



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 premiums, audits, classifications, experience modifiers, agent/broker professional standards and duties, and related issues.

He began his insurance career in 1976, starting as an insurance producer. In 1982 he also began consulting on Workers Compensation insurance issues, 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, Liberty Mutual Insurance, Dakota Truck Underwriters, Diamond Insurance Company, FCCI Insurance**, and **Great American Insurance** on issues involving Workers Compensation insurance coverage and premium computation.

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, 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).

**Mr. Priz is the author of the followings:**

**Books**

*Workers Compensation: A Field Guide for Employers*, published by BookSurge 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: “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-employers-12570898.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-employers-12065633.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>

Online article: “Changes in Experience Modifiers Will Impact Employers’ Workers Comp Costs”, published July 17, 2012, and available online at:

<http://voices.yahoo.com/changes-experience-modifiers-will-impact-employers-11576630.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](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](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](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](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](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](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](http://www.cutcomp.com) and the blog titled Work Comp Watch on blogger.com.

### **Presentations and Seminars**

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

- 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
- 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 Testimony**

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

*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 Travlers Insurance Company*, Case No. 98 L 138 In The Circuit Court For The First Judicial Circuit Jackson County, Murphysboro, Illinois. Retained by 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, deposition testimony, and testimony at the bankruptcy hearing, regarding Workers Compensation insurance premium calculation and the use of separate agreements that purport to change the terms of the policies.

*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.

**Prior Testimony (continued)**

*All American Roofing, Inc. v. Zurich American Insurance Company*, Case No. 07 CH 37425, filed in Circuit Court of Cook County, Illinois. Retained by Defendant Zurich American Insurance Company. Provided written report of opinions and deposition testimony regarding Workers Compensation insurance classifications and premium computations under Retrospective Rating and Large Deductible policies.

*FallCreek Condominium Owners' Association, Inc. v. Auto-Owners Insurance Company and Charlie Lemoine*, Case No. 10AF-CC00168, filed in the Circuit Court of Taney County, Missouri. Retained by Plaintiff Fall Creek. Provided written report of opinions and deposition testimony regarding duty of care owed by an insurance broker in procuring flood insurance.

*P.J.R. & Associates, Inc. v. Aetna Casualty & Surety Co. of Illinois and Travelers Casualty and Surety Co. of Illinois, Aetna Casualty & Surety Co. of Illinois and Travelers Casualty and Surety Co. of Illinois v. Pete Reiman* Case No. 2001-MR-84, filed in Circuit Court of the 20<sup>th</sup> Judicial Circuit Randolph County, Illinois. Retained by Plaintiff P.J.R. & Associates, provided written report of opinions and deposition testimony regarding Workers Compensation audited premiums.

*Factory Sales and Engineering, Inc. and Valbar, Inc. v. Ellsworth Corporation, Tony Currera and Westport Insurance Company and Louisiana Commerce & Trade Association Self Insurers' Fund Civil Action No. 2007-15870 Division "D" And related Third Party Demand by Louisiana Commerce & Trade Association against Overland Solutions, Inc. and ABC Insurance Company.* Retained by third party Defendant Overland Solutions, Inc. Provided written report of opinions and deposition testimony regarding the duties and responsibilities of Workers Compensation premium auditors.

*Zurich American Insurance Company v. All American Roofing, Inc., AAA Case No. 51 193 Y 01611 07, in Illinois.* Retained by Claimant Zurich Insurance, provided deposition testimony and testimony at the arbitration hearing regarding Workers Compensation audit premium charges on Retrospective Rating and Large Deductible policies.

*Argonaut Insurance Company v. California Box*, Case BC 426323, arbitration, Superior Court for the State of California, Los Angeles County, Central District. Retained by Defendant California Box, provided deposition testimony regarding California Workers Compensation insurance premiums, experience modifier calculations, and Large Deductible policies.

*Mahdi Sikkal v. Pinnacol Assurance, National Union Fire Insurance Company of Pittsburgh, PA, MKBS, LLC d/b/a/ Metro* Filed in District Court, City and State of Denver State of Colorado, Case 2009 cv 11918. Retained by Defendant MKBS. Testified and provided written report regarding Workers Compensation insurance coverage.

**Prior Testimony (continued)**

*Sharon Place and Payne & Associates d/b/a Focus Healthcare Solutions v. Tim Presko and Tim Presko Insurance Agency, Inc.* Filed in Circuit Court of Clay County, Missouri, Case No. 08CY-CV05144. Retained by Defendant Presko, provided deposition testimony regarding insurance agent standards of care involving professional liability insurance.

*Hearing No. 09-HR-1289 In the Matter of the Workers Compensation Insurance Policy Issued to Super Trucking Construction, Inc. by Liberty Mutual Insurance Company, at the Illinois Department of Insurance.* Retained by Super Trucking Construction, Inc. Provided sworn testimony at this hearing regarding Workers Compensation insurance premium charges for owner/operators.

*Hearing No. 09-HR-0423 In The Matter of The Workers Compensation Insurance Policy Issued National International Roofing by Virginia Surety Company, at the Illinois Department of Insurance.* Retained by National International Roofing. Provided sworn testimony at this hearing regarding Workers Compensation insurance premium charges and classification codes.

*Janusz Kondracki v. Pinnacol Assurance, National Union Fire Insurance Company of Pittsburgh, PA, MKBS, LLC d/b/a Metro Taxi* Case No. 2009 CV 5107 District Court, City & County of Denver State of Colorado And WC No. 4-781-175 State of Colorado Office of Administrative Courts. Retained by Defendant MKBS. Provided written report of opinions and testimony at administrative hearing regarding Workers Compensation insurance coverage and premium for taxi drivers.

*Commerce and Industry Insurance Company v. Stryden, Inc.* Filed in State Court of Dekalb County, State of Georgia, Civil Action No. 09A-05243-1. Retained by Defendant Stryden, Inc. Provided written report of opinions and deposition testimony regarding Workers Compensation insurance premium charges.

*Advantage Framing Systems, Inc., and Secura Insurance Company v. Hernandez Agency, LLC.* Filed in the Circuit Court of Jackson County, Missouri at Kansas City, Missouri Case No. 0916-CV01973 6 Division 9. Retained by Defendant Hernandez Agency. Provided deposition testimony regarding insurance agent standard of care and certificates of insurance.

*Pekin Insurance Company v. Wottowa Insurance agency,* filed in Circuit Court of the 20<sup>th</sup> Judicial Circuit St. Clair County, Illinois, No. 05 MR 290. Retained by Defendant Wottowa Insurance Agency. Provided deposition testimony regarding Workers Compensation insurance classifications and insurance agent duties in submitting Workers Compensation insurance applications to a carrier.



**Prior Testimony (continued)**

*Crum Staffing, Inc. v. National Union Fire Insurance Company of Pittsburgh, PA.* Arbitration between the parties. Retained by Plaintiff Crum Staffing. Prepared a written report of opinions and provided deposition testimony regarding Large Deductible Workers Compensation insurance premium computations and audits.

*Zenith Insurance Company v. Spraggins Flooring, Inc.* Filed in United States District Court, Middle District of Florida, Tampa Division Case No. 8:08-cv-542-T-26MAP. Retained by Plaintiff Zenith Insurance Company. Prepared a written report of opinions and provided deposition testimony regarding Workers Compensation insurance premiums and audits.

*Virginia Surety Company v. Raimonde Drilling Corp. v. Dakota Street Insurance, LLC.* Filed in Circuit Court of Cook County, Illinois County Department, Law Division, No. 06 L 006153. Retained by third-party Plaintiff Raimonde. Prepared written report of opinions and provided deposition testimony regarding Workers Compensation insurance premiums, audits, experience modifiers, and insurance agent duties.

*Lumbermens Mutual Casualty et al v. Hydro Aluminum North America, Inc.* Arbitration per agreement between parties. Retained by Respondent Hydro. Prepared written report of opinions and provided deposition testimony regarding Workers Compensation insurance premiums, audits, binders, and experience modifiers.

*EPIX Holdings Corporation v. National Union Fire Insurance Company* Arbitration. Retained by Claimant EPIX. Prepared written report of opinions and provided deposition testimony regarding Large Deductible Workers Compensation insurance premiums and audits.

*Connecticut Business & Industry Association v. Ahrens, Fuller, St. John & Vincent, Inc.; Reed Vincent and P/A Industries, Inc.* Filed in Superior Court, Judicial District of Hartford, Docket No CV-03-0830311S. Retained by Plaintiff Connecticut Business & Industry Association. Provided deposition testimony regarding Workers Compensation insurance and insurance agent duties.

*Reliance Insurance v. Wayne Williamson and Willstaff Crystal, Inc.* Filed in USDC Western District of Louisiana, Civil Action No. 3:06cv532. Retained by Defendant Williamson. Prepared written report of opinions and provided deposition testimony regarding Workers' Compensation insurance premium computation and insurance agent responsibilities and authority.

**Prior Testimony (continued)**

*Workers Compensation Services, Inc. v. South Valley Drywall, Inc.* Filed in District Court Douglas County, Colorado, No.04CV482. Retained by Defendant South Valley Drywall, Inc. Provided deposition testimony regarding Workers' Compensation insurance premium calculation and dividend calculations, as well as regarding premium recovery consulting work.

*Companion Property & Casualty Group v. Henry's Automobile Auction, Inc.*, filed in the Circuit Court for Fairfax County, Virginia, Law No. CL 2005 7307. Retained by Defendant Henry's Automobile Auction, Inc. Provided deposition testimony and testimony at trial regarding Workers' Compensation premium computation, classification, experience modification factors, payroll audits, and NCCI manual rules.

*St. Paul Fire & Marine Insurance Company v. ABG Caulking Contractors, Inc. v. Gale, Smith and Company, Inc.*, filed in the United States District Court for the Middle District of Tennessee Nashville Division, Case No. 3:05-0437. Retained by third-party Defendant Gale, Smith and Company, Inc. Prepared a written report of opinions and provided deposition testimony regarding Large Deductible Workers' Compensation insurance policies and the standard of care owed by an insurance producer.

*Titan International, Inc., et al. v. George Becker, Ronald Bloom, et al.*, filed in the United States District Court for the Central District of Illinois, Springfield Division, Civil Action No. 00CV3257. Retained by Plaintiff Titan. Prepared written reports of opinions, and provided deposition testimony, regarding Workers' Compensation insurance premium computation, commercial insurance markets, insurance underwriting, and experience modification factors for Workers' Compensation insurance.

*Ohio Farmers Insurance Co. v. Ronald J. Hotler, Michael J. Miner, Harold Miner, Jean Miner, Miner Farms, and Betty J. Frimml*, filed in the United States District Court for the Central District of Illinois, Urbana Division, Case No. 03-2138. Retained by Defendant Miner. Prepared written report of opinions and provided deposition testimony regarding the standard of care owed by insurance agents, automobile liability insurance coverage provided by a Farm Insurance package policy, and Umbrella Liability insurance coverage.

*Liberty Mutual Insurance v. American Asphalt Company, Inc.*, filed in Superior Court of New Jersey, Law Division, Camden County, Case CAM-L-3918-04. Retained by Defendant American Asphalt. Prepared a written report and provided deposition testimony regarding proper Workers' Compensation classification, premium computation, and Davis-Bacon wage adjustments.

**Prior Testimony (continued)**

*United States of America v. William E. Stratton, John J. Leahy, Edward Wisniewski, Starling Alexander, and Terrence Dolan*, filed in the United States District Court For the Northern District of Illinois Eastern Division, Case No. 03 CR 0922. Retained by Defendants Leahy and Wisniewski. Testified at trial regarding Workers' Compensation insurance premium computation, the Illinois Assigned Risk Plan, Experience Rating of Workers Compensation insurance, and the duties and responsibilities of insurance agents and brokers.