
Life Insurance Professional – Expert Witness

20+ years of life insurance industry experience as sales manager, regional director & entrepreneur incorporating a full-service life insurance brokerage firm. Professional expert witness. Demonstrated achievements:

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| <input checked="" type="checkbox"/> One of 22 (out of 200,000 eligible) Life & Disability Analysts in California | <input checked="" type="checkbox"/> Silver Award, General Agents & Managers Association |
| <input checked="" type="checkbox"/> Recovered over \$35M+ in death claims | <input checked="" type="checkbox"/> Million Dollar Round Table Qualifier |
| <input checked="" type="checkbox"/> Approved Insurance Instructor | <input checked="" type="checkbox"/> Expert witness with unique knowledge & understanding of death claim investigation practices |
| <input checked="" type="checkbox"/> Keen familiarity with State Insurance Codes & Regulations | <input checked="" type="checkbox"/> Supervised 43 insurance and securities agents |
| <input checked="" type="checkbox"/> Expert familiarity with advanced insurance sales and practices | <input checked="" type="checkbox"/> Over 300 hours of Continuing Education |

Professional Experience

Expert Witness

2008 to Present

- Acted as an Expert for both Plaintiffs & Defendants in cases having testified & been deposed frequently
- Types of disputes: Standard of Care; Bad Faith, Suitability, Fraud, Misrepresentation and others
- Cases and referrals available

Business Owner

2003 to Present

Professional Planning Associates, CA

- Incorporated full-service life insurance brokerage firm, which holds selling agreements with 25+ of the largest life insurance carriers in the US
- Brokered insurance contracts to insurance agents
- Sell & service life insurance & annuities to new & existing clients
- Negotiate disputes between policyholders and insurers for death claims and policy matters

Regional Director for Southern California

2001 to 2008

Penn Mutual Life Insurance Company, CA

- Received Series 7 license from FINRA (previously NASD) in August 2002
- Obtained Series 24 license from FINRA in August 2004; this allowed increased responsibility in supervisory capacity
- Represented all life insurance & annuity products for Penn Mutual. Processed life and annuity applications, contracted & supervised agents, advised on product design, managed complaints, taught training classes, and more.
- Processed 200+ applications annually for 80+ insurance agents and financial planners
- Acted as Office of Supervisory Jurisdiction (OSJ) for registered representatives (see detail below)

Sales Manager

1995 to 2001

Penn Mutual Life Insurance Company, CA

- Opened branch office in San Diego, hired and trained 43 sales agents totaling 40+ agents
- Closely supervised agents in all aspects of sales and regulatory responsibilities
- Products sold: Life Insurance – permanent & term; Annuities – fixed, indexed, variable, securities; Long-term Care Insurance; Disability Insurance

Steve C. Burgess

Life Insurance, Disability Insurance, and Annuity Sales Agent

1991 to Present

- Obtained California Life and Health license with Variable Contracts 1991
- Offer insurance and annuity products to individuals and businesses
- Represent multiple major life insurance carriers products

Registered Representative and Registered Principal

1991 to 2013

Honor, Townsend & Kent

- Held the Series 6, 7, 63 and 24 license issued by FINRA (formerly NASD) (1992 to 2013)
- Solicited and transacted securities sales for clients (1992 to 2013)
- Managed an Office of Supervisory Jurisdiction in Southern California with 15 registered reps (2002 to 2006)
- Maintained a current license with all educational requisites according to FINRA standards (1992 to 2013)

Industry Training & Licenses

Life & Disability Analyst, CA (one of only 22 in all of California)

Life & Health Insurance License since 1991 - #0831030

CA Department of Insurance approved instructor

FINRA Series 6, 7, 24 & 63 (currently inactive status)

Memberships

American Bar Association (non-attorney member)

Classes Taught

Life Insurance Basics

Understanding Variable Life Insurance

Life Insurance in the Business Market

Annuities 101