

# RWL GROUP

Independent Risk Management and Insurance Consulting, LLC

## RWL & ASSOCIATES

Risk Management

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### Areas of Expertise:

- Insurance Cost, Coverage and Claim Dispute Resolution
- Agent/Insurer Duties to Buyer
- Retrospective Rating Plans, Premium Audits and Experience Modification Dispute Resolution
- Claim Audits, Terminal Reserve Liability Analysis and Lag Studies
- Expert Testimony
- Litigation Support
- Bad Faith
- Pre-Trial Consultation
- Insurance and Risk Financing Implications for Mergers and Acquisitions
- Rate and Reserve Analysis
- E-Commerce Exposures
- Professional Employer Organizations

### Firm/Expert Profile:

RWL Group provides independent risk management and insurance consulting services for property/casualty. We do not sell insurance, nor are we affiliated with any providers of insurance or attendant services. We provide expert witness/litigation support services for PEO insurance transactions.

### Professional Experience:

Insurance expertise in a wide spectrum of coverages, including Workers Compensation, General Liability, Products Liability, Auto, Umbrella Liability, Property & Business Interruption, Pollution Liability, Employment Practices Liability, Errors & Omissions, Directors & Officers Liability, Professional Liability and Excess and Stop-Loss for:

**Private Sector** — Construction, Manufacturing, Wholesale/Retail Distribution, Financial Institutions, Securities, Real Estate, Oil & Gas, Transportation, Health Care, Entertainment, Food & Beverage (bottling, packing, distribution, sales, etc.)

**Public Sector** — Cities, Counties, Schools, Hospitals, Utilities, Transportation, Housing and other Governmental entities

### Principal(s)/Staff:

Our consulting staff includes a CPCU. Our professional staff is experienced in a variety of disciplines including general business, risk management, insurance and economics and also has extensive experience working with clients and their legal representatives, providing technical support on matters involving dispute resolution.

### Professional Affiliations:

Society of Risk Management Consultants (SRMC)  
Chartered Property & Casualty Underwriters Society (CPCU)