# **Polaris Consulting, LLC**

Thomas A. Laffey PO Box 674

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#### **Areas of Experience**

Litigation Support and Expert Witness Testimony for Plaintiff Litigation Against Insurers, Insurance Agents and Insurance Brokers

### **Areas of Expertise**

Insurance Agents and Brokers Errors and Omissions Actions
Insurer Bad Faith Claims
Interpretation of Insurance Policy Terms and Conditions
Workers Compensation and Liability Classification Controversies
Workers Compensation Experience Rating Controversies
Retrospective Rating, Cash Collateral and Loss Sensitive Insurance
Program Disputes
Business Income Loss Verification
Transportation Loss and Damage Claims; OS&D and Motor Carrier
Released Value Tariff Limitation Controversies
Law Enforcement and Police Professional Liability Actions
Self Insurance Issues
Insurance Coverage claim denials
Flood Losses

#### **Professional Experience**

Over fifty years of specialized insurance activity, principally for the larger risk written under loss sensitive insurance programs.

Thoroughly familiar with terms, conditions and intent of coverage issued by Lloyds, and Excess and Surplus Lines insurers.

Thoroughly familiar with all commercial Property & Casualty insurance matters including Package, Business Auto, Truckers, Motor Truck Cargo, Property including Boiler & Machinery, Workers Compensation, Excess Liability, Professional Liability, Directors & Officers, etc.

#### **Professional Qualifications**

Staff has professional designations in various areas.

## **Geographical Area**

Principally NJ, NY, PA & CT.

#### Cases/Clients

97% Plaintiff 3% Defendant