). Deposition for plaintiff.

Willis Corroon Corporation v. U.S. Fire Insurance Co. U.S. District Court, Southern District of AL, CA No. 97-1100-RV-S. Duty to Defend. Carr, Alford, Clausen & McDonald (Frank Parker). For Plaintiff.

Jagruti Bhakta et al. v. New York Life Insurance Company et al. Circuit Court, Jones County, MS, CA 97-2-28. Vanishing premium. Judy M. Guice, Biloxi, MS. For plaintiffs.

Elizabeth Aldridge v. Combined Insurance Co. of America et al. Circuit Court, Marengo Co. AL, CV-95-93. Fraud in limited benefit policy. Carr, Alford, Clausen & McDonald, Mobile (James Lampkin). Affidavit for defendant.

Rice Acceptance Co. v. American Bankers Life Assurance Co. of FL. Circuit Court, Montgomery County, AL, CA# CV-95-1864-G. Contract dispute over credit life policy. Jorden Burt, Miami (Markham Leventhal) and Lightfoot, Franklin & White Birmingham (Mike Bell). Deposition, for defendant.

Travelers Indemnity Co. of Illinois v. Holox Ltd. U.S. District Court, Northern District of GA, CA1-97-CV-0649. Assignment clause, bad faith in boiler machinery policy. Kirkpatrick & Lockhart, Pittsburgh, PA (John Sylvester). Opinion, deposition for defendant.

Holox Ltd. v. Willis Corroon, et al. U.S. District Court, Northern District of GA, CA 1-98-CV-1373-CC. Negligence claim against broker and insurers. Kirkpatrick & Lockhart, Pittsburgh, PA (John Sylvester). Opinion, deposition for plaintiff.

Chubb Life Insurance Co. v. Loretta Hooker, Vigo County Superior Court, Indiana, 84D03 9504 CP 553. Rescission of disability policy. Bailey & Kornblum (Guy Kornblum), San Francisco. Affidavit, for defendant.

Donnie Johnson v. Jackson National Life Insurance Company. Circuit Court, Montgomery Co. AL, CV-98-439-GR. Twisting in life insurance sales. Carr, Alford, Clausen & McDonald, Mobile (Joe Zarzur). For defendant.

Julia Smither v. Progressive Casualty Mutual Insurance Company. 10th Judicial Circuit Court, Galveston, TX, No. 98CV0673. Diminished value in auto insurance. Fleming & Associates (Chris Kessler). For plaintiff.

Morris M. Garrett et al. v. USG Annuity & Life Co. Division I, Campbell Circuit Ct., KY, No. 97-CI-00949. Ambiguity in annuity contract. Arzen, Parry & Wentz, Covington, KY (Ron Parry). Affidavit for plaintiff.

Charlene Greco, et al. v. Torchmark Corporation, et al. U.S. District, Court, Northern District of MS, Eastern Division, Case no. 1:98CV196-D-D. Health insurance fraud, death spiral. Klamann & Hubbard, Overland Park, Kansas & S.T. Rayburn, Rayburn & Pierce, Oxford, MS (Dirk Hubbard). For plaintiff.

Baker L. & Lucy S. Turner v. Hartford Life & Accident Ins. Co. & Gene Thornton. Panola Circuit Court, MS, Case no. CV97-79-B(P1). Vanishing premium case. Smith, Phillips (Richard T. Phillips), Batesville, MS. For plaintiff.

Angie G. Dickerson et al. v. New England Mutual Life Ins. Co. Holmes Co. Cir. Ct., MS. Case No. 97-0108. Vanishing premium. Smith Phillips.... (Richard Phillips), Batesville, MS. For plaintiffs.

Bruce D. Little v. New England Mutual Life Ins. Co. Prentiss Co. Circuit Ct., MS. Cause No. CV96-044R (PR). Vanishing premium. Smith, Phillips.... (Richard Phillips), Batesville, MS. Opinion for plaintiff.

Archie J. Meredith, Jr. v. First Assurance Life of America. Harrison Co. MS Circuit Ct. CA No. A2402-95-00233. Disability policy, preexisting condition clause. Phelps & Dunbar (William Brabeck), Jackson. For defendant.

Myrtle C. Adams, et al. v. Chicago Sports Bar, et al. Cobb Co. Superior Court, GA, CA 9513706-33. Agent liability issues. Morris, Manning, Martin & Alston & Bird (Lewis Hassett). For defendants.

Steven R. & Dee Ann Long v. Congress Life et al. Circuit Court, Choctaw County, AL, CA No. CV-99-008. Fraud, breach of contract. Cunningham, Bounds, Yance, Crowder & Brown (John Crowder), Mobile. Deposition for plaintiff.

Charlotte-Mecklenburg Hospital Authority v. Garrett, Prather & Co. & Prudential Insurance Co. of America. U.S. District Court, Western District of N.C., CA No. 3:99 CV 25 H. Unfair Trade Practices, breach of contract, fraud, fiduciary duty. Robinson, Bradshaw & Hinson, Charlotte. (Mark Merritt, Ward McKeithen). Opinion for plaintiff.

Ora Lee Green et al. v. Independent Life & Accident Ins. Co. Superior Court, Richmond County, GA, CA 98-RCCV-452. Insurance code violations in life insurance contract. Sutherland, Asbill & Brennan, Atlanta (Thomas Byrne). Affidavit for defendant.

Cortez v. Progressive County Mutual, 353 Judicial District, Travis County, TX. No. 97-05861. Auto insurance rating practices. Baker & Hostetler, Denver (John Moorhead). For defendant.

Babcock & Wilcox Co. v. Arkwright Mutual Ins. Co. et al. U.S. District Court, Eastern Dist. Of LA. No. 99-0136. Asbestos liability, umbrella policies, bad faith. Kirkpatrick & Lockhart Pittsburgh, PA. (John Sylvester). Opinion for plaintiff.

Insurance Services, Inc. of Dalton v. Regions Bank. Superior Court, Whitfield County, GA, CA No. 70838-T. Insurance agency practices. Alston & Bird, Atlanta. (Jennifer Moore). For defendant.

Jalisco Corporation Inc. et al. v. Argonaut Insurance Company, et al. Superior Court, Los Angeles County, CA, Case No. 158441. Multiple issues in recapitalization proceeding, coverage issues. Zevnik Horton Guibord & McGovern, Los Angeles (Andrew Enschedi). Opinion for plaintiffs.

James C. Eller, Paula E. Eller, Yukon Telephone Co., and Tanana Power Co. v. Ohio State Life Insurance Company, et al. Superior Court, State of Alaska, 3rd Judicial Cir., No. 3AN-98-7296 Civil. Life insurance sales, fraud. For plaintiffs. Atkinson, Conway & Gagnon, Anchorage (Daniel F. Fitzgerald).

Great Southern Life Insurance Sales Practices Litigation, U.S. District Court, Northern District of TX, Dallas Division. MDL No. 1214 (All cases). Life insurance sales fraud. Opinion for plaintiffs. Milberg Weiss..., San Diego, CA (Leslie E. Hurst, Sharon Maier).

Violet Smith, et al. v. Allstate Insurance Company, et al. U.S. District Court, Central District of CA, Case No. CV98-8929RJK (RZx) Unfair claims practices, RICO. Lynberg & Watkins, Los Angeles (Ruth Segal). Opinion, deposition for plaintiffs.

Dennis Justice, et al. v. First Liberty Financial Corp. & CNL Insurance Co., State Court of Bibb County, GA, CA no. 46730. VSI sales fraud, RICO. Stone Law Firm, Blakely. (Kevin Dean). For plaintiffs.

Annette Martin, et al. v. American National Property & Casualty Co. & American National Ins. Co., 56th Judicial Court of Galveston County, TX, No. 99CV0266-56th. Diminished value case. Reich & Binstock, Houston, TX (Debra Brewer Hayes). For plaintiffs.

Joe Coco, et al. v. State Farm Mutual Insurance Co. & State Farm Fire & Casualty. Circuit Court, 20th Judicial Cir., St. Clair Co., Illinois. Diminished value case. Reich & Binstock, Houston, TX (Debra Brewer Hayes). For plaintiffs.

Margie and Fred Cunningham v. Massachusetts Mutual Life Ins. Co. U.S. District Court, Northern District of MS, CA No. 4:95CV417-B-B. Vanishing premium case. Smith, Phillips, Mitchell..., Batesville, MS (Richard Phillips). Deposition, opinion for plaintiffs.

Kathy Ann Ellen, et al. v. Voyager Insurance Companies, Circuit Court, Marengo County, AL, CA No. CV 94-69. Nonfile insurance. Jordan Burt (Frank Burt). Opinion, deposition for defendant.

Katherine A. Merritt v. State Farm Mutual Auto Ins. Co. et al. State Court, Fulton Co. GA, CA No. 01VS0235983. Fraud, unfair claims practice. (Robert Altman, Atlanta). Deposition for Plaintiff.

David B. Stanley et al. v. American Guarantee and Liability Insurance Co. Superior Court, Fresno County, CA, Case No. 610085-3. Coverage & regulatory issues. Wilkins, Drolshagen & Czeshinski of Fresno. (James Wilkins). Deposition for plaintiffs.

Randall Greene v. Universal Underwriters Ins. Co. Circuit Court, Barbour County, AL, CA No. CV-97-176. Coverage under liability policy. Lightfoot, Franklin & White, B'ham (Wynn Shuford) Opinion for defendant.

Lawrence First et al v. Allstate Insurance Company et al., U.S. District Court, Central District of CA, Case No. 98-3394 RJK. Unfair claims practices in Northridge earthquake litigation. Lynberg & Watkins, Los Angeles (Ruth Segal). Opinion, deposition for plaintiff.

Stephanie Harris v. GA Catalog Sales, et al., Muscogee County Superior Court, Columbus, GA, CA No. SU99CV-1922. Industrial Loan Act, consumer fraud. (Ben Phillips & Stanley Merritt). For plaintiff.

Gregory V. Pirone v. Paul Revere Life Ins. Co. State Court, Fulton County GA, CA No. 98VS147736E. Disability benefit denial. Flanagan & Ireland (Patrick Flanagan). Opinion, deposition for plaintiff.

Norman E. Jones v. Life Ins. Co. of Virginia. State Court, Bibb County, GA, CA No. 41201. Life insurance sales fraud, replacement violations. Deposition for plaintiff. (Justice Hardy Gregory & Kice Stone).

Christopher Turner et al. v. West Alabama Bank & Trust et al. Circuit Court, Choctaw County, AL, CA No. CV-99-47-C. Credit life, AD&D, RICO. For plaintiff. (Ted L. Mann, Birmingham).

Westchester Surplus Lines Insurance Company v. Innisfree Hotels, Inc. Circuit Court, Baldwin County, AL, CA No. CV-99-379. Bad faith. For plaintiff. Carr, Alford, Clausen & McDonald of Mobile (Helen Alford).

Associated Aviation Underwriters, Inc. v. Purex Industries, Inc. et al. Superior Court, Los Angeles County, Case No. EC 021744. Assignment clause. Deposition for Purex. Weil, Gotschal & Manges (Adam Stochak).

Ellen Black et al. v. Delta Life Insurance Company, State Court, Chatham County, GA. Agent fraud. Deposition for plaintiff. Oliver Maner & Gray, Savannah (Patricia Paul).

Weldon D. Ferguson et al. v. Security Life of Denver. District Court, Dallas County, TX, 192nd Judicial Circuit. Vanishing premium. Opinion, deposition for plaintiff. (Fred Misko Jr., Dallas).

Matthew Moore v. North American Specialty Insurance Company, National Collegiate Athletic Ass'n., et al. District Court, Tarrant County, TX, 236th Judicial Circuit, No. 236-176678-98. Bad faith, disability policy. For defendant. Strasburger & Price, Dallas (Ashley Kisner).

Patricia Edge, et al. v. State Farm Mutual Insurance Co. et al. U.S. District Court, Columbia, SC Division, CA No. 3:99-238-17. Improper auto insurance surcharge, fraud. For plaintiffs. (Richard A. Harpootlian.)

Sarah J. Shirley v. Paul Revere Life Ins. Co. U.S. District Court, MD of AL, CA 99-T-229-S. Claim denial, bad faith. Report. Farmer, Price, Hornsby, Weatherford, Dothan (Vincent Edge).

VFIS of Texas, Inc. & Regnier & Assoc. v. David McNeil et al. 35th Judicial District, Harris County, TX, No. 1999-35164. Deceptive trade practices. For plaintiff. Schwartz. Junell... (Philip Bechter).

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Ellis v. Fidelity Financial and American Bankers Ins. Co. Circuit Court, Holmes Co., MS, No. 99-0098. Collateral protection. For defendant ABIC. Jordan Burt (Rollie Goss).

Tidwell v. Allstate Insurance Co. U.S. District Ct - Albany Division. No. 1:96-CV-189- (WLS). Bad faith auto claim. Opinion, deposition, trial testimony for Bankruptcy Court plaintiff. (B.T. Edmonds, Charles Gower).

Dow Chemical Co. v. Firemen's Fund Insurance Co. U.S. District Ct., Eastern Dist. Of MI. Pollution exclusion-CGL. For plaintiff. Mayer, Brown & Platt of Chicago. (Tom Lidbury).

In re Progressive County Mutual Insurance Company & Progressive Casualty. Regulatory proceeding before Texas Commissioner of Insurance. For Progressive. Baker & Hostetler, Denver (John Moorhead).

Annie Ray v. Heilig-Meyers. Circuit Court, Lowndes County,AL, No. CV-96-128. Credit insurance fraud, misrepresentation. For defendant. Lord Bissell Brook (David Green).

Annie R. Belton v. General Accident Insurance Company. Greenville Division, U.S. District Court of SC, C.A. No. 6:99-1909-24. Bad faith, claims. Deposition for plaintiff. (Don Moorhead).

Patricia Hays v. Preferred Risk Mutual Ins. Co. et al. District Court, Oklahoma County, OK, No. CJ-00-769-62. Uninsured motorists. Consultant for plaintiffs. Terry, Roselius ... (Simone Fulmer).

Ambrose v. Heilig- Meyers. Circuit Court, Jefferson County, MS. CA No. 99-0069. Fraud, concealment. For defense. Lord, Bissell & Brook (David Green, Kevin Maxim).

Buckwald et al. v. Bankers United Life Assurance Co et al. No. 96-06849, 192nd Judicial District Court of Dallas County, TX. For plaintiffs. (Charles Ames).

Mark Cunningham et al. v. PFL Life Insurance Company et al. CA No. C98-67-MJM, U.S. District Court, Northern District of Iowa. For plaintiffs. Milberg Weiss...(Ted Pintar).

James P. Price v. Union Security Life Insurance Company. State Court, Fulton County, GA, CA 98VS147158. Credit life sale. Affidavit for plaintiff. (Ron Hilley).

Canadian Olympic Association v. The McCrum Companies, Inc. D/B/A Global Specialty Risk. Arbitration No. 50 T 153 00134099, American Arbitration Association. Unauthorized insurer. Affidavit, report, deposition for plaintiff. Haynes & Boone, Dallas, TX (Charles Keeble, Jr., Werner Powers).

Cross et al. v. Tokio & Marine Fire Insurance Co. et al. Bad faith, auto claim. State Court, Fulton County, GA, CA No. 00VS002592F. For defendant. Morris, Manning & Martin (Lewis Hassett).

Louella Brassell v. Kanawha Insurance Co. and Carla P. Moore. First Judicial Circuit, Panola County, MS, Cause No. CV97-101-B(P1). Life insurance claim. For plaintiff. Smith, Phillips... (Al Weshans, III).

Denise Griffin v. CCC Information Services, Inc., Progressive Specialty Insurance Company and Tommy Dukes. Fulton County State Court, CA No. 99VS155018F. Auto Insurance, claims handling on total losses. For plaintiff. Butler, Wooten. Overby... (Jason Crawford).

Delmas Baughman et al v. State Farm Mutual. Summit County Common Pleas Court, No. CV 95 08 2982. Uninsured Motorist. For plaintiff. Nurenberg, Plevin, Heller & McCarthy (David Paris).

Florida Department of Insurance as Receiver for Western Star Insurance Co. v. Chase Bank of Texas et al. U.S. District Court, ND of Texas, Case No. 3-99 CV1254-G. Receiver action involving fraud, breach of fiduciary duty. Report for plaintiff. (William VanDercreek and Scott Newbern, III).

Rufus L. Ward v. Gary Bullard and American General Insurance Company. State Court, Muscogee County, GA, CA No. SC99-CV-1516. Life insurance sales fraud. For plaintiff. Ben B. Phillips law firm. (Stanley L. Merritt, Jr.).

Health Horizons, Inc. v. State Farm Mutual. DeKalb County Superior Court, GA, CA No. 97-10074-9. BI Claims issues. For plaintiff. Gregory, Christy & Maniklal (Justice Hardy Gregory, Jr.).

Bankers Fidelity Life Insurance Co. v. USA. MD GA, US District Ct., No. 4:99-CV-138 (JRE) Restraint of trade, life insurance. For defendant. (Brendan Flanagan, U.S. DOJ).

David Woytasik v. Conseco Medical Insurance Co. Maricopa County Superior Court, AZ, No. CV99-08020. Bad faith refusal to pay, health insurance. For plaintiff. Opinion, deposition. Dawson & Rosenthal (Steve Dawson)

Freddie Milton v. Metropolitan Life Insurance Co., et al. Circuit Court of Neshoba County, MS, CA No. --0CV-0261-NS.G. Bad faith failure to pay life claim. For plaintiff. Mars, Mars & Mars (Jeremy Chalmers).

Dick Perdue et al. v. Country Mutual Insurance Company. Circuit Court, 4th Jud. Cir., Marion County, ILL., No. 99-L-91. Imitation parts case. For plaintiff. Michael Hyman (Much Shelist).

Geraldine Kennedy et al. v. United Capitol Insurance Company et al. Circuit Court, Mobile, AL, CV-2000-- 1637. Negligent procurement. For plaintiff. Jackson, Taylor, Martino (Richard Taylor).

In re Vincent Caraway. Disability claim under ERISA plan. Affidavit for Caraway. (Newton Moore).

Eddie Mae Trotter et al. v. Atlanta Casualty Insurance et al. Circuit Court, Lauderdale County, MS, No. 00-CV-067B. Uninsured motorist, bad faith. For plaintiff. Minor & Associates (Mark Lumpkin).

Tommy W. Harris and H&G Export v. American National Insurance Co. et al. Circuit Court, Prentiss County, MS. Death spiral, fraud. For plaintiff. Smith Phillips.... (Richard Phillips).

Fontaine R. Howard v. American Medical Security Insurance Co. et al. U.S. District Ct., So. District of AL, No. 00-0238-BH-S. Health insurance fraud. For plaintiff. (Olen, Nicholas & Copeland (Russ Copeland)).

Lee R. Alexander v. John Hancock Mutual Life Insurance Co. State Court, Fulton County, No. 99VS151507B. Breach of Contract, disability policy. Report, deposition for plaintiff. (Ron Hilley).

Jones Brothers Transport et al. v. Canal Insurance Company. Court of Common Pleas, Jasper County, SC, No. 99-CP-276. Coverage, bad faith claims issues. For plaintiffs. (Bryan Harwell).

Gary Myers v. Guardian Life Insurance Company of America. U.S. District Court, Northern District of MS, No. 3: 98CV68-D-B. Vanishing premium, deceptive sales. Report for plaintiff. Lockridge Grindal Nauen. Minneapolis, MN (Martin Carlson).

Aaron M. Aust v. Accent Insurance Services, Inc and Guaranty National Insurance Company. District Court, Wyandotte, Kansas, No. 00C0077. Policy cancellation. For defendant insurer. Niewald, Waldeck & Brown (John L. Hayob).

Michael P. Cielinski, Trustee in Bankruptcy for Gregory Gray v. VFH Captive Insurance Company. Fulton County State Court, No. 00-VS-002527-C. Bad faith. For plaintiff. Trial testimony. (Charles Gower).

Beaugez et al. v. United Presidential Life Insurance Company, et al. Claiborne County Circuit Court, Mississippi, No. CV-99-0106. Vanishing premium. For plaintiffs. (Judy Guice).

Mary Rogers et al. v. American Medical Security and United Wisconsin Life Insurance Company. Circuit Court, 15th Judicial Circuit, Palm Beach County, FL, No. CL 0001445-AB. Health insurance breach of contract action. Deposition trial testimony for plaintiffs. Liggio, Benrubi & Williams (Jeffrey Liggio).

Race based premiums, industrial life litigation in Oklahoma. Consultant for plaintiffs. Carr & Carr (Randy St. Onge).

Floyd D. Wilson et al. v. Mass Mutual Life Insurance Company. First Judicial Circuit, Santa Fe, NM, No. D-101-CV-98-02814. Fractional premium class action settlement hearing. Affidavit for plaintiffs. (George Gary Duncan).

Ocean Winds Council of Co-Owners, Inc. v. Auto-Owners Insurance Company. U.S. District Court, Charleston, SC Division, No. 2 98-2970 18. Bad faith, coverage issue. For defendant. Hood Law Firm (Reese R. Boyd, III).

William and Jeanne Frank v. Leonard Yost and Wind River Insurance Agency. District Court of Fremont County, Wyoming. CA No 31811. Breach of contract, duty to procure. For plaintiff. (Thomas C. Bancroft.)

Anthony M. Livoti, Jr. v. Manhattan National Life Insurance Company. U.S. District Court, Middle District of FL, Case No. 00-73731-CIV. Viatical settlement, anticipatory breach, incontestable clause. Deposition for plaintiff. (Harris Solomon).

Kathryn Lopez and Darlene Hedgecock v. Friedman's Inc. d/b/a Friedman's Jewelers. U.S. District Court, Southern District of West Virginia. CA No. 2:00-0466. Public policy exception to

employment at will doctrine (unlawful insurance sales). For defendant, Report, deposition. Jones Day (Jennifer E. Moore).

Shirley F. Windham, et al. v. First Family Financial Services. Circuit Court, Jasper County, MS. CA No. 10-0058. Deceptive practices, insurance sales. For plaintiff. (John Sims & Sarah McCormick).

John M. Evans and Edie D. Hough v. Allianz Life Insurance Company, et al. Circuit Court, First Judicial Circuit of Jones County, MS, CA No. 2000-31-CV11. Life insurance sales. For plaintiffs. (Sarah McCormick).

Mae C. Jordan, et al. v. Metropolitan Life Insurance Company, f/k/a New England Mutual Life Insurance Company. Second Judicial Circuit, Jasper County, MS, CA No. 20-0056. Vanishing premium. For plaintiffs. Report, deposition, trial testimony. (Subrina Cooper & John Sims).

William Donice Martindale, et al. v. Southwestern Life Insurance Company, et al. U.S. District Court, Eastern District of Texas, Beaumont Division, No. 1:00-CV-00687. Vanishing premiums. For Plaintiffs. Report, deposition. (Ethan L. Shaw).

Miskelly Furniture Warehouse v. Benefit Management Systems, Inc., et al. Circuit Court, Rankin County, MS. CA No. 2001-58. Health insurance claim, cancellation. For plaintiff. (Douglas Minor, Jr.)

Keith Murray v. Bankers Life & Casualty, et al. Superior Court, Richmond County GA, CA No. 1999-RCCV-307. Invasion of privacy, agent duties. For plaintiff. (Richard Middleton, Derek White).

Ora Ruffin v. Congress Life Insurance Company, et al. Circuit Court, Choctaw County, AL, CA No. 00-10-C. Health insurance regulatory and fraud issues. Deposition for plaintiff. Mann & Cowan (David Cowan).

Tommy Tuggle v. Beneficial Georgia, Inc. Superior Court of DeKalb County, GA, Case No. 01-1411-5. Credit property insurance. Deposition, affidavit for defendant. Troutman Sanders (William Loeffler).

Heathcock v. American Fidelity Insurance Co. Superior Court, San Mateo, CA, Co. 409388. Life insurance sales to government personnel. For defendants. Moore, Hill, & Westmoreland of Pensacola, FL (Larry Hill).

Mary T. Irving v. The Equitable Life Assurance Society. Circuit Court, Jefferson County, MS. No. CV-2000-0103. Life insurance sales practices, vanishing premium. For plaintiffs. Langston, Sweet, Freese (David Busby).

Hattie Anderson, et al. v. First Family Financial Services, American Security Ins. Co., Union Security Life Ins. Co. No. 2000-98-cv6, Circuit Court, Jones County, MS. Insurance packing, deceptive practices. For defendant insurers. Wells Marble & Hurst (Randy L. Dean).

Betty J. Wendland, et al. v. American National Insurance Company, Inc., et al. Cause No. GN-00-3014, District Court, Travis County, TX, 201st Judicial District. Class action, association health insurance fraud, deceptive trade practices. Trial testimony for plaintiff. Taylor & Dunham (Steven D. Urban).

Bernard Cohn v. RAM Racing, Inc. et al. Cause No. 333937, Superior Court, Pima County, AZ. Agent duty, claims investigation. For plaintiff. Kinerk, Beal, Schmidt & Dyer (Dev Sethi).

Paul Varacallo, et al. v. MassMutual Life Insurance Company. Superior Court of New Jersey, Law Division: Essex County Docket No. ESL-X-3403-97. Vanishing premium class action. For plaintiffs. Report. Lite DiPalma Greenberg (David Greenberg) & Bonnett, Fairbourn, Friedman & Balint (Andy Friedman).

In re Progressive County Mutual Insurance Company. Regulatory proceeding on collateral protection policy, Mississippi Commissioner of Insurance. Consultant for Progressive. Watkins Ludlam Winter & Stennis (Robert B. House).

Dwight Brown v. Vickers Employees Credit Union and CUNA Mutual Insurance Group. Circuit Court, 1st Judicial Circuit, Hinds County MS, CA No. 251-99-583 CIV. Credit insurance. Deposition for insurer. Daniel Coker Horton & Bell (Terry Levy).

Hancock Bank v. National Union Fire Insurance Company. U.S. District Court, Western District of LA, Case no. CV00-0572 LO. Coverage issues, E&O policy. For plaintiff. (William F. Abbott).

Robert C. McBride v. Life Insurance Company of Virginia, d/b/a GE Life and Annuity Assurance Co. U.S. District Court, Middle District of GA CA No. 4:00-CV-217-3. Life insurance sales practices. For plaintiffs. Report, affidavit, deposition. (Jason Crawford of Butler Wooten).

Bertha Gamble, et al. v. MS Loan Center, et al. CA No. 99-0162, Circuit Court, Jefferson County, MS. Insurance packing, fraud. For insurer defendants. Wells Marble Hurst. (Kenna Mansfield).

Carolyn Frye and Mary White v. First Family Financial Services, et al. CA No. 2000-95, Circuit Court, Jefferson County, MS. Insurance packing, misrepresentation. For insurer defendants. Wells Marble Hurst (Kenna Mansfield).

Evelyn C. Saucier, et al. v. United Wisconsin Life Insurance Company, et al. CA No. CV-01-1188-HYT, Circuit Court, Mobile County, AL. Discriminatory rating practices, breach of contract. Deposition. For plaintiffs. Olen, Nicholas, Copeland (Steve Olen).

Anita M. Thomas v. First Family Financial Services, Inc., et al. Cause No. 2000-478, Chancery Court of Wayne County, MS. Truncated coverages in credit life. For plaintiff. (David Sullivan).

Karl Thompson, et al. v. Metropolitan Life Insurance Company. CA No. 00-CIV-5071 (HB). U.S. District Court, Southern District of New York. Race based premiums, class action. For plaintiffs. Milberg Weiss and Bonnett Fairbourn (Andy Friedman).

Robert M. Bowman, Sr. v. Allstate Insurance Company, et al. Court of Common Pleas, Hampton County, SC, No. 99-CP-25-236. Claims practices. For plaintiff. Peters, Murdaugh, Parker, Eltzroth & Detrick (John Parker).

In re Lutheran Brotherhood Variable Insurance Products Sales Practices Litigation. MDL Docket No. 1309, U.S. District Court, Minnesota. Life sales, vanishing premiums, replacements. For plaintiffs, testimony, two reports. Lockridge Grindal Nauen and Ron Parry. (Patricia Bloodgood & Ron Parry).

GE Life & Annuity Assurance Company v. Claude Combs and Others (five declaratory judgment actions). U.S. District Court, Middle District of GA. Replacement, disclosure, fraudulent practices in life insurance. Affidavit, report, deposition for defendants. (Jason Crawford).

Vasilios S. Lambros v. Metropolitan Life Insurance Company. Case No. BC 249913. Superior Court, LA County, CA. Breach of contract, life insurance. Affidavit. For plaintiff. (Joseph. N. Kravec).

Charlie F. Robertson v. Liberty National Life Insurance Company. Circuit Court, Barbour County, AL, CA no. CV-92-021. Affidavit for plaintiff. Taylor and Taylor. (Rhonda Chambers).

George H. Oberhausen v. Guardian Life Insurance Company of America. Circuit Court, 1st Judicial Cir., Hinds County, MS, CA No. 215-99-215CIV. Life sales practices. For plaintiff. (Richard T. Phillips).

Anthony M. Livoti, Jr., P.A., Trustee v. James M. Aycock. CA No. 2002-CV-47800, Superior Court, Fulton, County GA. Life insurance viatical, assignment. Affidavit for defendant. (Joseph. L. Kelly).

Birmingham Dreamland, Inc. v. Certain Underwriters at Lloyd's, et al. Circuit Court, Walker County, AL, CV01-848. Coverage, acquisition issues. For plaintiff. Spain & Gillon (Earl Lawson).

Lyvette Banks, et al. v. Metropolitan Life Insurance Company, et al. Circuit Court, Holmes County, MS, No. 2000-445. Vanishing premium. For plaintiffs. (Robert Ogletree).

Steven A. Creaturo v. Scott Duko, et al. Court of Common Pleas, Columbiana County, OH, Civil Action No. 817. Churning,. For plaintiff. Report. (Joseph N. Kravec).

John H. Cook, Sr. and John Archie Lucas, et al. v. Liberty Life Insurance Company. Court of Common Pleas, Orangeburg County, SC, No. 01-CP-38-848. Universal Life sales practices. Deposition for plaintiffs. (Robert R. Sparks).

Marvin Davis v. Conseco Annuity Assurance Company, et al. Second Judicial District of Jones County, MS, No. 2001-172-CV10. Sales practices. For plaintiff. Smith Phillips (Al Welshans).

Justen Roye, et al. v. The Progressive Corporation. CA No. 01-415J-DRH, U.S. District Court, Southern District of Illinois. Auto insurance pricing structure, Holding Company regulation. For defendant. Baker & Hostetler (John Moorhead).

Toya Taylor v. Kentucky Finance Company, et al. CA No. 2000-67CVL, Circuit Court of Grenada County, MS. Collateral protection. For plaintiff. Smith Phillips (Al Welshans).

Shem Polk v. Equitable Life Assurance Society, et al. Circuit Court, First Judicial District of Hinds County, MS, No. 251-01-908CIV. Life sales. For plaintiff. Langston, Sweet & Freese (David Busby).

Robert Mahaffey, et al. v. The Equitable of Colorado, et al. Circuit Court, First Judicial Circuit, Hinds County, MS. CA no. 251-01-1293CIV. Life insurance, deceptive sales. For plaintiff. Langston, Sweet & Freese (David Busby).

James Lightsey v. Equitable Life Assurance Society of the US, et al. Circuit Court, Copiah County, MS. No. 2001-0452. Life insurance sales. Report. For plaintiff. Langston, Sweet & Freese (David Busby).

Lucille Spencer, et al. v. Equitable Life Assurance Society of the US, et al. Circuit Court, Sunflower County, MS. Life insurance sales. Langston, Sweet & Freese (David Busby).

Alonzo Crosby, et al. v. Equitable Life Assurance Society of the US et al. Circuit Court, second Judicial Circuit, Jones County, MS. No. 2001-205-CV12. Life insurance sales. Langston, Sweet & Freese (David Busby).

Thomas Kainz, et al. v. Equitable Life Assurance Society of the US, et al. First Judicial District of Hinds County, MS, No. 251-01-1324CIV. Life sales. For plaintiff. Langston, Sweet & Freese (David Busby).

Tommy Harris and H&G Transport v. American National Life Insurance Company, et al. U.S. District Court, Northern District of Mississippi, Eastern Division, CA No. 1:00CV845-S-D. Fraud, breach of contract. For plaintiff. Smith Phillips... (Al Welshans).

Randall Parker, Jr. v. Allstate Life Insurance Company, et al. Circuit Court, Coffee County, AL, CA No. Cv-99-M-103. Life insurance sales practices. For plaintiff. Beasley, Allen, Crow, Methvin, Portis & Miles (Clinton C. Carter).

Sharon Jackson v. American Medical Security and United Wisconsin Life Insurance Company. Breach of contract, health insurance, filed rate doctrine. AL DOI Regulatory proceeding. Testimony for plaintiff. Beasley-Allen (Bill Davis, Clint Carter).

Charles Vaughan v. Midland National Life Insurance Company, et al. CA No. 982, Circuit Court, Baldwin County, AL. Life insurance sales. For plaintiff. Beasley-Allen (Clint Carter).

John W. Prather, M.D., Barbara A. Prather and the John W. Prather Irrevocable Trust v. The Guardian Life Insurance Company and Terry Bullard. Circuit Court, Alcorn, Co. MS, Cause No. 2000-422BA. Smith Phillips (Richard Phillips)

Annie L. Jackson v. Protective Life Insurance Company, et al. CA No.: CV-02-53, Circuit Court, Escambia County, AL. Cancer policy deceptive sales. For plaintiff. Beasley Allen (Christopher Sanspree)

James B. Floyd, III v. The Guardian Life Insurance Co. and Henry High. Circuit Court, Lee Co. MS, Cause No. 01-089(G) L. Smith Phillips (Richard Phillips).

Leslie Pearson, et al. v. CGU Life Insurance Company, Wayne P. Davis and Davis Agency, Inc. Circuit Court, 17th Judicial Circuit, Winnebago County, ILL. No. 01 L 305. Life insurance sales fraud. For plaintiff. McGreevy, Johnson & Williams (Michael O'Brien).

D.E.L. Property Management, Inc., et al., v. Lloyd Bennett & Company, Inc., et al. v. Leverett Insurance Group, Inc., et al. Superior Court, Gwinnett County, GA, CA no. 00-A-11130-7. Failure to procure coverage. For plaintiff. Morris, Manning & Martin (Lew Hassett).

Jones, et al., v. General American Insurance Company, et al. Circuit Court, Jasper County, MS, Cause No. 10-0115. Life insurance sales. Deposition, trial testimony. For plaintiffs. Deakle-Couch (William R. Couch).

Durivage v. Isidro Cavazos Insurance Agency, Farmers Group & Texas Farmers Insurance. 197th District Court, Cameron County, TX, No.2002-09-3684-C. Procurement issue. For plaintiff . (Michael R. Cowen)

Davis v. Allstate Insurance Company. Court of Common Pleas, Fairfield County, SC, No. 2002-CP-20-116. Diminished value-auto. For plaintiff. Suggs & Kelly (Robert Rikard).

Bobby Ray Russell, et al. v. CitiGroup, Inc., et al. Chancery Court, Second Judicial Circuit, Jones County, MS, No. 2001-0099. Loan practices. Report. For defendants. Wells Marble Hurst (Randy Dean).

Harrison v. CitiGroup, Inc., et al. Chancery Court, Second Judicial Circuit, Jones County, MS CA No. 4:01cv 151LN. Credit insurance. For defendant insurers. Wells Marble Hurst (Randy Dean).

Ella M. Doss, et al. v. Equitable Life Assurance Society, et al. Circuit Court, Jefferson County, MS, No. CV-2001-86. Life insurance sales. For plaintiffs. (Byrd Associates).

Vanessa Davis, et al. v. Allstate Insurance Company. Court of Common Pleas, Fairfield County, SC. Auto insurance contract issue. For plaintiff. (Robert Rikard)

Charlotte Henninger v. Allstate Insurance Company, et al. Superior Court, Pima County, AZ, No. C20003138. Claims practices. For plaintiff. (Jay Felix).

Chris Albriton, et al. v. Pitney Bowes, Inc., et al. U.S. District Court, So. Dist. of MS, No. 2:00-CV-59-PG. Unauthorized insurance issues. For plaintiffs. McCallum Law Firm. (Brent Irby).

Dace Fraker & Jenny Fraker v. World Insurance Company. 13th Judicial District, Yellowstone County, Montana, No. DV 02-0247. Health insurance. Report. For plaintiffs. Patterson & Schofield (Dane Schofield).

Alfonso Riveroll, Jr. & Alfonso Riverall, Sr. v. Winterthur International LTD. & AMEDEX Ins. Co. Circuit Court, 11th Judicial Circuit, Miami-Dade County, FL. Death spiral, bad faith. Deposition. For plaintiff. (Jacob Givner).

Walker v. Citigroup, et al. Circuit Court, Kanawha County, W. VA, 01-C-3295. UM/UIM claim, bad faith. For plaintiff. Hill Toriseva & Williams (Teresa Toriseva).

Robert Larscher v. Principal Life Insurance Company. Circuit Court, 19th Judicial Circuit, St. Lucie County, FL, No. 00-CA-000707 (BC). Health insurance sales practices. For plaintiff. (Jeff Liggio).

Fife M. Whiteside in his capacity as Trustee in Bankruptcy for David S. Webb v. Maryland Casualty Company. U.S. District Court for the Middle District of GA, Columbus Division. Civil Action No. 4:02-CV-61-1 (CDL). For plaintiff. Rule 26 disclosure, deposition. (Charles Gower).

Robert and Joyce Stringer, et al v. American Medical Security Group, Inc. Circuit Court, Smith County, MS, CA No. CV-2002-302. Health insurance. Affidavit. For plaintiffs. (Robert Methvin, Jr.).

Lexington Insurance Company v. Advanced Wirecloth, Inc. District Court, Harris County, TX. Cause No. 2001-49363. Surplus lines, unauthorized entities, claim action. For defendant. Report, deposition. Haynes & Boone (Werner Powers).

Merdis Anderson, et al. v. Equitable Life Assurance Society. Circuit Court, Holmes County, MS. Life insurance sales. For plaintiffs. Taylor & Martino, (Steve Martino).

Marion C. Bentley v. Mutual Benefits Corp, Giltner & Associates. U.S. District Court, Southern District of MS, CA No. 4:02CV122LN. Viatical settlement. For defendant Report. Giltner. (R.K. Houston)

Vivian Caston, et al v. Metropolitan Life Insurance Company of New York, et al. Circuit Court, LeFlore County, MS. Life insurance sales. For plaintiffs. Taylor & Martino (Steve Martino).

ALTEC Industries, Inc. v. Royal Surplus Lines Insurance Co. and Royal Specialty Underwriting. Coverage issues, CGL policy, U.S. District Court, Northern District of AL, CA No: CV-02-N-1012-S. For defendant. Spain & Gillon (Gene Stutts).

Jerry Hill, et al v. State Farm Mutual Automobile Insurance Company. Superior Court, Los Angeles County CA. Case No. BC 194 491. Breach of contract. For plaintiff. Gianelli & Morris (Timothy Morris).

Manda Foster v. State Farm Mutual. Circuit Court, Jefferson County, AL, Case No. CV-02-3378. Auto claims. For plaintiff. Campbell, Waller, Poer (Clay Williams).

William H. Conner, et al v. Southwestern Life Insurance Company, et al. Circuit Court, 2nd Judicial Circuit of Panola County, MS, Case No _____. Life sales. For plaintiffs (Smith Phillips...).

Bobbye Turner v. GuideOne Life Insurance Company f/k/a Preferred Risk Life Ins. Co., et al. Circuit Court of Calhoun County, MS, Case No. _____. Life sales. For plaintiffs (Smith Phillips...).

Mary Hart Whittington, et al. v. Citizens Insurance Company of America, et al. Circuit Court, Adams County, MS, CA No. 02-KV-0084-S. Life sales. For plaintiffs. Pittman, Germany, Roberts & Welsh (Crymes M. Pittman).

Mark Henderson v. Washington National Insurance Co. Circuit Court, Baldwin County, AL. Case No. CV-01-583. Health insurance sales. For plaintiff. Olen Nicholas Copeland (Russ Copeland).

Robert and Rosemary Bennett v. American Medical Security, et al. Circuit Court, Barbour County, AL, CA No. CV 01-269. Health insurance sales. For plaintiff. Affidavit, deposition Pittman, Hooks, Dutton... (Carter Clay).

Helen Hudson v. American Medical Security, et al. U.S. District Court, Southern District of MS, CA No. 5:03CV72BrS. Health insurance sales. For plaintiff. Affidavit. McCallum & Methvin (Jimbo Terrell).

Benefit Consultants, Inc. and FISI Madison v. American Bankers Insurance Company, et al. Chancery Court, 21st Judicial District, Williamson County, TN, No. 28611. Deceptive practices. For defendant. Jordan Burt (Jeff Williams and Frank Burt).

Jimmy E. Pridgen, Sr. v. Nationwide Mutual Fire Insurance Co., et al. Fulton County GA State Court, No. 02VS04040535-E. Homeowner claims. For Plaintiff. Affidavit, deposition. (Robert Altman).

William B. Moore v. Fortis Insurance Company and Guy Bowering. Circuit Court, Claiborne County, MS, CA No. 2001-121. Death spiral. For defendants. (Sheldon Alston).

Willie Siggers v. Liberty National Life Insurance Co, et al. Circuit Court, Leflore County, MS, CA NO. _____. Life insurance sales. For plaintiff. (Richard Taylor).

Calvin W. Lynch v. Anthem Health Plans of KY. Madison County KY Circuit Court, Civil Action No. 180. Health claim. For plaintiff. (Thomas N. Kerrick).

Janet Baldwin, et al. v. Mississippi Farm Bureau, et al. Chancery Court, Jones County, MS, CA No. 2002-0911. Diminished value, claims. Hortman Harlow Martindale.... For plaintiffs. (Christopher McDaniel).

Lucille Agnew, et al. v. Commercial Credit Corp., et al. U.S. District Court, Southern District of MS, Eastern Division, CA No. 4:02CV47LN. Loan practices. For defendant insurers. Wells Marble (Randy Dean).

Margaret Jones, et al. v. First Family Financial Services, Inc., et al. U.S. District Court, Southern District of MS, CA No. 4:02CV99LN. Loan practices. For defendant insurers. Wells Marble (Randy Dean).

Tedrick D. Lidell, et al. v. First Family Financial Services, Inc., et al. U.S. District Court, Southern District of MS, CA No. 4:02CV43LN. Loan practices. For defendant insurers. Wells Marble (Randy Dean)

Oliver T. Ellis, et al. v. Washington Mutual Financial Group, et al. U.S. District Court, Southern District of MS, CA No. 4:01cv144LN. Loan practices. For defendant insurers. Wells Marble (Randy Dean).

Pearlene Rabinowitz, et al. v. Massachusetts Mutual Life Insurance Company, et al. Circuit Court, Lee County, MS, CA No. CV01-239(B) L. Life insurance sales. For plaintiffs. (Mike Greer, L.F. Sams).

Sarah J. Mcgee, et al. v. New York Life Insurance Co. U.S. District Court, Eastern Div. Of MS, No.: 1:02CV11-B-D. Life, accident sales & claims. For Plaintiffs. (Lee Dulaney).

Kennedy Miller, et al. v. Reliastar Insurance Company. Noxubee County Circuit Court, MS, CA No. 2001-271. Life insurance sales. For defense. Jordan Burt (Markham Leventhal).

Gary H. McCoy v. Alfa Mutual Insurance Company. Circuit Court, Wayne County, MS, Cause No. CV-2000-106-B. Diminished value. For plaintiff. (Chris McDaniel).

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Sequent Energy Management L.P. and Chattanooga Gas Co. v. National Union Fire Insurance Co. U.S. District Court, Southern District of TX, No. 02-4226. Bad faith, Business Interruption & property claim. Report, deposition. For defendant. Bovis Kyle (Scott Busby).

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Barbara Savasta v. USF&G & St. Paul Ins. Co. Circuit Court of Ohio County, WVA, CA No. 01-C-249. Bad faith claims, coverage. For defendants. Report, deposition. McDermott & Bonenberger (Ron Johnson).

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Harriett Carmack v. State Farm et al. State Court of Fulton County, GA, No. 03-VS-047017J. Claims, disclosure. For plaintiff. Report. Robert Altman & Kathie McClure.

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Raul Cisneros v. American Medical Security/United Wisconsin Life Ins. Co. District Court, Travis County, TX. Sales & marketing. For plaintiff. Report,deposition. Martin, Drought, Torres (Perry Robinson).

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Rodney Davis, et al. v. CitiFinancial, Inc. et al. American Arbitration Association, No. 69-148 00079 03. For defendants. Report. (Randy Dean)

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Brittany Phillips ... and Nevada State AFL-CIO v. Dean Heller as Secretary of State, In re Medical Malpractice Ballot Initiative, in the Supreme Court of Nevada. Challenge to Nevada tort reform Initiative. For plaintiffs. Affidavit. Center for Constitutional Litigation (Ned Miltenberg)

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Cora Cooper v. Ohio State Life. Superior Court, Chatham County GA, CA no. CV03-0560-no. Life claim. For defendant. Affidavit. Oliver Maner Gray (Patricia Paul)

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State Farm Fire & Casualty v. Mona Baldwin. Douglas County GA Superior Court, No. 02CV01244-RJJ. Claims. For defendant. (Terry Jackson)

Sharon Mitchell et al. v. State Farm Mutual. U.S. District Court, MD GA No. 4:04-CV-62-2. Claims. For plaintiffs. (Charles Gower)

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Darrel E. Beaver and Kay Beaver v. Dwayne Lee d/b/a Lee's Construction. Hall County GA Superior Court, No. 04-CV-1569B. Claims. For plaintiffs. (Mark Alexander)

Yumeka Henderson et al. v. Citigroup Inc. et al. Circuit Court, 1st Judicial District, Hinds County, MS, No. 02-34. Credit insurance sales. For plaintiffs. Affidavit. (Brad Pigott)

Noel Newkirk Peoples v. Alfa Mutual Insurance Company. Lee County Alabama Circuit Court, No. CV-04-231. Claims. For defendant. Nix Holtsford.... (Rick Howard)

GB Estates v. Zurich American Ins. Co. Circuit Court, 11th Judicial Circuit, Dade County, FL., No. 03-03842-CA02. Claims. For plaintiff. (Bob Freeman)

Kathy Webb, et al. v. American International Group et al. Circuit Court, Jefferson County, Arkansas, CV-2002-952-2. Auto policy. For defense. Baker & Hostetler (John Moorhead)

Stephanie Willis, et al v. American International Group et al. Circuit Court, 1st Judicial Circuit, Williamson County, ILL, Case No. 2004-L-23. Auto policy. For defense. Baker & Hostetler (John Moorhead)

Bonnie Davis, et al. v. American International Group et al. Court of Common Pleas, Cuyahoga County, Ohio, No. CV 538712. For defense. Auto policy. Baker & Hostetler (John Moorhead)

Charles Breed and Virginia Breed v. Acacia Mutual Life Insurance Company, Superior Court, Maricopa County, AZ, No. CV2002-005910. Life insurance fraud. For plaintiff. Report. Bonnett Fairbourne (Andy Friedman)

Rosemary Wright, et al. v. Unum Life Insurance Company of America, In Re Arbitration Proceedings in Bullock County, AL. Disability plan. For plaintiffs. Deposition, hearing testimony. Beasley Allen... (Chris Sanspre)

Joseph Johnson and Joseph Morales, et al. v. Farmers Insurance Exchange, et al. Superior Court of CA, San Diego County, Case No. 726452. Class action. Auto claims. For plaintiffs. Campbell & Waller (Jay Waller and Clay Williams)

Dublin Internal Medicine v. Leonard Blount, et al. Superior Court, Laurens County, GA, CA No. 2004-0774-F. Health insurance fraud. For plaintiffs (Mitchell Warnock).

Odene McKay and William T. McKay v. Central United Life Insurance Company, et al. Circuit Court, 1st Judicial Circuit, Hinds County, MS, No 251-04-497 Civ. Claims. For plaintiff. (John D. Giddens)

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Marie B. Patton v. Capital Management Systems. U.S. District Court, ND of GA, CA No. 1:04-CV-0899. Agency liability. For defendant. Report. (Morris Manning Martin (Jessica Pardi))

Marjorie Wright v. American Medical Security, et al. Court of Common Pleas, Spartanburg, SC, CA No. 2004-CP-42-3698. Health insurance marketing. For plaintiff. (Ken Anthony)

Sechler v. Nationwide, et al. Circuit Court, DeSoto County, MS, CA No. CV2004-58RD. Homeowners insurance claim. For plaintiff. Chamberlin Nowak (Anthony Nowak)

Ray Mullins, et al. v. Western Southern Life Insurance Company, et al. Circuit Court, Mason County, WVA, CA No. 03-C-0833. Market conduct, life sales. For plaintiffs. Report, deposition. Beasley Allen (Jay Aughtman)

Liberty Mutual Insurance Company v. Signal Datacom, LLC, et al. Circuit Court, Etowah County AL, CA No. CV-03-397-WWC. Workers comp claim. For plaintiff. (Earl Lawson, Jr.)

Ann Castello, et al. v. Allianz Life Ins. Co. and LifeUSA Ins. Co. District Court, Hennepin County, MN, Case No. MC 03-020405. Annuity sales. For defendants. Leonard, Street & Deinard (Elizabeth Reuter)

Edward E. Hall v. UNUM Life Insurance Company. U.S. District Court, MD of GA CA No. 4:04-CV 138 (CDL). Disability claim. For plaintiff (Stanley Merritt)

State National Insurance Company v. Access General Agency, Inc., et al. U.S. District Court, ND of GA, Ca No. 1:04-CV-2594-JTC. For Defense. (Lewis Hassett)

Maxum Indemnity Company v. Peterson Farms, Inc. U.S. District Court, WD of Arkansas, CA No. 04-5179. CGL Claim, pollution exclusion. For defense. Mitchell, Williams (Sherry Bartley)

Jerry Wise, et al. v. Kansas City Life Insurance Company. U.S. District Court, ND of MS, Western Division, No. 3:03cv107-D-A. Life sales. For plaintiffs. Report. Mitchell McNutt (William Spencer).

Richard Desportes v. American Heritage Life Insurance Co., et al. Superior Court, Muscogee County, GA, CA No. Su-04-CV-3564. Gap policy. Report, affidavit for plaintiff. (Charles Gower).

NOVA Casualty Co. v. Richard Waserstein, et al. US District Court, Southern Dist. of Florida, No. 04-20755 CIV JORDAN. CGL defense, indemnification. Report. For defendants. (Jacob Yaroslawicz, Jacob Givner).