

David A. Bano

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PROFESSIONAL EXPERIENCE

PROPERTY & CASUALTY EXPERT WITNESS & ADVISOR [d/b/a Enterprise Associates LLC] 10/2021 - Present

▪ Serving the legal and insurance communities through expert witness opinions & consultation.

NATIONWIDE INSURANCE, Columbus, OH

Chief Claims Officer – Nationwide Enterprise

2007 – 2019

President & Chief Operations Officer, Nationwide Indemnity Company

- Hands-on, cross-functional, experienced leader responsible for all of Nationwide's claims operations.
- Directed development of corporate claims practices and policies, claims strategy and claims/legal interface.
- Senior business partner to executive leadership of underwriting, product, general counsel, finance and actuarial.
- Responsible for claims performance across all lines of coverage: personal auto & home, commercial, excess & surplus, environmental, agribusiness, private client, national flood, pet/veterinary, special investigations anti-fraud teams, claims-related policy reformations and all extra-contractual/bad faith situations.
- Managed all major litigation including 9/11, wildfires, flooding, hurricanes, molestation, mold, sinkholes, etc.
- Responsible for all claims audits, claim file performance reviews, market conduct results and compliance situations.
- Applied a 35+ year work history that spanned every operational aspect of Property & Casualty claims.

Vice President, Home Office Claims Staff

2004 – 2007

- Leader of personal and commercial lines claims divisions comprised of 5000+ employees. Annual operating budget of \$800M.
- Teamed with senior claims staff and general counsel to create discipline-specific best practices and performance goals for each claims section. Led expert teams that developed the actions/activities required to attain these targets, driving results improvement across customer service ratings, loss adjustment expenses and claim costs.
- Responsible for claims quality, audit results, regulatory compliance and leadership performance reviews.
- Identified and recruited top talent for multiple elected-officer positions. Installed succession management processes and claim executive developmental action-planning.
- Led the national catastrophe teams, managing all forms of environmental disaster response countrywide.
- Responsible for Regional Operations reviews and claims leadership performance management.

ADDITIONAL RELATED EXPERIENCE

Vice President – Field Claims

Responsible for field claims operations across Nationwide's largest regional divisions. Oversaw litigation management, claims quality & performance, customer service, hiring, productivity and employee satisfaction across twenty-one states.

Regional Vice President, General Manager – Michigan

Managed all Nationwide operations within Michigan. Oversaw statewide P&L and led all Sales, Claims & Underwriting activities. Directed the most rapid Agency storefront expansion in the history of Nationwide. Grew exclusive agency force by 65% statewide while tripling direct written premium.

Market Manager – Philadelphia

Directed Agency Sales, Claims and Underwriting operations across Nationwide's largest urban market.

State Claims Manager – Pennsylvania

Recruited from Allstate to lead Nationwide's largest field claims operation.

ALLSTATE INSURANCE, New York Operations

Market Claims Manager

Property/Auto Claims Manager

Regional Claims Analyst

Property Claims Specialist

Field Auto Claims Specialist

Multi-line Desk Adjuster

EDUCATION & PROFESSIONAL DEVELOPMENT

- **Bachelor of Arts (BA)**, Binghamton University, New York
- **The Executive Education Program**, Wharton School of Business, University of Pennsylvania, Philadelphia

PROFESSIONAL ASSOCIATIONS & MEMBERSHIPS

- Chief Claims Officer Roundtable (CCOR)
- Board of Governors – National Insurance Crime Bureau (NICB)
- ISO/Verisk Insurance Advisory Board
- Founding Chair and Director - Pennsylvania Insurance Fraud Authority (IFPA)
- International Association of Chiefs of Police (IACP)
- International Association of Special Investigative Units (IASIU)
- Coalition Against Insurance Fraud (CAIF)
- Society of Automotive Engineers (SAE)
- Partners for Automated Vehicle Education (PAVE)