

**JEFFREY L. MITCHELL
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SUMMARY

Jeff Mitchell has over twenty five years of experience providing consulting services to clients in a variety of industries on complex insurance and reinsurance claims; health care claims; environmental, asbestos and other toxic tort matters; and commercial and contract litigation.

Mr. Mitchell has analyzed liability insurance recovery for environmental, asbestos, and other health hazard liabilities, and design and construction defects.

Mr. Mitchell has supervised policy reconstruction and review efforts which have included insurance archaeology, developing policy data systems, conducting detailed reviews of insurance policies and related documentation, and summarizing policy information and coverage programs.

Mr. Mitchell has analyzed costs in connection with liability insurance coverage matters, including analyzing and documenting incurred costs, and developing projections of future costs associated with known claims and potential future liability exposures. His work has included accumulating, segregating and documenting relevant claim costs. Mr. Mitchell's work has been done to evaluate indemnity and defense costs, pre and post tender costs, the extent of damages, and other issues in insurance coverage matters.

Mr. Mitchell has developed sophisticated allocation models to allocate liability costs to insurance programs on a policy-by-policy, insurer-by-insurer, and claim-by-claim basis. These allocation models have included consideration of the complex interplay between many variables, including number of occurrences; trigger and scope of coverage; treatment of policy limits, self-insured retentions, deductibles and uninsured periods; various allocation and exhaustion methods; relevant exclusions; insolvencies; prior settlements, among others. Mr. Mitchell has also conducted probabilistic and statistical studies of liability costs and insurance recovery in light of factual and legal uncertainties.

Mr. Mitchell has analyzed billings and payments under various coverage-in-place agreements. His work has included analyzing historical claim costs and billings in relation to specific terms and conditions of coverage-in-place agreements, and reconciling claim costs, billings and payments. Mr. Mitchell has also evaluated potential payments under coverage-in-place agreements in relation to lump sum settlements.

Mr. Mitchell has evaluated insurance recovery from solvent and insolvent London Market Companies subject to UK Schemes of Arrangement.

Mr. Mitchell has prepared and presented claims, and has negotiated settlements of claims with entities responsible for coverage underwritten by Lloyd's of London, solvent and insolvent London Market insurers, other foreign insurers, United States domestic insurers, and their counsel. Mr. Mitchell has provided expert witness testimony in insurance coverage litigation.

Mr. Mitchell has prepared, reviewed and analyzed first-party insurance claims involving property damage, business interruption, and extra expense. His work has included analyzing claim costs, preparing proof of loss statements, and reviewing loss adjustments in matters involving hurricanes and other storms, train derailments, environmental contamination, product recalls, and other loss events. He has accumulated and analyzed costs to respond to property damage, including repair, replacement, and restoration of policyholder property; sue and labor expenses; and environmental investigation and remediation costs. He has analyzed loss of business income. His work has included evaluating historical revenue, costs, and avoided costs before and after insured losses. He has analyzed extra expense associated with maintaining business operations in the wake of insured losses. He has analyzed the effect on insurance recovery of various issues associated with first-party insurance claims, including number of occurrences; application of limits, sub-limits, and deductibles; consideration of potential betterments; and the application of various exclusions.

Mr. Mitchell has responded to insurer requests for information related to first-party insurance claims he has prepared, and he has presented his work to insurance company claims personnel, coverage counsel, and adjusters, accountants, and engineers retained by insurers. He has reviewed loss adjustments prepared by insurers, and has offered rebuttal positions on claim adjustment methods and results. Mr. Mitchell has participated in the negotiation and settlement of major first-party insurance claims.

Mr. Mitchell has evaluated inward and outward facultative and treaty reinsurance transactions and has analyzed reinsurance claims. Mr. Mitchell has reviewed and analyzed detailed accounting information as well as summary financial statements to evaluate the financial condition, performance and reporting of various business entities, including insurance and reinsurance companies.

Mr. Mitchell has experience with fidelity bond claims involving alleged criminal acts, managed care liability insurance coverage matters, and disputes between lenders and mortgage insurers.

Mr. Mitchell has experience with disputes between health insurers and health care providers. In these payer-provider disputes Mr. Mitchell has analyzed the accuracy of claims payments in relation to Provider Service Agreements to determine whether under and/or over payments of claims occurred. This work has involved inpatient, outpatient and emergency commercial claims, and has considered various adjudication criteria including, up-coding, bundling, coordination of benefits, third party liability, eligibility, deductibles, co-payments and other criteria. Mr. Mitchell has evaluated Medicare allowable amounts in relation to billed charges for such claims. Mr. Mitchell has reviewed claim audits and related adjustments.

Mr. Mitchell has experience with environmental matters. His work has included accumulating, segregating and analyzing investigation, remediation, legal and other costs relating to environmental clean-up projects, allocating costs among potentially responsible parties based on considerations of volume, toxicity, cost causation and other factors, and developing projections of potential future environmental clean-up costs.

Mr. Mitchell has conducted waste contribution analyses, and PRP searches and investigations, as well as information management related to environmental litigation. Mr. Mitchell has conducted historical research relating to ownership, operations, production, waste generation, and waste management and disposal practices of entities involved with environmental sites. Mr. Mitchell has assisted PRP groups and the EPA with design and implementation of diminimus settlement and cash-out programs.

In connection with asbestos litigation, Mr. Mitchell has evaluated the frequency and severity of historical asbestos claims, and has analyzed claim trends based on various claim characteristics. His work has included analyzing claim filing rates; settlement, judgment, and expense amounts; claim cycle durations; claim and disease types; sources and locations of asbestos claim filings, and other relevant factors. He has evaluated potential future asbestos liabilities based on client-specific claims experience and production, sales, distribution and operations data, epidemiological studies, labor statistics, and other academic, industry and governmental studies and data. He has also designed and implemented information management systems to track asbestos claims data and information.

EDUCATION:

Bachelor of Science, Business Administration

University of Illinois, 1983

PRIOR POSITIONS HELD:

ERS Group, President, 2009 -2009

LECG, LLC, Managing Director, 2002-2009

Navigant Consulting, Director 1999-2002

Peterson Consulting, Partner/Vice-President, 1990 - 1999

Peterson Consulting, Junior Staff and Senior Staff Positions, 1985 - 1990