

Curriculum Vitae

David J Dybdahl Jr. CPCU, ARM, MBA

Personal Information

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II. Work Experience

1999 to Present

American Risk Management Resource Network, LLC. Principal,

ARMR.Network is a specialty environmental insurance brokerage firm and Managing General Agency with underwriting authority of \$5,000,000. Our customized insurance products are sold through hundreds of insurance agencies in the United States and Canada. Over the past 32 years I have worked on the placement of literally thousands of environmental insurance policies both as the placing broker and as the Global Environmental Practice Leader of Willis, the third largest insurance brokerage firm in the world.

Insurance and risk management consulting assignments at ARMR.Network include; writing the insurance specifications and conducting the insurance compliance reviews for the bidders on five hundred million dollars of fixed price environmental remediation services, serving as an expert witness on disputed environmental insurance claims with amounts in dispute measured in the tens of millions of dollars, compiling the history of the environmental insurance market complete with reconstructive pricing and underwriting guidelines for individual risks from 1980 to date, creating business plans for environmental insurance sales in insurance brokerage firms, developing new insurance products complete with policy forms, pricing models and underwriting guidelines, environmental risk management consulting on insurance issues associated with mold damages, proof of financial responsibility financial product efficacy analysis for the federal government, facilitating culture change in insurance brokerage operations and internet based knowledge sharing platforms.

Consulting projects have been completed for a broad range of clients including the US EPA, US Justice Department, US Army Corps of Engineers, US Army Environmental Center, Los Angeles County School District, The California Solid Waste Board, Arthur J Gallagher, Wells Fargo, The World Bank and numerous other fact and expert witness assignments associated with environmental insurance.

1999 to Present

The Society of Environmental Insurance Professionals, Founder

The Society of Environmental Insurance Professionals was created in 1999 to enhance the use of environmental insurance as a risk management tool. I created the organization by developing the business plan and soliciting the cooperation and financial support from the leading underwriters and brokers of environmental insurance. ERRA produces educational seminars on current environmental risk management issues, produces newsletters, and hosts an internet based environmental risk resources library.

ERRA is a federally registered not for profit 501, c. 3. educational organization and has been approved in over thirty states for continuing education credits in insurance and law.

2002 International Risk Group, President

IRG is the insurance branch of a leading brownfield development corporation.

2001 Aon, Mid West Environmental Insurance Director

I worked as an environmental risk management resource in the environmental practice of the second largest insurance brokerage firm in the world.

1990 to 1999

Willis Global Environmental Practice, Managing Director

I created the first functioning fully staffed environmental resource group in a major brokerage firm. The Willis Environmental Practice served as a technical resource to the insurance brokers of Willis. Our activities in the environmental practice included broker training, joint client calls, gathering market intelligence, assembling pricing benchmarks, trouble shooting on difficult insurance placements and claim issues, managing insurance company relationships, and quality assurance on hundreds of environmental insurance placements. Over this time period the Global Environmental Practice at Willis produced over \$250,000,000 in environmental insurance premiums for thousands of clients.

Willis pioneered the development of multi-disciplined technical resource supported environmental insurance production in the insurance brokerage industry. Employing environmental engineers, lawyers, industrial hygienists and environmental insurance experts, the environmental practice was able to deliver the specialized environmental risk management expertise to the field offices which enabled Willis brokers to develop innovative solutions to environmental risk management problems.

During this time frame the book of environmental business grew from less than one million dollars in commissions in 1990 to over fourteen million dollars in 1999. The Willis environmental practice consistently outperformed the overall environmental insurance industry in terms of growth on an annual basis. The basic design of the multi disciplined resource supported environmental practice has set the standard for the insurance brokerage industry and has been copied by the major competitors of Willis. Significant environmental insurance placement innovations that were pioneered in the Willis Environmental Practice between 1990-1999 included designing and placing the insurance on the Clean-Up of Chernobyl on a wrap up for contractors working for the World Bank in London, designing the first contractor controlled, fully insured liability buy out for a superfund site, insuring the Clean-Up of the Oak Ridge, TN. nuclear weapons facility for Bechtel, insuring the Clean-Up of the Hanford, WA nuclear weapons facility for Fluor Daniel, insuring the design professional liability and environmental liabilities of the Los Angeles County Mass Transit Authority subway/light rail construction project and designing and implementing the first contract specific, fully cost reimbursed environmental liability insurance wrap up programs for EPA superfund contractors.

1998 to 1999

Willis Corroon America, Chief Knowledge Officer

I worked on a team to create a corporate knowledge sharing culture and intranet platform at Willis. In this role I was the corporate staff person in charge of coordinating all of the specialty Practice Groups within the firm. As the Chief Knowledge Officer I served on the twenty person executive committee of Willis Corroon Americas.

1983 to 1990

Corroon and Black, Insurance Brokers, Vice President

As a retail insurance broker in Milwaukee, Wisconsin I built and serviced a multi-line book of commercial insurance business. Most accounts were in the environmental services sector with a particular emphasis on EPA Superfund contractors and waste transporters.

From 1985 through 1989 I qualified for the "Exceptional Producer" award, the company's highest sales performance award. Only 1% of the sales force qualified for this award in five consecutive years.

In 1986 I developed the first professional liability insurance policy to specifically insure environmental loss exposures for engineers working on environmental remediations.

In 1986 I pioneered the development of the Contractors Pollution Liability product line working as a consultant to the EPA's Superfund Contractors Indemnification Task Force.

1982 to 1983

Frank B Hall, Insurance Broker, Producer

This was an all lines insurance production position. I specialized in group programs for environmental insurance.

1980 to 1982

Risk Treatment Services, Consultant

RTS performed captive management services for twelve Colorado based captive insurance companies. My responsibilities there included review of state financial filings for insurance company operations and feasibility studies.

As an insurance consultant to Johns Manville in asbestos litigation in 1981 I reconstructed their insurance program from 1932 to 1980 and answered interrogatories for the ensuing insurance coverage litigation. Insurance archiving for historical insurance coverage on toxic tort claims later became a profession onto its self.

III. Recent Consulting, Expert and Fact Assignments

Review the procurements of Fixed Price Remediation's for the US Army Environmental Center. The contract value was \$500,000,000. Washington DC and Omaha.

Develop a business plan to create a specialty wholesale insurance broker on a national scale, projects in Colorado and Illinois.

Insurance Product Development: develop risk evaluation models, design insurance policy forms and underwriting guidelines for environmental insurance covering mold and products liability related damages. New York.

Evaluated cost proposals for fixed price remediation insurance packages, private clients in Texas and California

Expert on insurance coverage issues related to cost cap/stop loss environmental insurance policies, two cases, New Jersey/ California

The availability and pricing of environmental insurance on a property transfer in 1995, Illinois

The availability of environmental insurance from 1987 to 1995 for insurance recovery allocations on uninsured years, Alabama

The availability of environmental insurance from 1987 to 1997 for uninsured years, Washington

The availability of environmental insurance on a property transfer in 1997 and 1998, risk advisors professional liability claim for \$189,000,000, California

Environmental insurance coverage and cost comparison between bidders for a brownfield development, premiums ranged from \$14,000,000 to \$90,000,000, California

Analyze carrier insolvency and the efficacy of proof of financial responsibility mechanisms. Washington, DC , U.S. Environmental Protection Agency/ U.S. Department Of Justice

Analyze the efficacy of proof of financial responsibility mechanisms. Washington, DC US EPA/US DOJ, California Solid Waste Board

Alleged brokerage negligence in the procurement of closure and long term care insurance. South Carolina

Defend alleged broker negligence in the procurement of environmental insurance. California, Missouri, Florida

Provide insurance coverage litigation support for a disputed cost cap insurance claim. Federal Court, New York, Insurance coverage litigation support on a cost cap policy Illinois, Engineers Professional Liability insurance coverage litigation, New Jersey.

Provide expert risk management testimony on a pipeline in Minnesota

IV. Expert Witness Cases

McClandless Fuels, Inc.

v.

Progressive Fuels, Inc., et al.

April, 2001

Superior Court, New Jersey Law Division, Gloucester County Docket No. C-107-91

For the defense, on the availability of the environmental insurance.

Steadfast Insurance Company

v.

Santa Clarita, LLC.

May 2001

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

For the defense, as a witness provided by the insurance broker.

South Carolina Department of Health

v.

Commerce and Industry Insurance Company, et al.

December 2002

US District Court for the District of South Carolina, Charleston Division

For the plaintiff, coverage under GL policies for proof of financial responsibility certificates of insurance.

Illinois Department of Transportation

v.

Harris Bank Barrington, NA. et al.

Cook County Illinois, Case no. 99 L 51227

October 2002

For the Plaintiff, Estimate the cost of environmental insurance in prior years.

Frazier Exton Development, LP

v.

Kemper Environmental, et al.

US District Court, New York, Manhattan

September 2003

For the Defense, The coverage provided in an environmental insurance policy

Safety-Kleen Corporation, et al.

v.

MIMS International, Inc

March 2003

US District Court for the District of South Carolina, Columbia Division

For the plaintiff, Insurance company solvency issues on proof of financial responsibility.

Global Oil Production, LLC.

v.

Evanston Insurance Company et al.

December 2003

Superior Court of Los Angeles, Central District

For the defense, Insurance agent professional liability.

David A. Jungerman

v.

Neal S. Clevenger

v.

Oliver Insurance Agency, Inc. et al.

December 2003

Circuit Court of Jackson County, Missouri, at Independence

For the defense, Insurance agent professional liability.

Safety-Kleen Corp., et al.

v.

MIMS International Inc. (D.S.C.)

Expert for the plaintiff regarding the availability of financial assurance insurance for hazardous waste sites

March 2004

Indian Harbor Insurance Company

v.

The Lampson & Sessions Co.

United States District Court

Southern District of New York

03-CV-9861 (JGK)

For the defense regarding errors in a rewritten policy form being transferred to a new insurance company.

June 2005

Ispat Inland Inc

v.

Kemper Environmental, Ltd.

For the defense regarding the application process for environmental insurance

October 2006

Southern New Jersey Rail Group

v.

Lumbermans

Civ. No 06-4946

Witness for the defense regarding a denied loss based on the extension of a policy term

Republic Services, Inc.

v.

American International Specialty Lines Insurance Company

United States District Court

Southern District of Florida

Ft. Lauderdale Division

Case Number 07-21991

Expert for the plaintiff in a denied claim involving environmental insurance on a landfill.

February 2009

Rogers Corporation

v.

Chartis Specialty Insurance

January 2014

For the Defense, The covered loss under the Pollution Legal Liability policy.

NYSEG

v.

Century

Expert for the defense on historical Environmental Insurance Availability

March 2016

Hexcel Corporation

v.

Allianz Underwriters Insurance Company

Expert for the defense on historical Environmental Insurance Availability

March 2016

Illinois Union Insurance Company

v.

Sunflower Development, LLC

Expert for the plaintiff to explain how remediation stop loss and environmental impairment liability insurance interface

May 2016

LIU International Underwriters

v.

Texas Brine

Expert for the plaintiff determining if underlying insurance policies were paid to the attachment point

November 2016

Indian Harbor Insurance Company

v.

Texas Brine

Expert for the plaintiff in a denied claim involving environmental insurance on a Brine Storage Pit

November 2016

V. Publications

ASLI 164, Surplus Lines Insurance Products, 4th ed., 2018

R&R Magazine, Claim Frequency Kills Part 2, August 2018

R&R Magazine, Claim Frequency Kills Part 1, July 2018

International Risk Management Institute, The Sudden and Accidental Pollution Coverage Myth, June 2018

International Risk Management Institute, Insuring Farmers for Environmental Damage Claims, March 2018

International Risk Management Institute, Insuring Indoor Environmental risks in Commercial Property, January 2018

CPCU 520, Commercial Liability Insurance and Risk Management, 3rd ed., 2017

International Risk Management Institute, Avoiding Insurance Coverage Litigation for Pollution Losses, September 2017

International Risk Management Institute, Mold Tops Environmental Impairment Policy Claims, June 2017

R&R Magazine, CAT Claims: Financial Ruin or Financial Success, April 2017

International Risk Management Institute, Avoid Common Mistakes That Lead to Uninsured Environmental Loss, March 2017

R&R Magazine, Get Paid Faster on Insurance Restoration Jobs, January 2017

International Risk Management Institute, Environmental Risks and Insurance: Looking Back and Forward, January 2017

R&R Magazine, A \$20K Vase Broken: Where is Your Insurance Coverage?, November 2016

International Risk Management Institute, Changing Environmental Insurers: Use Caution, October 2016

R&R Magazine, Modern Marketing of Insurance Agencies, September 2016

International Risk Management Institute, A Big Picture on Environmental Insurance, July 2016

R&R Magazine, Knowing the Risks & reaping the Rewards of Biohazard Cleanup, July 2016

R&R Magazine, Working with Restoration Networks, June 2016

R&R Magazine, Lower Insurance Costs by Working with Restoration Networks, April 2016

IA Magazine, What to Look for in an Environmental Liability Insurance Policy, January 2016

IA Magazine, 8 Environmental Coverage Mistakes-and How to Avoid Them, January 2016

R&R Magazine, The Best Risk Management Tool for Mold Remediation, December 2015

International Risk Management Institute, Environmental Insurance: Just the Facts, October 2015

R&R Magazine, The Bright Future of Roofing Restoration, October 2015

International Risk Management Institute, A User's Guide to Pollution Exclusions and Environmental Insurance, September 2015

R&R Magazine, Part Two: Fixing Gaps in Your Liability Insurance Policies, August 2015

R&R Magazine, Part One: Fixing Gaps in Your Liability Insurance Policies, July 2015

International Risk Management Institute, Avoiding Common Insurance Certificate Errors, July 2015

R&R Magazine, Managing the Risks of Disinfectants, May 2015

R&R Magazine, How to Get Paid When Lenders Are Loss Payees, March 2015

International Risk Management Institute, State Supreme Court Changes the Game on Pollution Exclusions and Environmental Insurance, March 2015

IA Magazine, Pollution Exclusions Hit the Family Farm, February 2015

R&R Magazine, Insuring Bio-Remediation Work, January 2015

ASLI 164, Surplus Lines Insurance Products, 3rd ed., 2014

International Risk Management Institute, Insurance Coverage for Losses Arising from the Ebola Virus, December 2014

R&R Magazine, The Super Bright Future of Restoration Contracting, October 2014

R&R Magazine, Roof Repair Leads to \$1 Million Mold Claim: An Insurance Claim Case Study, October 2014

Property Casualty 360, What Every Adjuster Should Know About Fungi/Bacteria Exclusions, September 2014

International Risk Management Institute, Contractors Environmental Liability Insurance: Claims-Made versus Occurrence, July 2014

International Risk Management Institute, Common Myths about Contractors Environmental Insurance, June 2014

R&R Magazine, Having Trouble Getting Paid for Category 3 Water Jobs? Part II, May 2014

R&R Magazine, Having Trouble Getting Paid for Category 3 Water Jobs?, March 2014

International Risk Management Institute, Rational CPL Insurance Specifications, March 2014

R&R Magazine, Why Every Restoration Firm Needs Professional Liability Insurance, February 2014

International Risk Management Institute, Contractual Risk Transfer for Contamination Risks, January 2014

ASLI 164, Surplus Lines Insurance Products, 2nd ed., 2013

R&R Magazine, Beware! Your Category 3 Water Jobs Are Likely Uninsured, November 2013

R&R Magazine, A Two-Step Solution to Managing the Risk of Subcontractors, September 2013

International Risk Management Institute, Revealing the Dark Secrets of Category 3 Water Exclusions, September 2013

R&R Magazine, Roofing: A New Opportunity for Professional Restorers?, July 2013

R&R Magazine, Bailees Insurance: What Every Restoration Firm Needs to Know, May 2013

R&R Magazine, Who's Got Your Back?, March 2013

R&R Magazine, The IICRC Standards: An Important Risk Management Tool, January 2013

R&R Magazine, Tis' the Season for Insurance Renewal, November 2012

R&R Magazine, Helping with the Hurricane Sandy Aftermath? Here's Insurance Information You Need to Know, November 2012

R&R Magazine, A Cleaning/Restoration Contractor's Insurance Needs: Debunking the Urban Myths, October 2012

R&R Magazine, Managing Risks in Contracts, July 2012

Brownfields Insurance Article, History and Uses of Environmental Risk Insurance, July 2012

R&R Magazine, Marketing Your Restoration Business through Claims Networks, May 2012

R&R Magazine, Risk Management and Insurance Mega Trends in 2012, January 2012

R&R Magazine, Are You Feeling Lucky?, November 2011

R&R Magazine, A perfect Insurance Storm is Brewing: Brace for a Wild Ride, May 2011

Environmental Claims Journal, Dirt is a Pollutant, Water is too!, March 2011

Business Insurance Magazine, Environmental Liability Cover Creates Certainty in M&A Deals, February 2011

R&R Magazine, Special Insurance Needs For Cleaning, Drying and Restoration Contractors, January 2011

R&R Magazine, Buy Your Insurance Like a Pro, October 2010

R&R Magazine, Things Your Insurance Agent Has Not Told You, August 2010

R&R Magazine, 5 Ways Adjusters and Contractors Can Stay in Sync, March 2010

R&R Magazine, Chinese Drywall: Unprecedented Growth and Risk for Restorers, January 2010

R&R Magazine, Should I Make A Claim On My Liability Insurance?, September 2009

R&R Magazine, Macro Insurance Industry Trends and the Restoration Contractor, August 2009

CPCU 520, Commercial Liability Insurance and Risk Management, 7th ed., 2008

IICRC S520 Standard and Reference Guide for Professional Mold Remediation 2nd edition Institute of Inspection, Cleaning and Restoration Certification, August 2008

The Risk Report *Environmental Risks, Insurance, and Pitfalls* volume XXXI No.4 International Risk Management Institute, Inc. 2008

Practical Risk Management Environmental Insurance, June 2008

Practical Risk Management Underground Storage Tank Insurance, June 2008

Scotsman Guide, On the Lookout for Insurance Exclusions, April 2008

Restoration Industry, General Liability Insurance & Mold, April 2008

R&R Magazine, Ten Ways To Save Money And Buy Better Insurance, March 2007

ASLI 164, Surplus Lines Insurance Products, 1st ed., 2006

Mold and Water Intrusion: Successfully Litigating Mold Claims Massachusetts Continuing Legal Education, Inc, 2006

Association of Specialists in Cleaning and Restoration, There Is Less Gold in Mold for Restoration Contractors, August 2006

Scotsman Guide, Staying off Mold, Co-author, August 2006

Cleaning Specialist Magazine, Mold Risk Management for Restoration Contractors, March 2006

John Liner Letter How Lenders Were Left Unsecured For Mold Related Damages
November 2006

Surplus Lines Insurance Products, Environmental Insurance, American Institute for Chartered Property and Casualty Underwriters. 2006

CPCU 520, Commercial Liability Insurance and Risk Management, 6th ed., 2005

ARM 55, Risk control, 1st ed., 2005

Cleaning Specialist Magazine, Insurance and the Restoration Contractor, April 2005

Cleaning Specialist Magazine, Mold Forces Restoration Contractors to Face a New insurance Reality, March and April 2005 editions

Commercial Liability Risk Management and Insurance, CPCU Textbook, Chapter 11, Environmental Insurance, 1999, 2002, revised in 2005

Associate In Risk Management textbook, I was the contributing author on the Environmental Loss Control chapter, which is part of the course material for the Associate in Risk Management professional designation revised in 2005.

Environmental Claims Journal, A User's Guide to Real Environmental Insurance, Article 23/Vol. 12, No. 4, June 2004

Environmental Claims Journal, The Risk Advisors Survival Guide to Mold Exclusions, winter 2003

CPCU Agent and Broker Solutions, Mold Exclusions + Broker E and O Exposure, June/ August/September 2003 editions

Journal of Property Management, Under Coverage, Mold and Terrorism Exclusion's, May /June 2003

CPCU 520, Commercial Liability Insurance and Risk Management, 5th ed., 2001

Coverage Corner, Environmental Impairment Liability, Society of Environmental Insurance Professionals, Spring 2001

The Effects of Technology on Traditional Roles and Relationships in the Insurance Industry, CPCU Society, 1999, Information Technology Section

IICRC S500 Standard and Reference Guide for Professional Water Damage Restoration 2nd edition Institute of Inspection, Cleaning and Restoration Certification, 1999

CPCU 520, Commercial Liability Insurance and Risk Management, 4th ed., 1998

CPCU 520, Commercial Liability Insurance and Risk Management, 3rd ed., 1996

John Liner Review, Pollution Exclusions and Environmental Insurance, 1994

Associated General Contractors Environmental Risk Management Handbook, Insurance Issues chapter, 1993

Design Professionals Handbook of Business and Law, Part VI Dealing with Hazardous Waste and Environmental Issues, co-author, 1991

Environmental Risk Management – A Desk Reference, Chapter 24, an Integrated Risk Financing Approach to Remedial Action Contracting, 1991

Risk Management Magazine, Action-Reaction, Why the insurance industry will not be able to avoid superfund claims with new pollution exclusions. 1987

I am widely quoted as an authority in environmental insurance and have been quoted in the Wall Street Journal, New York Times, Business Insurance, National Underwriter, Independent Agent, Rough Notes and numerous other trade publications.

VI. Educational Back Ground

School Attended	Major	Degree	Year
American Institute For CPCU	Chartered Property And Casualty Underwriter	CPCU*	1985
Insurance Institute Of America	Associate in Risk Management	ARM*	1981
University of Wisconsin Madison **	Risk Management and Finance	MBA	1981
University of Wisconsin Madison	Risk Management	BBA	1978

* I have since become the contributing author of the text book materials on environmental insurance and risk management for these courses.

** I created the environmental risk management and insurance module for the liability insurance and risk management course in the School of Business at UW-Madison. I have presented this lecture at the UW for thirty two consecutive years.

Recent Professional Development Courses Attended

Environmental Risk Resources Association, Environmental Insurance Forums, six in total, in 2001, 2002, 2003, 2004, 2005

University of Wisconsin-Madison, College of Engineering, Adjusting water damage claims with an Emphasis on Mold, 2003

Milwaukee School of Engineering,
Mold-Contamination of Buildings: Causes and Related Insurance and Legal Issues December 2002

University of Wisconsin-Madison, College of Engineering
Mold Related Problems in Buildings, November 2002, April 2003

University of Wisconsin-Madison, Center for Land Economics Research, Environmental Risk Management and Corporate Strategies. May 2002

VII. Teaching Positions and Lectures

University of Wisconsin School of Business, Guest lecturer 1981-2013

Insurance Agent Continuing Education approved provider in multiple states

CPCU, Instructor, Accounting and Finance, 1985, 1986, (Award Winning)

Denver College, Introduction to Accounting, 1982

Lectures (not a comprehensive list, I have presented over 300 lectures at conferences and for insurance agent, architects and lawyers continuing education credits)

Sustainability Risk Management, Risk and Insurance Management Society annual meeting 2008

Environmental Risk Management, UW-Madison Fluno Executive Education Center- two day conference 2007.

Wisconsin Associated General Contractors seminars, Mold Related Insurance issues, February, September 2003

Environmental Bankers Association, 1997, 1999, 2001, 2003, 2004 summer meetings, Environmental Insurance topics related to lenders.

University of Wisconsin- Extension, Madison, College of Engineering, four guest lectures on environmental insurance and risk management issues related to water intrusion in buildings.

EPA-National Brownfields Convention, 2002, the Use of Environmental Insurance in Environmental Legacy Solutions

CPCU, National Teleconference- E-Commerce and the Insurance Industry

University of Wisconsin-Madison, Business School, Risk Management and Insurance Department, I have been a guest lecturer for twenty-eight consecutive years on environmental risk management topics.

Vanderbilt University, MBA Course, Environmental Insurance and Risk Management, four presentations

Risk and Insurance Management Society (RIMS) National Conventions, nine presentations. Rims local chapters, five presentations. In 2007 the first presentation to national RIMS on the topic of Sustainability Risk Management.

The Society of CPCU, National Convention two presentations, 1994 Environmental Insurance, 2003 Managing Mold Risks in a Post Exclusion Era

VI. Insurance Industry Committees

Lead environmental insurance resource for the 234,000 member Independent Insurance Agents and Brokers Association

Member of the Board of Directors of the 55,000+ member Institute of Inspection Cleaning and Restoration Certification

Chairman of the National Association of Insurance Brokers, Environmental Sub Committee on Superfund reform.

Participant in the US EPA insurance industry committee on Pollution Prevention

Member of the US EPA technical review panel on contractor indemnification

CPCU, National Public Relations Committee Task Force 2007

Milwaukee Chapter, Public Relations Director, (Award Winning) 1986