



R. P. "BOB" GADDIS, JD

Curriculum Vitae | 50+ year Career Experience

Underwriter. At the beginning of his career in 1971, after completing his undergraduate degree, Mr. Gaddis went to work in the Houston, Texas office of an international insurance company as an underwriter. Mr. Gaddis was put through a Home Office managed training program which began with a six-week intensive formal training program followed up by his underwriting Commercial Property/Casualty through on-the-job training.

Claims. The on-the-job-training also included a Claim handling component that taught Mr. Gaddis the real life hands-on aspects of claim handling by having him assist adjusters in the field adjusting for a period of time. In addition, Mr. Gaddis was involved in Claims when he later went into the insurance agency business, as the agency's clients occasionally had conflicts with insurers over claim payments and claim handling. In that role Mr. Gaddis was tasked with the responsibility of making an assessment on whether or not the insurer and/or the adjuster was acting within the appropriate standard of care and thereby resolve those conflicts with the insurers. Mr. Gaddis has been qualified as an expert witness and testified in numerous cases regarding the standard of care of claims handling and coverage interpretation issues involving insureds, agents, surplus lines brokers and both admitted and non-admitted insurers in the realm of an insurer's Duty of Good Faith and Fair Dealing and insurance agents duties and responsibilities relative to claims and other agency duties.

Field Representative-Special Risks. After some time of Mr. Gaddis' underwriting large commercial accounts, the Home Office decided to utilize the Houston office as one of the first field offices to have a Major Lines Underwriting and Production facility in it. A Major Lines account is an account that had a minimum annual premium which, in today's dollars, would be about \$1,000,000. And, at that time the Home Office promoted Mr. Gaddis to Field Representative-Special Risks for the purpose of handling all production and underwriting of accounts that would be underwritten in that new Major Lines office in Houston. It was during that time that Mr. Gaddis was assigned the responsibility of being the Underwriting Department's representative responsible for answering Claims Department questions on policy intent on policies where complex contested coverage claims were asserted.

International Insurance Agency. In 1974 Mr. Gaddis was hired by an international insurance agency that handled the insurance for a number of Major Lines sized accounts. At the outset Mr. Gaddis was as an Assistant Vice-President assigned to certain ones of those accounts, subsequently being promoted to Vice-President. Part of Mr. Gaddis's responsibilities was to negotiate coverages for large oil companies, construction companies, real estate developers and managers, banks and a number of other type businesses. Those negotiations included negotiating coverage language (including some policy manuscripts) as well as negotiating loss-sensitive premium formulas utilizing unique cash flow techniques. Those accounts operated both in the U.S. and its waters and in foreign countries and their foreign waters.

Practicing Attorney. After Mr. Gaddis had been in the agency business close to a decade, he enrolled in law school at night, while continuing his work at the agency business until 1983. when he went into the active practice of law as a licensed attorney. From that time through July 1, 2024, when Mr. Gaddis retired from the active practice of law, he was primarily engaged in litigating Insurance Agents Errors and Omissions, including the coverage issues, Breach of Good Faith and Fair Dealing, DTPA and Insurance Code claims. However, there have also been a number of other insurance and insurance related cases Mr. Gaddis litigated for both the Defense and Plaintiff including State and Federal Court. Nonetheless, today, Mr. Gaddis Texas Bar License continues to be in full force and in good standing.

Consulting/Testifying Expert Witness. In 2010, Mr. Gaddis accepted an opportunity to handle some Insurance expert witness cases in addition to his law practice work. Mr. Gaddis has continued to accept Insurance expert witness cases since that time and has handled in excess of 110 such cases.

Curriculum Vitae | Property/Casualty Insurance Coverages

COVERAGES MR. GADDIS HAS OPINED ON IN HIS CAREER

LIABILITY ▲ LAND ▲ PRIMARY

1.) General Liability

[Including, but not limited to Premises; Products/Completed Operations; Contractual Liability (Limited, Intermediate & Broad Form) Broad Form Property Damage; "X, C, & U", All Oil & Gas Specialty Extensions, Additional Insureds, Waiver of Subrogation, Watercraft Liability, Liquor Liability Employee Benefit Liability, Fire Legal Liability, Assault & Battery coverage and exclusions, certificates and numerous other endorsements and coverages].

2.) Owner's & Contractor's Protective Liability

3.) Pollution Liability-Land Operations

4.) Professional Liability

[Including, but not limited to Insurance Agents E&O, Medical, Legal, Architects, Engineers, Accountants, Dentists, Bank Trust Dept. E&O, and miscellaneous other types]

5.) Automobile Liability

[Including, but not limited to Commercial, Personal, Owned, Non-Owned, Hired--car, Garage Liability, Garage keepers Legal Liability, and numerous other coverage extensions available under these policies]

6.) Foreign Liability

[Including, but not limited to U.S. based operations with both temporary and permanent operations in foreign countries, All of above Liability coverages that are available in those foreign countries in addition to other coverages that are unique to those foreign countries that are not listed]

7.) Cargo Legal Liability

8.) Bailee's Property Damage Liability

9.) Aircraft Liability

10.) Directors & Officers Liability

11.) Employers Liability

12.) State Statutory Workers Compensation

13.) Federal Statutory Workers Compensation

14.) Storekeepers Legal Liability

15.) Warehouseman's Legal Liability

16.) Personal Liability Insurance

LIABILITY ▲ LAND ▲ EXCESS

17.) Excess and Umbrella Liability

[Including, but not limited to Excess coverage over the Primary Liability policies above both covering a single geothermal well for \$100,000,000 and similar limits for entire operations]

LIABILITY ▲ PRIMARY ▲ OVER-WATER

18.) Protection & Indemnity

19.) Collision Liability

20.) Maritime General Liability

21.) Maritime Employers Liability

22.) Wharfingers Legal Liability

23.) Charterers Legal Liability

24.) Stevedore's Legal Liability

25.) Marina Operators Liability

26.) Ship Repairers Legal Liability

27.) Pollution Liability-Over Water Operations

LIABILITY ▲ EXCESS ▲ OVER-WATER

28.) Bumbershoot (Marine) Umbrella

29.) Umbrella (Land with Over Water Extensions) Liability

30.) Excess (With Over Water Extensions) Liability

FIRST-PARTY PROPERTY INSURANCE ▲ PRIMARY

31.) Commercial Property

[Including, but not limited to, Commercial Realty, Contents, All Risks, Named Perils, Business Income/Business Interruption, Wind, Flood, and numerous coverage extensions and modifications]

32.) Builder's Risk

33.) Jeweler's Block

34.) Dealers' Open Lot

35.) Owned Cargo Coverage

36.) Fidelity Bonds

37.) Political Risk Insurance

38.) Trade Credit Insurance

39.) Kidnap & Ransom Insurance

40.) Single Interest coverage

41.) Oil & Gas Lease Operator's Extra Expense

[Including, but not limited to, Loss of Control of Well, Loss of Hole, Pollution, Underground Equipment damage, Land Operations, Over Water Operations, and other coverage extensions]

42.) Oil & Gas Property Insurance

[Including, but not limited to, fixed oil and gas realty such as refineries and gas plants, oil and gas contents, Business Interruption, All Risks, Named Perils, and other coverage extensions]

43.) Oil & Gas Rig Insurance

[Including, but not limited to, Land Operations, Over-Water Operations, All Risks, Named Perils, and other coverage extensions]

44.) Personal Purpose Property Insurance

[Including, but not limited to, principal residences realty, secondary residences realty, contents, scheduled personal property, All Risks, Named Perils, Wind, Flood, and numerous

45.) Personal Auto Physical Damage

Curriculum Vitae | Additional Information

EDUCATION *DOCTOR OF Jurisprudence* South Texas College of Law, 1982
BACHELOR of Science Mississippi State University, 1971

MEMBERSHIPS State Bar of Texas – 1983-Current

LICENSES PRESENT: Texas Bar; U.S. District Court, Southern
District of Texas, 1983-Current

PREVIOUS: Local Recording Insurance Agent – Texas
1974-1983

PROFESSIONAL ACTIVITIES AND PUBLICATIONS

MODERATOR: - Insurance Panel, Texas State Conference on Small Business
- Business Insurance Panel, Houston Small Business Forum

AUTHOR: - *Property/Casualty Insurance Agents' Errors and Omissions Litigation-
Then and Now*, Professional Officers & Directors' Liability
Committee, American Bar Association

- *Protecting Against Family Suits, Texas Insurer*
Co-Authored *Wrongful Designation, CPCU Society,
Consulting, Litigation and Expert Witness Group*

LECTURER: - *Dodging The E&O Bullet*, Independent Insurance Agents of Houston,
Continuing Education Program

- *Commercial General Liability*, Independent Insurance Agents of
Houston, Continuing Education Program

- *Contractual Liability* Forum Panelist, Independent Insurance Agents of
Houston, Continuing Education Program

INSURANCE - Independent Insurance Agents of Texas *Ask the Expert*
EXPERT: program – 1997, 1998, 1999 Annual Conventions.