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Rick Hammond, J.D., CLU

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## Professional Experience

### Insurance Claims and Litigation Consultants, LLC – Principal (2020 – Present)

- Principal of a consulting firm that provides expert witness services and testimony on claims and lawsuits involving insurance coverage, bad faith, claims handling, agent-broker liability, insurance regulatory issues, underwriting and insurance industry customs and practices and standards of care. Provides consultation and oversight of pre-suit and litigated coverage matters that potentially implicates allegations of statutory, common law or institutional insurer bad faith. Mr. Hammond also serves as an arbitrator and mediator on cases involving insurance coverage disputes.

### Insurance Coverage and Bad Faith Attorney (1988 – 2020)

- Primary concentration on insurance law and coverage matters with an emphasis on first-party property, business interruption, insurance fraud, fire, and explosion cases, and the defense of insurer bad faith claims. Also, served as an expert and counsel on matters relating to insurance agent-broker liability, insurance regulatory issues and industry customs and practices.

### Adjunct Professor on Insurance Law - John Marshall Law School (2016 – 2017) and Loyola University Chicago Law School - (2018 – Present)

- Course covers the comprehensive overview of laws, standards, concepts and remedies related to insurance, including interests protected by insurance; selection and control of risks; insurable interest; business interruption, the principle of indemnity; types and classifications of insurance; making, dealing with and termination of insurance contracts; agency, underwriting and claims handling; insurance regulation; subrogation; and extra-contractual liability.

### Insurance Committee for Arson Control - Executive Director (1985 – 1988); Legal Counsel (2010 – 2015); Executive Director (2015 - 2019)

- As executive director, charged with managing the day-to-day activities of the association and representing the insurance industry members on issues relating to arson control.
- Received formal media training and represented the association in the national press including print and electronic media.
- Represented the association at legislative meetings, and developed training materials for insurance claims, and underwriting staff.
- As legal counsel, provided legal advice and counsel to the organization.

### Illinois Department of Insurance – Administrative Assistant (1980 - 1983); Assistant Deputy Director and Manager of Chicago Office and Consumer Section (1983 - 1985)

- Managed the Department's Chicago Office and Consumer Section including the investigation of complaints against insurers and producers.
  - Hearing Officer on disputes involving insurance regulatory matters.
  - Provided counsel to the Department and the Office of the Special Deputy on matters involving financially distressed insurers.
  - Issued regulatory opinions regarding the compliance of insurers and producers with the Department of Insurance's Rules and Regulations and the Illinois Insurance Code.
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- Represented the Department at media press conferences, community meetings, insurance industry events, and regulatory task forces.

#### **Equitable Life Insurance Society of the U.S. – Insurance Producer (1978-1980)**

- Licensed to sell life, health, accident, property and casualty insurance products.
- Insurance Agent for the City of East St. Louis, Illinois

#### **Allstate Insurance Company – Property Claims Adjuster/Examiner (1975-1978)**

- Property Claims Adjuster and Examiner
  - Responsible for the handling of personal lines and commercial property claims.
  - Responsible for the supervision and oversight of a property claims unit.

### **Degrees and Professional Designations**

**National Association of Certified Mediators, Certified Mediator – 2021**

**University of Illinois Chicago Law School, Juris Doctorate – 1988**

**The American College, Chartered Life Underwriter (CLU) – 1980**

**Southern Illinois University, Bachelor of Arts – 1975**

### **State and Federal Bar Admissions**

**State of Illinois – May 1988**

**Northern District of Illinois – 1988**

**State of Indiana – 1996**

**Northern District of Indiana – 2012**

**Southern District of Michigan – 2012**

**Eastern District of Wisconsin - 2014**

**Southern District of Indiana - 2014**

**Eastern District of Missouri – 2014**

**Southern District of Illinois – 2015**

**District Court of Colorado – 2016**

**Central District of Illinois - 2017**

**Northern District of Ohio - 2018**

### **Consulting and Expert Witness Cases**

#### **Continental Insurance Company (CNA) v. Boyson – St. Thomas Virgin Islands**

- Retained by CNA to serve as an expert on whether the insurer's conduct in its investigation and adjustment of the policyholder's maritime claim was reasonable, customary and whether there was evidence of vexatious and unreasonable conduct supporting an allegation of bad faith.

**Scholle Corporation v. Great American Assurance Company – Orange County, California**

- Retained by Great American to serve as an expert on bad faith and insurance industry customs and practices and to opine on whether the insurer's conduct in its investigation and adjustment of the policyholder's property insurance claim was reasonable and customary.

**Performance Aircraft Leasing, Inc. v. Sean Kallsen and LL Johns and Associates, Inc. – Chicago, Illinois**

- Retained by Performance Aircraft Leasing, Inc. to serve as an expert on issues pertaining to the customs and practices of insurance producers, and to opine on whether there was an exercise of reasonable and customary skill and diligence by an insurance producer.

**Jackson Redevelopment Authority v. Global Indemnity Group, Inc. CRC Insurance Services, Inc.; United National Insurance Group, Inc.; and Fisher Brown Bottrell Insurance, Inc. – Jackson, Mississippi**

- Retained by United National Insurance Group to serve as an expert on insurance industry standards and customs and practices relating to the cancellation of insurance and the denial of insurance coverage.

**Scanlon-Taylor Millwork Company v. Underwriters at Lloyd's Syndicates #26223 and #623, Beazley Ins., Services, Beazley USA Services, Inc. Jason Hollis, Fisher Brown Bottrell Ins., Inc. – Jackson, Mississippi**

- Retained by Underwriters at Lloyd's and Beazley USA to provide expert testimony regarding the interpretation of commercial property insurance policies as to the type of coverage and limit of insurance provided by such policies, the calculation of premiums of such policies, the distinction between scheduled limit and blanket limit coverage, and as to alleged bad faith.

**Creation Supply, Inc. v. Selective Insurance Company of the Southeast – Circuit Court of Cook County, Chicago, Illinois (Case One)**

- Retained by Selective Insurance to provide expert testimony regarding whether Selective's conduct in determining its duty to defend Creation Supply, Inc. was reasonable, customary and in accordance with the applicable insurance policy provisions and Illinois law, whether there was evidence of vexatious and unreasonable conduct supporting Creation's allegations of bad faith, and whether there was an unreasonable request for attorney fees.

**Creation Supply, Inc. v. Selective Insurance Company of the Southeast – Circuit Court of Cook County, Chicago, Illinois (Case Two)**

- Retained by Selective Insurance to provide expert testimony regarding whether Creation's demand for recovery of attorney fees was reasonable, customary, consistent with their attorney's work performed during the course of litigation and trial, and properly calculated in accordance with the applicable insurance policy provisions and Illinois law.

**New Horizon International Church v. Philadelphia Insurance Company, Brent L. Bowers, Sorrells, Bowers, and Coats, Inc. American Roofing and Construction, Inc., Chad M. Zielinski, P.E., Haag Engineering Co., Richard W. Booker, EGA, and Cunningham Lindsey U.S. Inc. – Jackson, Mississippi**

- Retained by Philadelphia Insurance to provide expert testimony regarding whether Philadelphia's conduct in its investigation and adjustment of the policyholder's property insurance claim was reasonable, customary, and whether there was evidence of vexatious and unreasonable conduct supporting New Horizon's allegations of bad faith.

**Craig Flanagan, Tina Flanagan and Flanagan Construction Company v. Nationwide Property and Casualty Insurance Company - Southern District of Mississippi**

- Retained by Nationwide Insurance to provide expert testimony regarding whether Nationwide's conduct in its investigation and adjustment of the policyholder's UM/UIM insurance claim was reasonable, customary, and whether there was evidence of vexatious and unreasonable conduct supporting the policyholder's allegations of bad faith.

**Circle Centre Mall, LLC and Simon Property Group, Inc. and XL Insurance America, Inc. v. Zurich American Insurance Company and Old Republic Insurance Company – Indianapolis, Indiana**

- Retained to provide expert testimony regarding whether Old Republic's conduct in determining its duty to defend plaintiffs was reasonable, customary and in accordance with the applicable insurance policy provisions and Indiana law, and whether there was evidence of vexatious and unreasonable conduct supporting plaintiff's allegations of bad faith.

**In Re: Lisa Frank, Inc. and Greenbean Investments, LLC and State National Insurance Company and York Risk Services Group – Phoenix, Arizona**

- Retained by State National Insurance Company and York Risk Services Group to provide expert consultation regarding whether their adjustment of the policyholder's property insurance claim was reasonable, customary, and whether there was evidence of vexatious and unreasonable conduct that would support an allegation of bad faith.

**In Re: Hal Jeanes and AXA Equitable Life Insurance Company – Ridgeland, Mississippi**

- Retained by Hal Jeanes to offer an opinion and consultation on issues regarding disability insurance coverage; an analysis of the policy's terms and conditions and their impact on passive income and entitled benefits.

**Prosight-Syndicate 1110 at Lloyds Subscribing to Policy No. PR2015MFB00132 v. RST Westwick, LLC – Southern District of Mississippi**

- Retained by Prosight-Syndicate 1110 State National Insurance Company and York Risk Services Group to provide expert consultation and offer opinions on whether Prosight-Syndicate's conduct in its investigation and adjustment of the policyholder's insurance claim was reasonable, customary, and whether there was evidence of vexatious and unreasonable conduct supporting the policyholder's allegations of bad faith.

**FFI Holding Puerto Rico, Inc. DBA La Familia Casa De Empano v. Mapfre Praico Insurance Company – San Juan, Puerto Rico**

- Retained by FFI to provide expert consultation and offer opinions on whether Mapfre Praico Insurance Company's conduct in its investigation and adjustment of the policyholder's business interruption claim was reasonable, customary and whether there was evidence of vexatious and unreasonable conduct supporting the policyholder's allegations of bad faith.

**Selective Way Insurance Company v. The Glosson Group, LLC, et al. – United States District Court for the District of North Dakota**

- Retained by Selective Way Insurance Company to determine whether Selective breached a duty of fairness and good faith in the handling of a tender of defense in an underlying action, and to offer opinions on whether Selective's conduct during the claims handling of the tender of the Underlying Action was consistent with industry standards.

**Continental Casualty Co. et al, v. BorgWarner, Inc., et al, v. American International Group, Inc. ("TIG") et al - Circuit Court of Cook County, Chicago, Illinois**

- Retained by TIG to offer an expert opinion and to comment on the societal harm caused by BorgWarner's alleged effort to obtain duplicative recovery for millions of dollars in asbestos related claims where it has already been fully indemnified by other insurers.

**Backwater Management, LLC v. Pyron Group, Ind., Nationwide General Insurance Company - Southern District of Mississippi**

- Retained by Nationwide Insurance to provide expert testimony regarding whether their conduct in its investigation and adjustment of the policyholder's property insurance claim was reasonable, customary and whether there was evidence of vexatious and unreasonable conduct supporting the policyholder's allegations of bad faith.

**RDR, LLC v. Selective Insurance Company of South Carolina – District of Delaware**

- Retained by Selective Insurance to provide expert testimony regarding whether their conduct in its investigation and adjustment of the policyholder's property insurance claim was reasonable, customary and whether there was evidence of vexatious and unreasonable conduct supporting the policyholder's allegations of bad faith.

**Premier Construction and Remodel, Inc. and Robert Deville v. Mesa Underwriters Specialty Insurance Company - United States District Court for the Central District of California, Eastern Division**

- Retained by Mesa Underwriters Specialty Insurance Company to determine whether Mesa breached a duty of fairness and good faith in the handling of a tender of defense in an underlying action, and to offer opinions on whether Mesa's conduct during the claims handling of the tender of the Underlying Action was consistent with industry standards.

**SpottedRisk Insurance Company**

- Retained by SpottedRisk, a specialty insurance company in the entertainment insurance industry, to offer opinions and consult with the insurer regarding its efforts to build a business interruption insurance product for Hollywood studios and production companies, and related to possible future pandemics.

**Randall R. Brown et al v. Selective Insurance Company of America, and Selective Insurance Company of South Carolina – Eastern District of Tennessee**

- Retained by Selective Insurance to provide expert testimony regarding whether their conduct in its investigation and adjustment of the policyholder's property insurance claim as it pertained to building upgrades and city codes, was reasonable customary, and whether there was evidence of vexatious and unreasonable conduct supporting the policyholder's allegations of bad faith.

**Robert Hawley v. Harleysville and Nationwide Mutual Insurance Companies - District of Massachusetts**

- Retained by Harleysville and Nationwide Insurance Companies to provide expert consultation regarding whether their conduct in its investigation and adjustment of the policyholder's property insurance claim was reasonable, customary, and whether there was evidence of vexatious and unreasonable conduct supporting the policyholder's allegations of bad faith.

**Debra and Christopher Wacker v. Central States Indemnity Company of Omaha; Diversified Agrisure Company – District Court, County of Morgan, State of Colorado**

- Retained by Central States and Diversified to offer a rebuttal opinion on whether their conduct during the claims handling of plaintiff's claim was consistent with industry standards, and determine whether during the course of its handling of this matter there was evidence of a breach of duty of fairness and good faith displayed by defendants in this case.

**Greentree Properties Corporation and Ranlud Associates, LLC v. Aspen Specialty Insurance Company – District Court For the Eastern Dist. of Pennsylvania**

- Retained by Aspen Specialty Insurance to serve as a rebuttal expert and offer testimony regarding the manner in which a property insurer customarily adjusts, evaluates and distinguishes responsibility for damage to "betterments and improvements" when a loss to commercial property is suffered by a landlord and tenant; opine on whether there was a deviation in the industry standard of care or from the exercise of reasonable and customary skill and diligence by the defendant during the course of their adjustment and investigation of the claim filed by plaintiffs, and on whether defendant's ultimate coverage decision was reasonable based upon the facts and circumstances in this case.

**Cardinal Transport, Inc. v. Assured Partners of Ohio, LLC and Roemer Insurance and Robert Schwartz – U.S. District Court in the Northern Dist. of Illinois**

- Retained by Assured Partners, Roemer Insurance and Robert Schwartz to provide expert testimony on issues pertaining to the customs and practices of insurance producers, the issuances of binders, the procurement of insurance, the delivery of policies, and to opine on whether there was a deviation in the industry standard of care or from the exercise of reasonable and customary skill and diligence by the defendants during the course of their business dealings with plaintiffs.

**RSUI Indemnity Company v. ACCORD/OKC Members, LLC., d/b/a Isola Bella Apartments - U.S. District Court for the Western District of Oklahoma**

- Retained by RSUI Indemnity to offer an expert opinion on whether RSUI's conduct in the handling of an insurance claim filed by ACCORD/OKC Members, LLC., d/b/a Isola Bella Apartments and its underwriting practice was consistent with industry standards, and determine whether there was evidence of a breach of duty of fairness and good faith.

**SDBT Archives, LLC v. Global Indemnity Group, Inc., Penn-Star Insurance Company and BGA Finance, Inc. – State of Mississippi, Washington County Circuit Court**

- Retained by Penn-Star Insurance Company to offer opinions on whether Penn-Star's conduct in the handling of an insurance claim filed by SDBT and its underwriting practice were consistent with industry standards, and determine whether there was evidence of a breach of duty of fairness and good faith displayed by Penn-Star in this case.

**Sylvester and Sylvester, Inc., d/b/a/ Nick Sylvester's North End Italian Grille v. State Auto Mutual Insurance Company, d/b/a State Auto Mutual Insurance Companies - In the Court of Common Pleas: Stark County, Ohio**

- Retained by State Auto Mutual to offer opinions on whether State Auto Mutual's conduct in the handling of Sylvester's business interruption claim was consistent with industry standards, and determine whether there was evidence of a breach of duty of fairness and good faith.

### **Christopher Sanchez v. Nationwide General Insurance Company - In the United District Court for the Northern District of Mississippi**

- Retained by Nationwide General Insurance Company as a rebuttal expert and to offer opinions on whether the Defendant's conduct during the underwriting of Plaintiff's insurance and the handling of his claim was consistent with industry standards, and to determine whether during the course of its conduct there was evidence of a breach of duty of fairness and good faith displayed by Nationwide in this case.

### **SAAC Investments, LLC d/b/a Charlie Gitto's From the Hill v. Koziatek Contracting, Inc. and Secura Insurance**

- Retained to provide expert consultation and testimony regarding whether Secura's conduct in its underwriting practices, claims investigation and determination of coverage regarding SAAC Investments, LLC (d/b/a) Charlie Gitto's From the Hill's claim was reasonable, customary, and whether there was evidence of vexatious and/or unreasonable conduct that would support an allegation of a breach of the duty of good faith and fair dealing.

### **Michael Bradley v. Direct Auto Insurance Company**

- Retained by Direct Auto Insurance Company to serve as a rebuttal expert and offer opinions on whether their conduct during the underwriting and claims handling of Plaintiffs' claim was consistent with industry standards, and determine whether during the course of its handling of this matter there was evidence of a breach of duty of fairness and good faith displayed by Direct Auto in this case.

## **Board of Directors and Association Memberships**

### **American Bar Association - Tort and Insurance Practice Section**

- Vice-Chair, Self-Insurance and Risk Managers Committee (1993 – 1994)
- Vice-Chair, Property Insurance Law Committee (1994 – 1995)

### **American College of Coverage Counsel**

- Fellow of the College (2013 – Present)
- Co-Chair, Property Insurance Law Committee

### **Arrupe College of Loyola University of Chicago**

- Board Member (2014 – Present)

### **Chicago Bar Association**

- Insurance Law Committee (1993 – 1995)

### **Coalition Against Insurance Fraud**

- Association Representative/Member (2016 – 2018)

### **Defense Research Institute (DRI)**

- Illinois State Representative (2010 - 2012)
- Vice-Chair – Special Investigation Unit Sub-Committee (2014 – 2018)

### **Federation of Defense and Corporate Counsel**

- Member - (2001 – Present)
- Chair – Property Insurance Section (2014 – 2016)

### **Illinois Association of Defense Trial Counsel**

- President (2009 – 2010)
- Board of Directors (1998 – 2009)
- IDC Quarterly – Editorial Board and Editor-in-Chief

### **Insuralex – Global Insurance Lawyers Group**

- Illinois State Representative (2017 - 2020)
- Board of Directors/Officer (2019 – 2020)

### **Insurance Committee for Arson Control**

- Legal Counsel (1998 – 2015 and 2018 - 2019)
- Executive Director (2015 – 2018)

### **International Association of Arson Investigators (Foundation)**

- General Counsel (2004 – 2007)

### **Insurance School of Chicago**

- Board of Directors (1995 – 2005 approximate)
- Faculty Member - CPCU Instructor on Insurance Law (1995 – 2005 approximate)

### **Illinois State Bar Association**

- Chair - Insurance Law Section (1993 – 1994)

### **Litigation Counsel of America**

- Fellow - (2021 - Present)

### **Loyola University Chicago**

- Board of Trustees – (2018 – Present)

### **National Fire Protection Association**

- Principal on the National Fire Protection Association Technical Committee on Fire Investigator Professional Qualifications (NFPA 1033) - Standard for Professional Qualifications for Fire Investigator (2017 – 2020)

## **Authored Publications**

**The Regulation of Insurance – Assistant Editor** – Published by the Insurance Institute of America, Copyright, 1995

**Good Faith/Bad Faith – Author** – Published by the Insurance Committee for Arson Control, Copyright, 1998

**IDC Quarterly – Editor-in-Chief** – Legal Journal Published by the Illinois Association of Defense Trial Counsel (2004 – 2005)



**Strafford – Insurance Law & Litigation** – Editorial Advisory Board (2009 – 2014)

**First Party Insurance Appraisal Compendium** – Contributor – American College of Coverage and Extra-Contractual Counsel (2014 and 2016)

**Good Faith/Bad Faith: A Legal View – Co-Author** – Published by the Insurance Committee for Arson Control (2016)

**Prevailing Fee-Shifting in First Party Coverage** – Contributor – American College of Coverage and Extra-Contractual Counsel (2016)

## **Published Articles and Treatises**

- "A Procedural Overview of the Appraisal Process in First-Party Property Policies"
- "Appraisal Provisions in Property Policies"
- "California Appellate Court Refuses Insurer's Request to Consider the Application of Comparative Bad Faith"
- "Claim Denied Following an Inadequate Fire Investigation and Insurer Accused of Defamation - The Perfect Storm"
- "Comparative Bad Faith (Coming Soon to a Courthouse Near You)"
- "The Coronavirus' Impact on Business Interruption Coverage - Is 'Direct Physical Loss' Being Redefined?"
- "Court Denies Insured's Demand for a Confidentiality Agreement as a Condition Precedent to an EUO"
- "Court Finds Multiple Recorded Statements of an Insured Do Not Substitute for an EUO"
- "Court Finds that Insureds Lacked Insurable Interest Following Foreclosure"
- "Court Rules that Insurer Cannot Exclude Public Adjuster from Insured's EUO - "Insurers Respond with Updated Policy Terms"
- "Court Stays Insured's Bad Faith Suit and orders Appraisal of Hailstorm Damage Claim – "Insurer did not Waive its Right to Demand Appraisal"
- "Court Voids an Insurer's Intentional Loss Clause - "Fires Caused by Intentional Conduct are Covered if All Other Conditions are Met"
- "Cosmetic Hail Damage to Insured's Roof is Deemed a Covered Loss - Court Disagrees with the Concept of "No Harm No Foul"
- "Coverage Issues Relating to the Rights of Mortgagees - "Economic Crisis Spawns Need to Clarify the Mortgage Clause"
- "Diminution in Market Value of Repaired Vehicles: An Analysis of Property Coverage under the Personal Auto Policy"
- "Discoverability of Insurance Company Claim Files"
- "Effect of Rescission on a Mortgagee - To Pay or Not to Pay"
- "Estoppel of the Right to Demand Proof of Loss"
- "Evidence of a Low Impact Collision Does Not Equate to Evidence of an Exaggerated Injury"
- "Evidence of Concealment and Misrepresentation Leads to Suit Dismissal"

- "Examination Under Oath: Not Just Another Deposition: An Analysis of an Insurer's Right to Examine Its Insured Under Oath"
- "Failure to Disclose Pending Lawsuit in a Bankruptcy Filing Causes Personal Injury Lawsuit to be Dismissed - "Debtors have a continuing duty to disclose a legal claim while the bankruptcy case remains open."
- "False Swearing in a Proof of Loss "When does a Mistake Become a Misrepresentation"
- Fire Department Official Allowed to Testify on Issues Regarding Origin and Cause - "Does a Fire Chief Meet the Qualifications of an Expert?"
- "Fraud and False Swearing: An Analysis of the Insurer's Right to Avoid Coverage"
- "Fraud in the Application for Insurance 'Appellate Court Upholds Insurer's Right to Rescind"
- "How Public Policy is Impacting the Insurance Industry's Response to COVID-19 Business Interruption Claims" - "Balancing the Pressures by Consumers, Courts, Legislators and Regulators"
- "Illinois Supreme Court Broadens the Scope for Extra-Contractual Suits Against Insurers"
- "Indiana Appellate Court Applies Innocent Insured Doctrine to Corporations"
- "Information Sharing with Law Enforcement - Good Faith is Required"
- "Innocent Insured Doctrine Creates Potential Loophole"
- "Innocent Insured Doctrine 'Still an Unsettled Area of Law"
- "Innocent Corporate Insured Doctrine Reexamined"
- Insurance Adjuster Can Be Held Personally Liable for Bad Faith and Violating the Consumer Protection Act - "There is a Duty of Good Faith on all Persons Involved in Insurance"
- "Insurance Companies and Mortgage Companies: Friends or Foes?"
- "Insurance Company Claim Files: Are They Discoverable? An Analysis of the Attorney-Client, Work-Product Privileges in Property Insurance Litigation"
- "Insurance Company's Rights of Recovery against Their Policyholders "Attorneys' Fees and Costs Recoverable by Insurer when Insured Commit Fraud"
- "Insurance Company's Rights of Recovery against Their Policyholders - "Attorneys' Fees and Costs Recoverable by Insurer when Insured Commit Fraud" - (Updated)
- "Insurance Fraud Reporting and Immunity Laws - Limitations on the Disclosure of Information"
- "Insurance Fraud Ring Investigations: Ripe Area for Defamation Suits"
- "Insured Admits Fraud in the Presentment of his Claim: Insurer Still Owes Duty to Third-Party"
- "Insured Files Underinsured Motorist Claim with Insurer and Simultaneously Submits Case to the American Arbitration Association "Court Holds that Arbitration Rules Do Not Supersede the Policy Terms"
- Insured Refuses Fire Department's Request for a Polygraph Exam - Evidence of Refusal Inadmissible to Support Insurer's Defense of Bad Faith Claim

- Insured Suspected of Arson Fails to Produce Cell Phone Claiming it's "Lost" - Insurer Argues Spoliation of Evidence and Seeks Dismissal of Suit
- "Insured's Exaggeration of Damages in Proof of Loss Causes Policy to be Voided 'World's Best Dressed Man Loses Suit'"
- "Insured's Failure to Disclose his Ownership of Home in Bankruptcy Petition causes Estoppel of his Right to Obtain Coverage for Fire Loss"
- "Insured's Initial Lie Followed by a Confession of Truth is an Insufficient Basis for Denial by Insurer"
- "Insurer Files Suit Against Public Adjuster – "Does an Insurer Have Standing to Sue a PA for Failing to act in Good Faith?"
- "Insurer Has the Right to Demand a Second EUO of Its Insured - Compliance is Not Optional"
- "Insurer Learns the Truth Before the Insured Misrepresents the Facts - Does a Coverage Defense on the Basis of Fraud Still Exist"
- "Insurer Not Required to Reimburse Health Care Provider"
- "Insurer's Alleged Failure to "Meaningfully Communicate" with its Non-English Speaking Insured Supports a Bad Faith Claim"
- "Insurer's Conduct After a Claim is Denied Leads to Charges of Bad Faith"
- "Insurer's Post-Litigation Conduct Leads to Charge of Bad Faith 'The Remnants of Hurricane Katrina'"
- "Is There a Statute of Limitations on Bad Faith? Or, Does the Policy of Insurance Control?"
- "Judicial Estoppel – Examination of the Insurer's Right to Assert a Coverage Defense"
- "Kansas Court of Appeals Finds Waiver of Right to Assert Counterclaim of Fraud Against Insured"
- "Late Payment Results in Suit Alleging Bad Faith Delay - Eighteen Month Delay in Issuing Claim Payment was not Unreasonable"
- Litigating the Declaratory Judgment Action - "From a First-Party and Good Faith Perspective"
- "Long Investigations Do Not Equate (Necessarily) to Bad Faith Delay"
- "Louisiana Appellate Court Limits Insurer's Rights to Demand an Independent Medical Exam and Criticizes Insurer's Physician"
- "Managing Crisis: The COVID-19 Pandemic and an Insurer's Duty of Good Faith"
- "Misrepresentations and Concealments in the Application for Insurance: An Analysis of the Insurer's Right to Rescind"
- "Mortgage Company Fails to Disclose Foreclosure Proceedings to Insurer - Economic Conditions May Cause Increase in Rate Evasion"
- "Named Insureds' Relatives Refuse to Submit to an Examination Under Oath – U.S. Court of Appeals Upholds the Insurer's Claim Denial"
- "No Blanket Rule Protecting the Discovery of Attorney's Investigative Reports"

- "Opinion of Fire Origin and Cause Expert Stricken "Fire Labeled as 'Suspicious' is Inconsistent with NFPA 921 Principles"
- "Payment of Claim Doesn't Equate to Waiver of a Fraud Defense: "Rights Were Properly Reserved"
- "Pennsylvania Court Orders Deposition of Insurer's Attorney - Claim of Attorney-Client and Work-Product Privileges Denied"
- "Policyholder Demands the Production of Insurer's Prior Claim Denials, Insurance Department Complaints, and Coverage Attorney's Deposition - "When is Enough Discovery Enough?"
- "Public Adjusters: Loss Payees or Assignees" An Analysis of Their Right to Recover Bad Faith Damages Against an Insurer"
- "Punitive Damages: The Latest Trends and Theories" -
- "Rescission Based Upon Fraud in the Application of Insurance: Not Appropriate if Injured Third-Party Exists"
- "Rise in Foreclosures + an Increase in Mortgage Fraud = More Homeowner Fires - 'Insurance Coverage Issues Arising Out of the Mortgage Crisis'"
- "Son with Insured's Power of Attorney Not Obligated to Submit to EUO"
- "State Courts Disagree on the Application of the Innocent Insured Doctrine"
- "State Reporting Law Does Not Make Insurance Investigators 'Agents' of the State"
- "State Supreme Court Rules that Insurer is Not Required to Prove "Motive" in an "Intentional Acts" (Arson) Coverage Defense"
- "Supplemental Claims Disputes"
- "Suspect Water Losses - What Does it Take to Prove Fraud?"
- "Technology's Impact on Business Interruption Coverage - Data Breaches, Protests, and Power Outages"
- "The Florida Court of Appeals Analyzes Daubert"
- "The Right of Subrogation by an Insurer against its Insured and the Impact of Recent Legislation"
- "The Use and Abuse of Public Insurance Adjusters - Examining the Scope of their Authority"
- "Waiving the Right to Demand Proof of Loss"
- "When an Insured Becomes a Victim of Fraud, Should Theft Coverage Apply"
- "When an Insured's Claim Lacks Credibility"

## Lectures and Presentations

- Practising Law Institute – Bad Faith Denials – Webinar (September 2021)
- American College of Coverage Counsel - Reinfection: Examining Judicial Traits and Estimating outcomes as COVID-19 Cases Gain Appellate Review – Chicago (September 2021)
- DRI - Insurance Coverage and Claims Institute – “Catastrophes and the Impact of Public Pressure and Government Action – Chicago (July 2021)
- American Bar Association Webinar - The Floor is Lava! Insurer Bad Faith in Residential Environmental Claims – (March 2021)
- DRI Insurance Coverage and Practice Symposium “Quiz the Wiz – A Virtual Panel Discussion of Cutting-Edge Coverage Issues – (December 2020)
- Federation of Defense and Corporate Counsel – Insurance Industry Institute “Regulatory Response to 2020” (October 2020)
- American Law Institute Webinar – “A Law Firm Interrupted: Strategizing Business Interruption Claims for You Practice” (September 2020)
- American College of Coverage Counsel 8th Annual Meeting - “The Emerging Landscape of Claims for First-Party Coverage for COVID-19 Losses” – (Webinar - September 2020)
- Illinois Association of Defense Trial Counsel – Marketing and Business Development: Traditional vs. Non-Traditional Methods – (Webinar – August 2020)
- DRI - Good Faith Claim Handling and Adjustment of Business Interruption Claims in a COVID-19 World (Webinar – July 2020)
- American College of Coverage Counsel and Boston College Law School – “Emerging Insurance Law Responses to the Global Pandemic” – (Webinar - July 2020)
- DRI – Law Firms Business Interruption Claims: Point-Counter-Point (Webinar - June 2020)
- American College of Coverage Counsel – “A Dialogue on Coverage Issues Relating to the Coronavirus” (Webinar - March 2020)

- Insuralex – Moderator of the U.S. Seminar on Cutting Edge Issues – Chicago (September 2019)
- Illinois Black Chamber of Commerce - Moderator: Illinois Mayors Panel Presentation – “What Keeps You Up at Night?” – Peoria, IL (August 2019)
- DRI Bad Faith Seminar – “Punitive Damages: The Latest Trends and Theories” - Washington, DC (June 2019)
- American College of Coverage Counsel Annual Meeting - “Which Came First, the Chicken or the Egg.; Ensuing Loss Theory, Debate and Answers or, what the Cluck is Covered After All” – Chicago, IL (May 2019)
- HeplerBroom, LLC and the Chicagoland Chapters of CPCU – Insurance Law and Coverage Seminar (Moderator) – Chicago, IL (May 2019)
- International Association of Special Investigation Units, Illinois Chapter Seminar – “Good Faith/Bad Faith” – Chicago, IL (May 2019)
- Illinois Association of Mutual Insurance Companies – “Application in the Hot Seat” and “Before it’s Too Late” - Bloomington, IL (April 2019)
- International Association of Special Investigation Units, Illinois Chapter Seminar – “Good Faith/Bad Faith” – Greenfield, IN (April 2019)
- ABA Insurance Coverage Seminar - “Ethical Advocacy in Mediation. As Distinct from What You May Be Doing?” – Tucson, AZ (March 2019)
- DRI Young Lawyers Boot Camp – “Litigating the Declaratory Judgment Action” – Chicago, IL (September 2018)
- Iowa Fraud Bureau's Annual Insurance Fraud Conference – “Avoiding the Pitfalls of Insurance Fraud Claims Investigations” - West Des Moines, Iowa (August 2018)
- Good Faith Claims Handling – Federation of Defense and Corporate Counsel, Litigation Management College – Philadelphia, Pennsylvania (May 2018)
- Chicago Northwest Suburban Chapter of CPCU – “How Insurers Get Setup (or Set themselves up) for Bad Faith” - Downers Grove, IL (March 2018)

- DRI Insurance Coverage and Practice Symposium – “Technology’s Impact on Business Interruption Coverage - Data Breaches, Protests, and Power Outages” – New York, NY (December 2017)
- The American College of Coverage and Extra-Contractual Counsel – University of Michigan Law School Symposium – “Insurance Fraud: Why we Should All Worry” – Ann Arbor, MI (October 2017)
- International Association of Special Investigation Units, 2017 Seminar & Expo on Insurance Fraud – “One Dimensional versus Two Dimensional Experts” – New Orleans, LA (September 2017)
- Arrupe College of Loyola University – Freshman Orientation Presenter – Woodstock, IL (August 2017)
- HeplerBroom, LLC and the Chicagoland Chapters of CPCU – Insurance Law and Coverage Seminar (Moderator) – Chicago, IL (May 2017)
- International Association of Arson Investigators’ Insurance Training Conference – “Preparing Your Claims Department and SIU Representatives for Trial” – Las Vegas, NV (April 2017)
- Insurance Fraud Management Conference – “SIU Litigation Issues, Expert Panel” – Phoenix, AZ (March 2017)
- National Association of Subrogation Professionals Webinar – “One-Dimensional versus Two-Dimensional Fire Experts” (February 2017)
- ExecuSummit - Bad Faith Litigation Strategies - “Discovery in Bad Faith Litigation: Is the Attorney Client Privilege in jeopardy” - Uncasville, CT (November 2016)
- The DRI Insurance Law Young Lawyer Boot Camp – “Proactive Approaches and Tips for Avoiding Allegations of Bad Faith” – Chicago, IL (September 2016)
- National Fire Protection Association (NFPA) Conference & Expo – “The Fire Investigator Becomes an Expert Witness a Review of NFPA 921 Guide for Fire Investigation and 1033 Qualification for the Fire Investigator” – Chicago, Illinois (June 2016)

- Congressional Fire Services Institute – “Canine Crime Fighters – “Man’s Best Friend, Arsonists’ Worst Nightmare” – Washington, D.C. (May 2016)
- Illinois Association of Defense Trial Counsel - “From Day One – “Reflections on Successful Associates and Their Early Career Marketing Techniques” – Chicago, Illinois (April 2016)
- Property Loss Research Bureau (PLRB) Presentation – “Assignment of Property Claims to Third Parties” – San Antonio, TX (April 2016)
- Insurance Committee for Arson Control – “EUOs Issues and Answers” – Savannah, GA (March 2016)
- Chicago Northwest Suburban Chapter of CPCU - “Good Faith/Bad Faith: A Legal View -- Downers Grove, IL (March 2016)
- Federation of Defense and Corporate Counsel – “The Increasing Role of Government Regulation and the Disruption of Litigation.” –Banff, Alberta, Canada (July 2015)
- Property Loss Research Bureau (PLRB) Presentation – “One Dimensional versus Two Dimensional Experts” – Anaheim, CA (March 2015)
- West Suburban Chapter of CPCU Society – “Good Faith/Bad Faith: “An Examination of an Insurer’s Duty to its Insured.” - Chicago, IL (March 2015).
- Insurance Committee for Arson Control - December 2014 (webinar) and February 2015 - “Improving Fire Investigations While Giving More Ammunition to Trial Attorneys: A Fresh Look at the 2014 Editions of NFPA 1033 AND 921”– Orlando, Florida (December 2014)
- American Conference Institute’s National Conference on Bad Faith Litigation – “Good Faith Best Practices: Appropriately Adjusting Claims with a Thorough Investigation, Avoiding Lowball Settlements, Keeping the Insured Advised, and Properly Training Adjusters and Claims Handlers” – Miami, Florida (November 2014)
- Illinois Institute of Continuing Legal Education (IICLE) Presentation - “Mechanics of Reporting a Claim – Insurer’s Point of View” – (September 2014)
- Insurance Committee for Arson Control Webinar - "One-Dimensional versus Two-Dimensional Fire Experts" – (May 2014)



- Rocky Mountain Chapter of IASIU – “Avoiding the Pitfalls and Minimizing Bad Faith Exposure during Insurance Fraud Investigation” – Denver, CO (May 2014)
- Property Loss Research Bureau (PLRB) Presentation – “Rescission and Cancellation a Tale of Two Remedies” – Indianapolis, IN (May 2014)
- “DRI – Insurance Coverage and Practice Symposium - Ensuing Loss Exceptions within Certain Policy Exclusions” – “Drawing the Line” – Chicago, IL (April 2014)
- FDCC Winter Meeting – “Fire Litigation Alert: The 2014 Editions of NFPA 921 and NFPA 1033 Combine to Raise the Bar for Experts and Attorneys in Fire Cases” – Marco Island, FL (March 2014)
- American Conference Institute's National Conference on Bad Faith Litigation – “Discovery Requests: Defining Permissible Limits Within the Scope of Discovery” – Miami, Florida (November 2013)
- PCI Fraud Committee – “Recent Court Decisions Regarding Suspected Fraud Referrals to Law Enforcement” – Des Plaines, IL (September 2013)
- International Association of Insurance Fraud Investigation Units Illinois Chapter Presentation – “Punitive Damages and the Latest Trends and Theories” – “How the Foundation Is Laid and the Bricks Are Assembled” – Chicago, IL (September 2013)
- DRI Insurance Coverage and Bad Faith Liability conference – “Punitive Damages and the Latest Trends and Theories” – “How the Foundation Is Laid and the Bricks Are Assembled” – New York, NY (June 2013)
- Northwest Illinois –CPCU Chapter Presentation - “Increases in Foreclosures and Mortgage Fraud and Their Impact on Insurance Coverage” - Downers Grove, IL (March 2013)
- Property Loss Research Bureau (PLRB) Presentation – “Rescission and Cancellation a Tale of Two Remedies” – Boston, MA (March 2013)
- West Suburban CPCU Presentation - “Good Faith/Bad Faith: An Overview of Conduct that Causes Allegations of Bad Faith Under the Property Policy” – Downers Grove, IL (November 2012)

- CLM Annual Meeting Presentation – “Good Faith/Bad Faith: An Overview of Conduct that Causes Allegations of Bad Faith Under the Property Policy” – Long Beach, CA (October 2012)
- Indiana IASIU – “Increases in Foreclosures and Mortgage Fraud and Their Impact on Insurance Coverage” – Indianapolis, IN (September 2012)
- Insurance Committee for Arson Control Annual Training Conference - “Good Faith/Bad Faith” – Charlotte, NC (February 2012)
- ALFA International Global Legal Network – Insurance Law Roundtable - “Increases in Foreclosures and Mortgage Fraud and Their Impact on Insurance Coverage – Insurance Companies and Mortgage Companies: Friend or Foe?” -- New York, NY (June 8 – 10, 2011)
- Nebraska/Iowa Chapters of the International Association of Special Investigation Units - “Avoiding Bad Faith Claims” – Omaha, NB (May 2011)
- Insurance Committee for Arson Control National Training Seminar - “Organized Claims Activities- A New Trend?” -- Nashville, TN (February 2011)
- “West Suburban CPCU Chapter – Mortgage Foreclosure Issues for Property Insurers” – Lombard, IL (February 2011)
- Indiana Chapter of the International Association of Special Investigation Units – “Rise in Foreclosures + An Increase in Mortgage Fraud = Increase in Arson Claims” – Indianapolis, IN (November 2010)
- Federation of Defense and Corporate Counsel Winter Meeting - “Stayin Alive - Property Insurers as Deep Pocket Targets in Uncertain Economic Times” – Marco Island, FL (2010)
- DRI Insurance Coverage and Practice Symposium – “Good Faith/Bad Faith: An Overview of Conduct that Causes Allegations of Bad Faith Under the Property Policy” – New York, NY (November 2010)
- National Association of Mutual Insurance Companies – “Rise in Foreclosures + An Increase in Mortgage Fraud = Increase in Arson Claims” – San Diego, CA (September 2010)
- Illinois Chapter of the International Association of Special Investigation Units: “Testimony Under Fire – Proper Techniques for Testifying at Deposition and Trial” –Chicago, IL (May 2010)

- Federation of Defense and Corporate Counsel – “Rise in Foreclosures + An Increase in Mortgage Fraud = Increase in Arson Claims” – Orlando, FL (March 2010)
- Illinois Chapter of the International Association of Special Investigation Units – “Rise in Foreclosures + An Increase in Mortgage Fraud = Increase in Arson Claims” – Chicago, IL (September 2009)
- Illinois Association of Defense Trial Counsel – “Diversity in Law Firms – Increasing the Retention of Minority Lawyers” – Chicago, IL (May 2009)
- DRI Insurance Coverage and Claims Institute – “Use and Abuse of Public Insurance Adjusters” – Chicago, IL (April 2009)
- Illinois Association of Defense Trial Counsel – “Bad Faith Under the First-Party Policy” – Chicago, IL (March 2009)
- Insurance Committee for Arson Control National Training Seminar – “Rise in Foreclosures + An Increase in Mortgage Fraud = Increase in Arson Claims” – Destin, FL (February 2009)
- American Bar Association (CLE Teleconference) – “Examination Under Oath: Not Just Another Deposition” – Chicago, IL (October 2008)
- Federation of Defense and Corporate Counsel/Property Loss Research Bureau – “Bad Faith Law Update” – Chicago, IL (September 2008)
- DRI Insurance Coverage and Claims Institute – “Playing with Fire – Proper Investigation of Arson Claims” – Chicago, IL (April 2008)
- Property Loss Research Bureau – “Procedural Overview of the Appraisal Process under the Property Policy” – Boston, MA (April 2008)
- Insurance Committee for Arson Control National Training Seminar – “Good Faith/Bad Faith” – Las Vegas, NV (February 2008)
- Property Loss Research Bureau (PLRB) Presentation - “Effective Mediation, Arbitration, and Appraisal of Property Claims.” – Orlando, FL (2007)
- National Society of Professional Insurance Investigators – “Information Sharing and Immunity Laws” – Chicago, IL (June 2007)

- National Insurance Crime Bureau – “Examinations Under Oath” – Albuquerque, NM (March 2007)
- Property Loss Research Bureau – “Procedural Overview of the Appraisal Process under the Property Policy – Orlando, FL (March 2007)
- National Association of Mutual Insurance Companies – “Denying a Claim the Correct Way” – Springfield, IL (February 2007)
- Insurance Committee for Arson Control National Training Seminar - “Good Faith/Bad Faith” – Destin, FL (February 2007)
- Property Loss Research Bureau (PLRB) Presentation – “Effective Mediation, Arbitration, and Appraisal of Property Claims” – Nashville, TN (2006)
- Michigan Chapter of the International Association of Special Investigation Units – “Avoiding Bad Faith” – Livonia, MI (October 18, 2006)
- Federation of Defense and Corporate Counsel/Property Loss Research Bureau – “The Waning Wisdom of Appraisal” – Chicago, IL (October 2006)
- Illinois Chapter of the International Association of Special Investigation Units – “Legal Actions Under Civil RICO – Chicago, IL (May 2006)
- National Insurance Crime Bureau – “Avoiding the Pitfalls of Insurance Fraud Claims Handling” – Minneapolis, MN (April 2006)
- Insurance Committee for Arson Control National Training Seminar – “Good Faith/Bad Faith” – Savannah, GA (January 2006)
- Property Loss Research Bureau (PLRB) Presentation - “Effective Mediation, Arbitration, and Appraisal of Property Claims” – San Antonio TX (2005)
- Federation of Defense and Corporate Counsel – Litigation Management College: “Alternative Dispute Resolutions: Maximize your Chance for a Successful Outcome” – Northwestern University, Evanston, IL (2005)
- American Bar Association Annual Meeting – “Earth, Wind, Fire and Water: Cutting Edge Issues in Property Insurance Claims Following a Natural or Man-Made Disaster” – St. Thomas, U.S. Virgin Islands (April 2001)

- Illinois Association of Defense Counsel's Annual Meeting and Spring Seminar – "Management of Law Firms in the New Century" – Chicago, IL (May 2001)
- Casualty Adjusters Association of Chicago Spring Seminar – "Third Party Bad Faith" – Chicago, IL (March 2001)
- Illinois Association of Defense Trial Counsel – 1999 IDC Rookie Seminar – "Effective Investigation and Discovery Plans" – Chicago, IL (November 1999)
- Illinois State Bar Association's 1994 Annual Meeting – Moderator: "A Primer on Insurance Coverage and Defense" – Lake Geneva, WI (June 1994)
- Illinois State Bar Association – Update on Significant Insurance Issues for the 1990's, "Insurance Issues Arising from the Chicago Flood" – Chicago, IL (September 1992)
- Illinois State Bar Association – Insurance Policies: A Primer, "Property Damage Insurance" – Chicago and Bloomington, IL (March 1991 & March 1992)
- American Bar Association Annual Meeting – "Making the Business Interruption Loss" – San Francisco, CA (August 1992)
- Conference of Insurance Legislators' 18th Annual Meeting – "Arson and Fraud, an Update" – Nashville, TN (November 1987)
- Claims Executive Council Workshop, National Association of Independent Insurers – "Arson Update" – Toronto, Canada (October 1987)

## **Awards, Honors and Distinctions**

- Illinois Supreme Court Appointment – Court Operations During COVID-19 Task Force
- DRI – Exceptional Performance Citation
- Illinois Association of Defense Trial Counsel – Distinguished Member Award
- Best Lawyers in America – Insurance Coverage
- Lexis Nexis Insurance Law Center – Insurance Lawyer of the Year (Honorable Mention)
- Top Illinois Super Lawyer – Insurance Coverage

- Crain's Chicago Business – Feature Story: “A Lawyer (Rick Hammond) Looks for Blue Under the White Collar”
- Chicago Law Bulletin Publishing Company’s Leading Lawyer
- Chicago Law Bulletin Publishing Company’s – Feature Story: “(Rick Hammond) has Nose for Rooting out Insurance Fraud
- Chicago Law Bulletin Publishing Company’s – Feature Story: “Rick Hammond Takes Reins of State’s Defense Trial Bar”
- International Association of Special Investigations Units Commendation

