



**Clairmont
Advisors, LLC**
Insurance & Risk Management



NATIONWIDE LITIGATION SUPPORTS SERVICES FOR INSURANCE COVERAGE AND AGENT/BROKER CASES

Policyholder, Insurer and Broker

- Analysis of claims denials and reservation of rights letters
- Arbitrator, mediator or facilitator on insurance coverage or broker E&O matters
- Opinions on availability of coverage and proximate cause issues
- Analysis of integrity of insurance policies and program design
- Opinions on agent/broker errors and omissions, fiduciary duties and standards of care
- Evaluation of negligent appraisal and inadequate property insurance limits claims
- Review of surplus lines wholesale broker and managing general agent liability
- Evaluation of claims handling and standards of care
- Opinions on premium audits for workers' compensation and general liability policies
- Opinions on underwriting standards and procedures
- Implications of status as named insured, additional insured or loss payee
- Assistance with proof of loss procedures and forms
- Business interruption claims analysis and recommendations
- Premium cost fairness opinions
- Construction wrap-up coverage and claims analysis
- Review of insurance requirements provisions and certificates of insurance

*For more information, please call **Mike Hale** at **248-321-8941** today.*



Michael S. Hale
J.D., CPCU, AAI

INSURANCE LITIGATION SUPPORT SERVICES

Michael S. Hale holds a Bachelor of Arts from Hillsdale College and a Juris Doctorate Cum Laude from Michigan State University School of Law. He has been an attorney since November of 1994. He also is an insurance producer and consults with businesses throughout the United States on policies.

He has earned numerous nationally recognized insurance designations including Chartered Property and Casualty Underwriter (CPCU) and Accredited Advisor in Insurance (AAI). He has also taught insurance to thousands of insurance professionals including at the university level.

Mr. Hale is consulted regularly by attorneys on the duties of insurance agents and brokers as well as coverage issues related to commercial and personal property and casualty insurance.

He sells insurance as a producer and manages accounts throughout the United States. He is a frequent lecturer and author on insurance matters and publishes a monthly column for attorneys, *Insurance & Risk*, which provides commentary for executives on insurance and risk management topics. He is also a contributing author to the Institute of Continuing Legal Education's Michigan Insurance Law & Practice book.

Mr. Hale's expert witness qualifications stem from his many years of experience in the insurance industry, his education in insurance over many years and as a practicing attorney specializing in insurance matters.

Mr. Hale has been credentialed qualified by all courts in which he has testified at trial as an expert witness. He has served as an expert or advisor in hundreds of matters.



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