

**David L. Stegall, CPCU, ARM, ARe, RPA**  
**Curriculum Vitae**  
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855.255.5353 • [www.rces.us](http://www.rces.us) • [david.stegall@rces.us](mailto:david.stegall@rces.us)

6 Office Park Circle, Suite 215 • Mountain Brook, AL 35223

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David Stegall has been the Principal Consultant and Founder of Risk Consulting & Expert Services (RCES) since January 1, 2007 with over 44 years of insurance, reinsurance, bond and risk management industry experience. He is a Chartered Property & Casualty Underwriter, an Associate in Risk Management, an Associate in Reinsurance and a Registered Professional Adjuster and has experience as an underwriter, an agent, a broker, a surety bond producer, a reinsurer, a managing general agent, a third-party administrator, a captive manager, a self-insured fund executive, a risk management consultant, an expert witness and has been retained as an arbitrator in two Arbitrations.

Mr. Stegall was President of the Society of Risk Management Consultants in 2017 and continues to serve on the Board of Directors. He is also a member of the Board of Directors of the Alabama Captive Insurance Association, a member of the Society of Chartered Property & Casualty Underwriters, the American Association of Insurance Management Consultants, the Society of Registered Professional Adjusters, ARIAS-US, Defense Research Institute, and an Associate Member of the American Bar Association – Tort, Trial and Insurance Section.

RCES provides research, analysis and advice to commerce, industry, government and individuals. The forensic expert witness consulting practice includes designation as an expert witness in 176 case assignments, 89 State cases and 85 Federal cases. These cases have been located in Alabama, Arkansas, Arizona, California, Colorado, Connecticut, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Kansas, Kentucky, Louisiana, Maryland, Mississippi, Missouri, Montana, New Jersey, New Mexico, New York, Nevada, North Carolina, Ohio, Oklahoma, Pennsylvania, Puerto Rico, South Carolina, Tennessee, Texas, Utah, Virginia, West Virginia, Vermont, Washington, Wisconsin and British Columbia, Canada. Mr. Stegall has provided 154 expert opinions or reports, been deposed 83 times and testified in six trials and three arbitration hearings. His case assignments are divided between 94 for the Defense and 83 for the Plaintiffs.