

Curriculum Vitae
for **Edward J. Priz, CPCU, APA**

Edward J. Priz is a consultant, author, and expert witness on the subject of Workers Compensation insurance underwriting, audits, classifications, experience modifiers, premiums, and agent/broker professional standards and duties, and related issues.

He began his insurance career in 1976, starting as a life and health insurance producer. He began working with Workers Compensation insurance in 1978 as an insurance producer/agent/broker. In 1982 he also began consulting on Workers Compensation insurance premium charges, and in 1987 established his own consulting firm to specialize in this field, as Advanced Insurance Management.

Clients of this consulting practice have included manufacturers, contractors, utilities, transportation companies, staffing companies, a federal government agency, a chamber of commerce, and insurance companies and insurance agencies. Some well-known clients have included **Caterpillar, Inc., Federal Mogul Corporation, Walsh Construction, Bridgestone/Firestone Tire**, and the **San Francisco 49ers**.

Mr. Priz has also served as a consultant to insurers **Lloyds of London, Zurich American Insurance, Zenith Insurance, California Insurance Company, Liberty Mutual Insurance, Dakota Truck Underwriters, Diamond Insurance Company, FCCI Insurance, 7710 Insurance**, and **Great American Insurance** on issues involving Workers Compensation insurance coverage, premium computation, underwriting, classifications, experience modifiers, and premium audits.

He is the author of *Workers Compensation: A Field Guide for Employers*, published in 2010, as well as *The Ultimate Guide to Workers Compensation*, published in 2005, and *CompControl*, published in 1995 (revised edition 2001).

Mr. Priz has served as an expert regarding Workers' Compensation insurance premium computation, insurance agent/broker standards of care, and other aspects of commercial property and liability insurance, in cases filed in both federal and state courts and arbitrations in California, Colorado, Connecticut, Delaware, Florida, Georgia, Illinois, Iowa, Louisiana, Mississippi, Missouri, Nebraska, Nevada, New Jersey, New York, Ohio, South Carolina, Tennessee, Texas, and Virginia.

Mr. Priz holds the professional designation *Chartered Property Casualty Underwriter* (CPCU) from the American Institute of Property and Liability Underwriters, as well as the designation *Associate in Premium Auditing*, from the Insurance Institute of America. He is a 1974 graduate of Roosevelt University in Chicago, receiving a Bachelor of Arts Degree (With Honors).

Books:

Workers Compensation: A Field Guide for Employers, published by CreateSpace Publishing in 2010.

Chapter 22 of the *Illinois Workers Compensation Manual*, published by the Illinois State Chamber of Commerce in 2008.

The Ultimate Guide to Workers' Compensation Insurance, published in 2005 by Entrepreneur Press.

CompControl, published in 1995 by Oasis Press, with a revised edition published in 2001.

Reports:

“Report on a Study of Small Employers and the South Carolina Second Injury Fund’s Impact on Workers’ Compensation Insurance Premiums” commissioned by the South Carolina Small Business Chamber of Commerce.

Articles:

Online article: “Experience Modifiers: A Flawed Benchmark For Safety”, published August 20, 2015, and available online at:

<http://www.experts.com/Articles/Experience-Modifiers-Flawed-Benchmark-Safety-By-Edward-Priz>

Online article: “An Unregulated Workers Compensation Insurance Market Poses Problems”, published July 10, 2015, and available online at:

<http://www.experts.com/Articles/Unregulated-Workers-Compensation-InsuranceMarket-Poses-Problems-By-Edward-Priz>

Online article: “Workers Comp Premium Avoidance: The Trap Employers Need to Avoid”, published March 28, 2014 and available online at:

<http://voices.yahoo.com/workers-comp-premium-avoidance-trap-employers12570898.html?cat=3>

Online article: “Workers Compensation Insurance Traps For Small Employers”, published March 27, 2013, and available online at:

<http://voices.yahoo.com/workers-compensation-insurance-traps-small-employers12065633.html>

Online article: “Upcoming Change in Experience Modification Factors”, available online at: <http://www.hgexperts.com/article.asp?id=26370>

Online article: “Large Deductible Workers Compensation Policies Not A Panacea For Employers;”, available online at:

<http://www.hgexperts.com/article.asp?id=29700>

Mr. Priz also regularly publishes articles on LinkedIn.com on subjects relating to Workers Compensation insurance. Mr. Priz has also published a number of articles on Yahoo.com which are no longer available online:

Online article: “Changes in Experience Modifiers Will Impact Employers’ Workers Comp Costs”, published July 17, 2012, and formerly available online at: <http://voices.yahoo.com/changes-experience-modifiers-will-impact-employers11576630.html?cat=3>

Online article: “What You Should-And Shouldn’t-Expect From Your Insurance Agent”, published May 4, 2011, and available online at: http://www.associatedcontent.com/article/7996311/what_you_shouldand_shouldntexpect_from.html?cat=3

Online article headlined: "The NCCI Classification System", published February 14, 2011, and available online at: http://www.associatedcontent.com/article/7728968/the_ncci_classification_system.html?cat=3

Online article headlined: “Becoming An Expert Witness”, published February 14, 2011, and available online at: http://www.associatedcontent.com/article/7725556/becoming_an_expert_witness.html?cat=3

Online article headlined: “Workers Comp Audits-How To Prepare, How To Survive”, published February 11, 2011, and available online at: http://www.associatedcontent.com/article/7723722/workers_comp_auditshow_to_prepare_how.html?cat=3

Online article headlined: “Experience Modifiers A Vital Concern For Construction Companies”, published December 7, 2010, and available online at: http://www.associatedcontent.com/article/6076628/experience_modifiers_a_vital_concern.html?cat=3

Online article headlined: “Pros and Cons of Using a PEO”, published December 16, 2010, and available online at:

http://www.associatedcontent.com/article/6077976/pros_and_cons_of_using_a_peo.html?cat=3

An online article at Entrepreneur.com headlined “Save Thousands on Workers Comp” published April 10, 2007, and available online at:

<http://www.entrepreneur.com/management/insurance/typesofinsurance/article176842.html>

A Commentary in *The Business Ledger*, entitled “Turn Off Lights at Division of Insurance?” in the September 4, 2006 issue.

An online article at Entrepreneur.com, entitled “Workers’ Compensation 101”, published September 2, 2005, and available online at:

<http://www.entrepreneur.com/management/insurance/typesofinsurance/article79594.html>

Mr. Priz is also the author of copyrighted material regarding Workers Compensation insurance on the internet at www.cutcomp.com and the blog titled Work Comp Watch at <http://compcontrol.blogspot.com/>.

Presentations and Seminars

Mr. Priz has presented lectures and seminars before a number of insurance and business groups, including:

The Workers Compensation Committee of Alaska

The Southeast Metro Law Club

The Central Illinois Chapter of the American Payroll Association

The Illinois Chamber of Commerce

The Workers Compensation Claims Association

The International Kitchen Exhaust Cleaning Association

The Greater Peoria Contractors & Suppliers Association

The Central Illinois Employers Association

The Illinois Manufacturers Association

The Missouri Contractors Association

The Midwest Society of Professional Consultants

Caterpillar, Inc.

The Illinois 1752 Club

Presentations (*continued*)

The Chicago Roofing Contractors Association

The International Recreational Water Professionals

National Association of Women in Construction

Construction Risk Management Conference sponsored by the International Risk Management Institute

Mr. Priz has conducted **webinars** on the subject of Workers' Compensation insurance premiums for:

Risk & Insurance magazine

M. Lee Smith Publishers LLC

Eli Research

Administrative Hearings

Mr. Priz has assisted a number of clients in appeals of NCCI decisions at the Illinois Workers' Compensation Appeals Board, The Colorado Workers Compensation Appeals Board and the Nevada Workers Compensation Appeals Board. Mr. Priz has also assisted clients in legal hearings before the Illinois Department of Insurance, The Alaska Department of Commerce-Division of Insurance, and the Nebraska Department of Insurance, and before the Ohio Bureau of Workers Compensation.

Prior Sworn Testimony

In the past four years, Mr. Priz has provided sworn testimony as an expert in the following matters:

Zurich American Insurance Company of Illinois v. First Rate Staffing Corporation. Filed in United States District Court Central District of California—Western Division, Case No. 2:17-cv-4864-CAS (KSx). Retained by Plaintiff Zurich American Insurance Company of Illinois. Provided trial testimony and deposition testimony and written report of opinions regarding WCIRB experience rating rules, premium audits, and Workers Compensation insurance premium charges.

Prior Testimony (continued)

Zurich American Insurance Company and American Zurich Insurance Company v. Arnold Transportation Services, Inc. and LinkAmerica Corporation, AAA Case No. 01-18-0000-4936. Retained by Zurich. Provided written report of opinions and deposition testimony regarding Workers Compensation claims and the impact of claims on loss-sensitive Workers Compensation insurance policies.

LM Insurance Corporation v. Dubuque Barge and Fleeting Service Company d/b/a Newt Marine Service. United States District Court for the Northern District of Iowa, Case No. 2:17-cv-01035-MWB. Retained by Defendant Dubuque Barge. Provided deposition testimony and written report of opinions regarding Workers Compensation premiums, audits, classifications, remuneration, and experience modifiers.

Commerce and Industry Insurance Company v. Staffing Advantage, Inc. United States District Court for the Eastern District of North Carolina Southern Division, Civil Action No. 7:L17-cv-165-FL. Retained by Defendant Staffing Advantage LLC. Provided deposition testimony regarding Workers Compensation insurance audits, classifications, and experience modification factors.

Pennsylvania Manufacturers' Association Insurance Company v. Promise Healthcare, Inc. United States District Court for the Southern District of Florida, Case No. 9:17-cv-80906. Retained by Defendant Promise Healthcare. Provided Preliminary Report of Opinions and deposition testimony regarding Workers Compensation insurance and Retrospective Rating, Workers Compensation premium computation and audited premium charges.

LM Insurance Corporation and Liberty Mutual Insurance Corporation v. All-Ply Roofing Co., Inc. United States District Court, District of New Jersey, Civil Action No. 2:14-cv-04723-JMV-MF. Retained by Defendant All-Ply Roofing Co., Inc. Provided written report of opinions, rebuttal report, and deposition testimony regarding proper Workers Compensation insurance classifications, audited premiums, remuneration, experience modifiers, and insurance producer professional duties.

Prior Testimony (continued)

Samantha Martin's Amazing Animals v. Amcomp Insurance, hearing at the Illinois Department of Insurance. Retained by policyholder Samantha Martin. Provided sworn testimony regarding proper Workers Compensation classification codes.

Roy Johnson v. Norfolk Southern Railway Company d/b/a Triple Crown Services Company and Zurich North America Insurance and Zurich American Insurance Company, U.S. District Court, Southern District of Illinois No. 3:14-cv-1095MJR-WCW. Retained by Defendant Zurich American Insurance Company. Provided written report of opinions and deposition testimony regarding Workers Compensation insurance for owner/operators in the trucking industry.

Liberty Insurance Corporation v. S.E. LLC, Docket No. 1-001256-14, filed in Superior Court of New Jersey Law Division: Bergen County. Retained by Defendant S.E. LLC. Provided written report of opinions and deposition testimony regarding Workers Compensation insurance audits, premiums, and classifications in New Jersey.

The Levy Company v. Monroe Guaranty Insurance Company and FCCI Insurance Company, Case No 2012 L 2213, filed in Circuit Court of Cook County, Illinois. Retained by Defendant FCCI Insurance Company. Provided written report of opinions, deposition testimony, and testimony at trial regarding the use of Schedule Rating and experience modification factors in computing Workers Compensation insurance premiums in Illinois.

Travelers Casualty And Surety Company f/k/a Aetna Casualty And Surety Company, and Potomac Insurance Company of Illinois v. Kirby Madden, David Odom, Thomas Appleton, Jerry Ross, Paul Roberts and Labor Specialists, Inc., v. Travelers Casualty And Surety Company, d/b/a Travelers Insurance Company, Case No. 98 L 138 In The Circuit Court For The First Judicial Circuit Jackson County, Murphysboro, Illinois. Retained by Defendant Labor Specialists, Inc. Provided written report of opinions and deposition testimony regarding Workers Compensation insurance premiums.

In Re: Stone & Webster, Incorporated, et al., Bankr. No. 00-2142 In the United States Bankruptcy Court For The District of Delaware. Retained by Stone & Webster. Provided report of opinions and deposition testimony regarding Workers Compensation insurance premium calculation and the use of separate agreements that purport to change the terms of the policies.

Prior Testimony (continued)

Ensign United States Drilling Inc. and Ensign United States Drilling (California) Inc. v. Weatherford U.S. Limited Partnership, filed in United States District Court for the District of Colorado, Civil Action No. 13-cv-00724-LTB. Retained by Defendant Weatherford. Provided report of opinions and deposition testimony regarding Large Deductible Workers Compensation insurance pricing and experience modification factors.

Command Center, Inc. v. AdvantEdge Insurance Group, et al, Case Number: 2010-CV-4135, filed in District Court, El Paso County, State of Colorado. Retained by Defendants AdvantEdge Insurance, et al, provided trial testimony regarding insurance broker standards of care and Workers Compensation insurance marketing and pricing of Large Deductible policies.