

Edwin Stuart Powell, Jr.

Education

1969-1971 Wake Forest University Winston-Salem, NC
Master of Arts
Recipient of Graduate Scholarship and Fellowship

1965-1969 Catawba College Salisbury, NC
Bachelor of Arts

Professional Designations

International Risk Management Institute Dallas, TX
Construction Risk and Insurance Specialists(CRIS)

Insurance Institute of America Malvern, PA
Associate in Reinsurance (ARe)

Society of Certified Insurance Counselors Austin, TX
Certified Insurance Counselor (CIC)

Insurance Institute of America Malvern, PA
Accredited Advisor in Insurance (AAI)

Insurance Institute of America Malvern, PA
Associate in Marine Insurance Management (AMIM)

The American Institute of Property and Liability Underwriters Malvern, PA
Chartered Property and Casualty Underwriter (CPCU)

Insurance Institute of America Malvern, PA
Associate in Risk Management (ARM)

The American College Bryn Mawr, PA
Chartered Financial Consultant (ChFC)

The American College Bryn Mawr, PA
Chartered Life Underwriter (CLU)

**Professional
experience**

Vice President of Technical Affairs

Technical resource for insurance coverage and regulatory issues. Writing and researching on technical insurance and regulatory issues. Developing insurance training courses and materials for IIANC Members.

2014 - Present Independent Insurance Agents of North Carolina, Inc.
North Carolina Association of Insurance Agents, Inc.

Vice President and Interim Chief Operating Officer

IIANC is a statewide trade association of independent insurance agents representing some 750 insurance agencies and more than 6000 licensed agents.

2014 - 2014 Independent Insurance Agents of North Carolina, Inc.
North Carolina Association of Insurance Agents, Inc.

Vice President of Insurance Operations and Technical Affairs Cary, NC

Manage the agency of record which brokers most coverages for the State of North Carolina; manage the Errors and Omissions insurance program for Association membership; and manage the group benefits program for Association membership. Technical resource for insurance coverage and regulatory issues.

2004 – 2014 Independent Insurance Agents of North Carolina, Inc.
North Carolina Association of Insurance Agents, Inc.

In this position Powell managed an agency that brokered all insurance coverages purchased by the State of North Carolina and its constituent agencies, entities and universities except Workers' Compensation, which is self-insured, and the State Health Plan for state employees. The agency operations were overseen by the Division of Risk Management of the North Carolina Department of Insurance. The following are some of the principle insurance programs managed by the agency.

A retrospective rated auto liability program covering 40,000+ vehicles.

A layered and quota shared property insurance program with 18 insurers participating which reinsured the State Property Insurance Fire Fund. The Fund covers more than 15,000 locations and total insured values of \$35 billion.

A fine arts program covering objects d'art owned by the state and its 16 universities. Fine arts placements have covered separately 40 Rembrandt paintings and 20+ vintage Porsches.

Equipment breakdown coverage for 4,000+ objects.

Athletic accident insurance program covering varsity athletes for the 15 universities with intercollegiate sports.

A student health insurance program covering 40,000+ university undergraduate and graduate students.

A health and accident insurance program covering university students and faculty while abroad. The program includes repatriation coverage for medical, political and natural disaster events.

A manuscript general liability policy covering all employees of the State of North Carolina under the provisions of the Defense of State Employees Act. Participated as a principal editor and re-drafter of the manuscript coverage form.

Director of Technology and Technical Affairs

Cary, NC

Technical resource for insurance coverage and regulatory issues, system administrator of internal computer network, manager of the Association's website.

1999 - 2004

Independent Insurance Agents of North Carolina, Inc.

Director of Education

Cary, NC

Administered continuing education program, developed course material and taught continuing education and professional designation courses.

1995 - 1999

Independent Insurance Agents of North Carolina, Inc.

President

The Powell Agency, Inc. was a family owned and operated general insurance agency whose roots go back through four generations to 1918.

1973 - 1995

The Powell Agency, Inc.

Reidsville, NC

Production Control

1972-1973

Burns Aero Seat

Winston-Salem, NC

A Division of Fairchild Industries, Inc.

Professional memberships

Society of Chartered Property and Casualty Underwriters

Society of Certified Insurance Counselors

Licenses

Property and Liability Agent, North Carolina

Life and Health Agent, North Carolina

Brokers License, North Carolina

Surplus Lines License, North Carolina

**Professional
Awards and
Activities**

Presenter at the Scottsdale Insurance Annual Underwriting Meeting-2013
Scottsdale, AZ

Presenter at CPCU National Conference-Certificates of Insurance-2011
Las Vegas, NV

Presenter at CPCU National Conference-Certificates of Insurance-2010
Orlando, FL

Presenter at CPCU National Conference- Certificates of Insurance- 2009
Denver, CO

Ernest F. Young Education Award, Independent Insurance Agents of North
Carolina, 1991

National Faculty Member, Society of Certified Insurance Counselors, Austin, TX

Certified Instructor for Agents Errors and Omissions Courses (Independent
Insurance Agents and Brokers of America and Employers Re Westport)

Past Member of the Advisory Council for the Ralph Ketner School of Business,
Catawba College, Salisbury, NC

Member of the Risk Management and Insurance Advisory Board of the
College of Business at East Carolina University, Greenville, NC

Member of the Chairperson's Advisory Board for the North Carolina Industrial
Commission

Member of the Board of the North Carolina Community College Foundation, Inc.

**Publications
(partial listing)**

Courses:

Understanding Business Income Coverages (Austin, TX: Society of Certified Insurance Counselors, 1993,1998)

Law or Ordinance: An Emerging Problem (Raleigh, NC: Independent Insurance Agents of North Carolina, Inc., 1995)

Contracts to Cover Contracts (Raleigh, NC: Independent Insurance Agents of North Carolina, Inc., 1996)

Crime Insurance Update (Raleigh, NC: Independent Insurance Agents of North Carolina, Inc., 1998)

Understanding Essential Inland Marine Coverages (Austin, TX: Society of Certified Insurance Counselors, 2000)

Commercial Inland Marine Coverages (Raleigh, NC: Independent Insurance Agents of North Carolina, Inc., 2000)

Cargo Coverages – Inland and Ocean (Raleigh, NC: Independent Insurance Agents of North Carolina, Inc., 2000)

Understanding Directors and Officers Liability (Austin, TX: Society of Certified Insurance Counselors, 2001)

Understanding EDP Coverages (Austin, TX: Society of Certified Insurance Counselors, 2001)

Understanding Employment Practices Exposures and Coverages (Austin, TX: Society of Certified Insurance Counselors, 2001)

Understanding Workers Compensation Coverages (Austin, TX: Society of Certified Insurance Counselors, 2001)

2001-2002 Commercial Property Coverage Revisions (Cary, NC: Independent Insurance Agents of North Carolina, Inc., 2001,2002)

Understanding The ISO Businessowners Policy (Austin, TX: Society of Certified Insurance Counselors, 2002)

Certificates of Insurance or How I Got a Job in the Prison Laundry (Cary, NC: Independent Insurance of North Carolina, Inc., 2006)

Cyber Exposures and Insurance (Cary, NC: Independent Insurance Agents of North Carolina, Inc., 2010)

Workers' Compensation Issues (Austin, TX: Society of Certified Insurance Counselors, 2011)

More About Flood Insurance than You Really Wanted to Know (Austin, TX: Society of Certified Insurance Counselors, 2012)

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Understanding The Business Auto Policy (Austin, TX: Society of Certified Insurance Counselors, 2013)

Interesting Casualty Issues (Austin, TX: Society of Certified Insurance Counselors, 2014)

Articles:

Is an Intentional Act Legally Equivalent to an Intentional Injury?: Miller v. Nationwide Mutual Insurance Company (Technical Notes, Cary, NC: Independent Insurance Agents North Carolina, Inc., 1998)

Dog Bites Insurers: Increasing Concern over the Problem of Dog Bites (Raleigh, NC: Independent Insurance Agents of North Carolina, Inc., 1999)

The Family Purpose Doctrine (Raleigh, NC: Independent Insurance Agents of North Carolina, Inc., 1999)

NC Supreme Court Returns UM/UIM v. Umbrella Issue to Legislative Intent (Raleigh, NC: Independent Insurance Agents of North Carolina, Inc., 1999)

The ISO CG 00 57 09 99 "Montrose" Endorsement. E. Stuart Powell, Jr., Primary Author, William C. Wilson, Jr., Victor D. McCarley, Howard E. Candage, R. Bryan Tilden, Contributing Authors, (Independent Insurance Agents of America, 2000)

Liability Coverage Triggers Re-visited: NC Supreme Court Review of Gaston Decision, February 2000 (Raleigh, NC: Independent Insurance Agents of North Carolina, Inc., 2000)

What Do You Mean – I Have No Coverage for My Web Page? Recent Revisions to Advertising Liability under CGL (Cary, NC: Independent Insurance Agents of North Carolina, Inc., 2000)

Subcontractor vs. Independent Contractor- Is There a Difference? (Cary, NC: Independent Insurance Agents of North Carolina, Inc., 2000)

CGL Revisions –NO CHANGES! (Cary, NC: Independent Insurance Agents of North Carolina, Inc., 2001)

Brokers License vs. Agents License – Insurance 101 Revisited (Technical Notes, Cary, NC: Independent Insurance Agents of North Carolina, Inc., 2002)

Reinsurance 101 (Cary, NC: Independent Insurance Agents of North Carolina, Inc., 2002)

Certificate of Insurance Issues. (Cary, NC: Independent Insurance Agents of North Carolina, Inc., 2003)

CGL Endorsements Removing Damage to Your Work. (Cary, NC: Independent Insurance Agents of North Carolina, Inc., 2003)

New Flood Changes Every Agent Should Know About. (Cary, NC: Independent Insurance Agents of North Carolina, Inc., 2004)

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New Law in North Carolina Governs Claims Inquires. (Cary, NC: Independent Insurance Agents of North Carolina, Inc., 2004)

Clarification on How to Get Your Client Thrown in Jail. (Cary, NC: Independent Insurance Agents of North Carolina, Inc., 2004)

The Current State of the CGL. (Cary, NC: Independent Insurance Agents of North Carolina, Inc., 2004)

New Identity Theft Law and Agency Operations. (Cary, NC: Independent Insurance Agents of North Carolina, Inc., 2005)

Recent Trends in E & O Claims. (Cary, NC: Independent Insurance Agents of North Carolina, Inc., 2005)

New Acord Certificates of Insurance. (Cary, NC: Independent Insurance Agents of North Carolina, Inc., 2006)

Supervising Drivers and the CGL. (Cary, NC: Independent Insurance Agents of North Carolina, Inc., 2006)

The Hold Harmless Agreement and the CGL. (Cary, NC: Independent Insurance Agents of North Carolina, Inc., 2007)

Changing View on Additional Insureds. (Cary, NC: Independent Insurance Agents of North Carolina, 2009)

Catastrophic Exclusions are Broader than Catastrophic Coverages. (Cary, NC: Independent Insurance Agents of North Carolina, 2010)

Personally Owned Auto on a Business Auto Policy - Is Anyone Nervous? (Cary, NC: Independent Insurance Agents of North Carolina, 2011)

Who is on First? Liability Coverage Triggers Revisited. (Cary, NC: Independent Insurance Agents of North Carolina, 2012) This article is being used by Jerry Hargrove, J.D., CIC, CPIA, SCLA, FCLA, PICS, LICS as a resource in his Builders University program for Builders Mutual Insurance Company.

A Review of Gonzalez v. Worrell, et. al., Part I, When is a Cancelled Policy Cancelled? (Cary, NC: Independent Insurance Agents of North Carolina, 2012)

A Review of Gonzalez v. Worrell, et. al., Part II, Are Certificates of Insurance that Important? (Cary, NC: Independent Insurance Agents of North Carolina, 2012)

Pay Up Anyway! Does Being Incorporated Protect the Principals Against Liability for Workers' Compensation? (Cary, NC: Independent Insurance Agents of North Carolina, 2013)

They Did What! Recent ISO Changes to CGL Endorsements that Every Agent Should Know About (Cary, NC: Independent Insurance Agents of North Carolina, 2013)

What will the Lawyers Think of Next? Waiver of Immunity (Cary, NC: Independent Insurance Agents of North Carolina, 2013)

State of Residential Property Markets in North Carolina – Good, Bad or Getting Worse? (Cary, NC: Independent Insurance Agents of North Carolina, 2013)

What Laws Apply? Non-resident Insurance Licenses and the Laws of Jurisdiction (Cary NC: Independent Insurance Agents of North Carolina, 2014)

Water Back Up – Limited or Not (Cary, NC: Independent Insurance Agents of North Carolina, 2014)

TNCs and Auto Insurance – Uber, Lyft and Sidecar Insurance Exposures (Cary, NC: Independent Insurance Agents of North Carolina, 2014)

Funds Transfer Coverage – What Happened to Our Money? (Cary, NC: Independent Insurance Agents of North Carolina, 2014)

The Drones are Coming: But They May or May Not be Insured (Cary, NC: Independent Insurance Agents of North Carolina, 2015)

Workers' Compensation Insurance: Who Needs It and What Happens If You Don't Have (Cary, NC: Independent Insurance Agents of North Carolina, 2015)

Does Every Business Owner Need to be an Attorney? Who or What is an Employee? (Cary, NC: Independent Insurance Agents of North Carolina, 2015)

**Consultation and
Expert Witness
Activities**

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| Amerilink, LTD v. Philadelphia Indemnity Ins. Co. and Thomas Rutherford, Inc. | TharringtonSmith, LPP | Consultation, deposition and affidavit |
| Licensure of James E. Clement, Jr., Rufus Walston, et al. | Ward and Smith, P.A. | Consultation, review and sworn testimony in an administration hearing – NC Department of Insurance |
| Sabre Bowling, et. al. | Bowling Law Firm | Consultation and coverage opinion letter |
| Lou Cheryl Eaton v. Nationwide Mutual Ins. Co. | Robinson, Elliott & Smith | Consultation and coverage opinion letter |
| Blevco, Inc. doing business as StreetScapes and WindowWorks, Annette Blevins and Gregory Blevins v. NGM Ins. Co. and The Phoenix Company | Teague, Rotenstreich, Stanaland, Fox and Holt, P.L.L.C | Consultation |
| Stacey and Tracey Chaffin v. Howard Rapay d/b/a Classic Paint, et al | Patterson Dilthey, LLP | Consultation, review and affidavit |

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| Mancuso Development Inc. v. Burton Farm Development Company, LLC, Douglas Anderson | Gregory E. Wills, P.C. | Consultation, review and affidavit |
| Ronald Autry v. Young Mee Cho | Rodney C. Mason | Consultation, review and affidavit |
| Deborah S. Greene and Clara Belle Ivey v. Jesse Thomas Hinson and Woodman of the World | Brown Law | Consultation, review and sworn testimony in a binding arbitrations |
| C. Mark Stevens v. Northwestern Mutual Ins. Co., NWM Investment Services, LLC and J. Brent Hedrick and C. Todd Hoover | MaAngus, Goudelock & Courie, P.L.L.C. | Consultation, review, deposition and sworn testimony |
| NGTS v. RSS & Fulghum | Leitner, Williams, Dooley & Napolitan | Consultation |
| David A. Martin v. Dwight D Gainey and Northwestern Mutual Life Ins. Co. | MaAngus, Goudelock & Courie, P.L.L.C. | Consultation and review |
| Donna Jensen and The Learning Station, CDC, LLC f/k/a Four J's & a D, LLC d/b/a The Learning Station | McNair Law Firm., P.A | Consultation, affidavit, and deposition |