

## AMY E. JOHNSON, J.D.

Strategic Insurance & Litigation Consultants, LLC

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Insurance coverage attorney and certified mediator with extensive experience in corporate and private environments. Expert witness on insurance law, bad faith, and insurer customs and practices.

Experience has been developed over twenty-five years of insurance coverage expertise on first- and third-party liability insurance claims, high exposure claims, underwriting issues, and claim handling.

Specializes in insurance claim practices and standards, bad faith, and extra-contractual liability across all product lines and layers of coverage.

### Professional Experience

Strategic Insurance & Litigation Consultants, LLC, (2024 - Present)

Principal/Owner

- Principal of firm that provides consulting and expert witness services and testimony on matters relating to insurance coverage, claim handling, extra-contractual liability and bad faith, underwriting, subrogation, and insurance industry standards and customs and practices. Also serves as an arbitrator, mediator, appraiser, and umpire on matters involving insurance coverage disputes.

HeplerBroom, LLC, Chicago, Illinois (2018 - 2024)

Partner, Expert/Consultant

- Served as legal counsel on matters relating to third-party liability and first-party property insurance coverages, fraud and arson cases, and bad faith and extra-contractual exposure.
- Served as expert and consultant on broad spectrum of insurance matters, claim handling practices and cases, risk transfer, and claims of bad faith and extra-contractual issues.

- Lead in-house training and continuing education seminars to insurance management and claim handlers.

RLI Insurance Company, Chicago, Illinois (2004 – 2017)

Director, Property & Casualty Claims/Assistant Claim Counsel

- Recruited to newly created position to take charge of bad faith litigation and extra-contractual claims on national level; developed and maintained consistency in claim handling and litigation positions to limit company's exposure to litigation and extra-contractual claims, including implementing internal procedures and policies.
- Responsibilities extended across all layers of coverage, including primary, umbrella, and excess, and all product lines, including third-party general liability, errors & omissions, directors and officers, professional liability/risk, builder's risk, employment practices liability, first party commercial property, personal umbrella, surety bonds, not-for-profit healthcare liability.
- Developed and implemented internal procedures in handling supplemental hurricane claims.
- Acted as 30(b)(6) corporate representative in Claim Department.
- Served as participant in drafting company's Best Practices.
- Transformed the working relationship between the underwriting and claim departments by creating a unique collaborative approach to claim resolution.
- Drafted contractual endorsements and manuscript endorsements to support the underwriting department. Drafted and approved releases, settlement agreements, and protective orders.
- Developed, implemented and managed first-party property subrogation program.
- Coordinated reporting to reinsurers.
- Provided informal leadership and oversight of claim handling procedures and management of claim handlers to ensure consistent claim practices and avoidance of coverage and extra-contractual litigation.

Pretzel & Stouffer, Chartered, Chicago, Illinois (1998 – 2004)  
Attorney

- Advised clients and recommended course of action on claims, including litigation, declinations/reservations of rights, and overall strategy in claim handling which minimized risk to client and decreased client operating expenses.
- Developed specialized expertise in complex coverage and bad faith and extra-contractual litigation.
- Served as mentor and informal leader for new attorneys to help develop and grow into experienced and competent lawyers and increase retention.

## Consulting and Expert Witness Cases

*Dorazio v. Allstate Fire and Casualty Insurance Company* (D. Ariz. 2025)

- Retained by uninsured/underinsured motorist carrier to serve as an expert and offer opinions on whether the carriers' conduct was reasonable, in connection with the handling of uninsured/underinsured motorist claims (stacking of coverage).

*Insurance Expert/Consultant* (Adams County, Colo. 2025)

- Retained by policyholder to serve as an expert on whether the carrier's conduct in the handling of an underinsured motorist claim was reasonable and necessary.

*Insurance Expert/Consultant* (E.D. N.Y. 2025)

- Retained by third-party general liability and automobile liability carriers to serve as an expert and offer opinions on whether carriers' conduct was reasonable, in connection with the handling of a third-party liability claim that arose out of an automobile accident.

*Insurance Expert/Consultant* (Cal. 2025)

- Retained by policyholders to serve as an expert on whether general liability carriers' refusal to reimburse self-insured retention overpayments, and utilization of claim adjustment services, were reasonable and customary.

*Insurance Expert/Consultant* (D. D.C. 2024)

- Retained by policyholder to serve as an expert on whether carrier's conduct in the handling of claims made, as a result of event cancellations due to COVID-19, was reasonable and to determine whether there was evidence of a breach of duty to good faith and fair dealing by carrier.

*Colt's Manufacturing Company, LLC vs. American International Specialty Lines Insurance Company and National Union Fire Insurance Company of Pittsburgh, P.A.* (D. Conn. 2024) (Deposition)

- Retained by general liability/product liability carrier to serve as an expert and offer opinions on whether carriers' conduct was reasonable, as a result of multiple actions filed against insured/gun manufacturer.

*Pacific Premier Bancorp, Inc., et al. v. Columbia Casualty Company, et al.* (C.D. Cal. 2024)

- Retained by professional liability/lenders liability carrier to serve as an expert to rebut expert opinions that carrier's conduct and coverage position was unreasonable, as a result of multiple underlying class actions relating to a banking Ponzi scheme.

*Trivedi v. Illinois Farmers Insurance Company* (Cook County, Ill. 2024) (Deposition)

- Retained by policyholder to serve as an expert and offer opinions on whether carrier's conduct in the handling of an underinsured motorist claim, was reasonable and customary where the underlying arbitration between the policyholder and carrier resulted in an award in excess of the policy limit.

*Baker vs. Security First Insurance Company* (Volusia County, Fl. 2024)

- Retained by underinsured motorist liability carrier to serve as an expert and offer opinions on whether that carrier's conduct and coverage position was reasonable and customary, as a result of an auto accident.

*Pressley vs. Security First Insurance Company* (Alachua County, Fl. 2024)

- Retained by carrier to serve as an expert and offer opinions on whether carrier's conduct was reasonable and customary, as a result of a water loss at a residence.

*Insurance Expert/Consultant* (Polk County, Fl. 2024)

- Retained by carrier to serve as an expert and offer opinions on whether carrier's conduct was reasonable and customary, as a result of a water loss at a residence.

*Goldstrom vs. GEICO Casualty Company* (Denver County, Colo. 2024) (Deposition)

- Retained by underlying tort plaintiffs, as assignees of insured, to serve as an expert on whether carrier's conduct in the handling of an automobile liability claim, with multiple claimants and minimum policy limits, was reasonable where the underlying litigation resulted in an excess judgment.

*Insurance Expert/Consultant* (Pa. 2024)

- Retained by policyholder to serve as a consulting expert on whether excess managed care errors and omissions carrier's pre- and post-litigation conduct was reasonable and customary.

*Insurance Expert/Consultant (Colo. 2024)*

- Retained by policyholder to serve as a consulting expert on whether carrier's conduct in handling a hail loss claim under a first-party property policy was reasonable and customary, prior to and after an appraisal award.

*Insurance Expert/Consultant (Pa. 2024)*

- Retained by policyholder to serve as a consulting expert on whether carrier's coverage position and conduct in handling a claim under a first-party property policy was reasonable and customary, relating to a building loss, caused by neighboring property owner and demolition company.

*Arbitrator (N.Y. 2024)*

- Appointed by third-party claim administrator to serve as arbitrator in dispute with carrier relating to the termination of agency agreement.

*Insurance Expert/Consultant (2024)*

- Retained by counsel to consult on viability of a claim for uninsured/underinsured benefits by business owner on business owner policy.

*Park v. Mercury General Corporation (Cal. 2024)*

- Retained by policyholder to serve as an expert and offer opinions on whether carrier's conduct, in the handling of a water loss claim under a first-party property policy, was reasonable and customary.

*Novalk, LLC, vs. Kinsale Insurance Company (S.D. Cal. 2024) (Deposition)*

- Retained by policyholder to serve as an expert and offer opinions on whether carrier's conduct was reasonable and necessary, in connection with two fire losses at a vacant commercial building.

*Litigation/Insurance Expert/Consultant (2024)*

- Retained by policyholder of a disability policy, to serve as a consulting expert and offer opinions on whether policyholder counsel's, who also represented carrier in other matters, conduct was reasonable and customary, when a coverage action was not initiated within the time period set forth in the "suit limitation" provision of the policy.

*Litigation/Insurance Expert/Consultant (E.D. Va. 2023)*

- Retained by shareholders to serve as a consulting expert and offer opinions on carrier's case reserving process and methodology.

*Burnett Dairy Cooperative v. Berkley National Insurance Company* (W.D. Wis. 2023) (Deposition)

- Retained by carrier to serve as an expert and offer opinions on whether carrier's conduct was reasonable and customary, as a result of a fire loss at a cheese processing facility.

*Litigation/Insurance Expert/Consultant* (Alameda County, Cal. 2023)

- Retained by carrier, after the reversal of a \$46M punitive damages judgment against carrier, to serve as a consulting expert and offer opinions on whether carrier's conduct was reasonable and customary, in connection with nine product defect actions.

*Herrick v. Atain Specialty Insurance Company* (D. Mont. 2022)

- Retained by policyholder to serve as an expert and offer opinions on whether carrier's conduct was reasonable and customary, as the result of a denial on a builder's risk insurance policy, based, in part, on earth movement exclusion.

*Dayton Cold Storage, LLC, et al. vs. Central Mutual Insurance Company* (Montgomery County, Ohio 2022) (Deposition)

- Retained by policyholder to serve as an expert and offer opinions on whether carrier's conduct was reasonable and customary, as a result of a power outage at a cold storage facility.

*Verneus vs. Axis Surplus Insurance Company* (S.D. Fla. 2022)

- Retained by homeowner's insurance carrier to serve as an expert and offer opinions on whether that carrier's conduct and coverage position was reasonable and customary, as a result of a fire loss.

*AIG Specialty Insurance Company and National Union Fire Insurance Company of Pittsburgh, PA a/s/o Matthews International Corporation vs. Mixan International* (Douglas County, Neb. 2022)

- Retained by policyholder and its third-party liability insurance carriers, as subrogees, to serve as an expert and offer opinions on settlement value of an underlying property claim/litigation, involving a fire loss at a funeral home crematory.

*Litigation/Insurance Expert/Consultant* (Hind County, Miss. 2022)

- Retained by primary carrier to serve as a consulting expert on coverage action, regarding conduct of primary carrier's denial of coverage pertaining to environmental claims and litigation, with claimed contract damages of more than \$175 million.

*Lyndon Southern Insurance Company vs. Premier Kings, Inc.* (N.D. Ala. 2021) (Deposition)

- Retained by first-party property insurance carrier to serve as an expert and offer opinions on whether carrier's conduct and coverage position was reasonable, as a result of an arson loss at a fast-food restaurant.

*Northern Management Services, Inc., vs. Navigators Specialty Insurance Company* (D. Idaho 2021)

- Retained by excess, third-party liability insurance carrier to serve as an expert and offer opinions on whether carrier's conduct was reasonable and customary, as a result of late notice of the claim, by the insured.

*New York Marine and General Insurance Company vs. AGCS Marine Insurance Company and National Union Fire Insurance Company of Pittsburgh, PA* (Ga. 2021)

- Retained by primary, third-party liability insurance carrier to serve as an expert and offer opinions on whether carrier's conduct was reasonable, where the underlying litigation resulted in an excess judgment.

*1115 Fifth Avenue Corp. vs. Admiral Indemnity Co.* (S.D.N.Y. 2021)

- Retained by policyholder to serve as a consulting expert and offer opinions on whether first-party property carrier's conduct and handling of claim and investigation of condominium association's collapse claim, was reasonable and to determine whether there was evidence of a breach of duty of good faith and fair dealing by the carrier.

*American Society for Microbiology vs. Certain Underwriters at Lloyd's of London* (D.C. 2021) (Deposition)

- Retained by policyholder to serve as an expert and offer opinions on whether carrier's conduct in the underwriting and handling of claims made, as a result of event cancellations due to COVID-19, was reasonable and to determine whether there was evidence of a breach of duty to good faith and fair dealing by the carrier.

*Litigation/Insurance Expert/Consultant* (S.D. N.Y. 2021)

- Retained by policyholder air-charter company to serve as a consulting expert on coverage action, regarding conduct of aviation insurer in the underwriting/renewal process.

*Donahue vs. American Family Insurance Company, 20-CV-102* (N.D. Ind. 2021)

- Retained by policyholder to serve as a consulting expert and offer opinions on whether homeowner's carrier's conduct in the handling and investigation of homeowner's dwelling insurance claim was reasonable, and determine whether there was evidence of a breach of duty of good faith and fair dealing by the carrier.

*Litigation/Insurance Expert/Consultant (Cook County, Illinois 2021)*

- Retained by underlying, wrongful death/tort plaintiff to advise and consult on a resulting coverage action, regarding conduct of professional liability carrier for defendant, in the underwriting of the policy, and handling and denial of the claim.

*Insurance Expert/Consultant (2021)*

- Retained by international insurance and reinsurance trade organization to advise on insurance regulation law on international level.

*Insurance Expert/Consultant (2020)*

- Retained by a specialty insurance company in the entertainment and production insurance industry, to offer opinions and consult with insurer regarding its efforts to build a business interruption insurance product for Hollywood studios and production companies, and related to possible future pandemics.

*Garibaldi Management Corp. vs. AmGuard Ins. Co., 17-CV-00310 (S.C. 2017)*

- Retained by carrier to serve as an expert on bad faith and insurance industry customs and practices, and to opine on whether insurer's conduct in its investigation and adjustment of policyholder's commercial property insurance claim was reasonable and customary.

## Education and Training

Saint Mary's University, Winona, Minnesota (B.A. 1993)

- Majors: Political Science and History
- Minor: Spanish

University of Illinois Chicago School of Law (f/k/a The John Marshall Law School) (J.D. 1997)

- Clerked for the Honorable Judge Aaron Jaffe, Circuit Court of Cook County, Chancery Division
- Clerked for the Honorable Judge Sheila Murphy, Presiding Judge, Sixth Municipal District, Circuit Court of Cook County

Northwestern University, School of Continuing Studies, Certified Mediator for Cook County, Illinois (2012)

Munich Re: Advanced Negotiation Skills Workshop (2006)

Annual Certification on California Fair Claims Settlement Practices (2004-2017)



## Adjuster Licenses

Florida (9/9/05 - 8/1/16)  
Texas (4/6/06 - 8/28/16)  
Connecticut (9/27/06 - 6/30/17)  
Delaware (9/28/06 - 2/28/17)  
Oklahoma (10/4/06 - 8/31/16)  
South Carolina (10/4/06 - 8/1/17)  
New Mexico (10/6/06 - 4/30/18)  
New Hampshire (10/10/06 - 10/1/17)  
North Carolina (10/12/06 - 3/31/16)  
Kentucky (10/13/06 - 8/31/17)  
    Independent Adjuster  
    Staff Adjuster Property & Casualty  
Vermont (11/1/06 - 3/31/18)  
Louisiana (6/30/07 - 8/31/17)  
Rhode Island (3/30/10 - 8/31/16)

## State and Federal Bar Admissions

Illinois Supreme Court  
  
Northern District of Illinois  
  
Central District of Illinois  
  
Southern District of Illinois  
  
Southern District of Indiana  
  
Eastern District of Michigan

## Board of Directors and Association Memberships

American College of Coverage Counsel (ACCC)  
  
Illinois Association of Defense Trial Council (IDC)  
  
Defense Research Institute (DRI)  
  
Insuralex - Global Insurance Lawyers Group

American Association of Insurance Management Consultants (AAIMCo)

Illinois Chapter of International Association of Special Investigation Units (IASIU)

Saint Mary's University of Minnesota

- Trustee, Board of Trustees (2018 – 2023)

## Presentations

American College of Coverage Counsel: “Which side are we on? Practical and Ethical Considerations When Insurer-Side Firms Represent Policyholder Clients” (2024)

American Bar Association, Tort Trial & Practice Section, Insurance Coverage Litigation Conference: “Recurring Discovery Issues in Bad Faith Litigation” (2024)

American College of Coverage Counsel: “Bad Faith Case Study: Lessons Learned and Strategies for & Avoiding Bad Faith Liability” (2023)

American Association of Insurance Management Consults: “Surviving the Deposition: Expert Deposition Strategies” (2023)

American College of Coverage Counsel: Moderated Panel Discussion: “First Party Chapter of the Upcoming Restatement of Torts (Third)” (2023)

Insuralex: “Back to Better 2022” (2022)

- Moderated Panel Discussions
  - “Insurance Carriers, Law Firms, and the ‘Return to the Office’”
  - “Climate-Related Threats/Response by & Impact on Insurance Industry”
  - “The Ukraine War and The Impact on Insurance Coverage”
  - “Cybersecurity/Local and Global Threats”

Independent Insurance Agents of Illinois: “Pathways to Success – Breaking Free: Legal Resources for Business Formation, Business Planning, and Business Acquisition” (2022)

HeplerBroom, LLC – HBU: “Getting It Written: Legal Briefs” (2022)

HeplerBroom, LLC – HBU: “Getting It Right: Reporting to the Client” (2022)

American Association of Insurance Management Consultants: “The Claim File: The Good, The Bad, and The Ugly” (2022)

DRI, Insurance Coverage and Claims Institute: “Catastrophes and the Impact of Public Pressure and Government Action” (2021)

Insuralex: "COVID-19 and the Global (Re)Insurance Industry – Thinking Ahead" (2020)

#covlit: "Analyzing Business Interruption Suits arising out of COVID-19" (2020)

Insuralex: "U.S. Seminar on Cutting Edge Issues – Legal Updates on Cyber Risk, Cannabis Law, Insurance Bad Faith, and the #metoo Movement" (2019)

Insurance Committee for Arson Control: "5 Ways to Ensure Good Faith Handling of Fire Claims" (2019)

HeplerBroom, LLC, and the Chicagoland Chapters of CPCU – Insurance Law and Coverage Seminar: "Emergency of the #metoo Movement and its Impact on Employment Practices and Third Party Liability" (2019)

International Association of Mutual Insurance Companies: "Application in the Hot Seat" and "Before It's Too Late" (2019)

HeplerBroom, LLC – HBU: "Insurance Coverage and Business Issues Arising Out of the #metoo Movement" (2019)

Property & Liability Resource Bureau, Claim Conference: "Workplace Discrimination & Harassment: Emerging Issues" (2019)

DRI, Women in the Law Conference: "Coverage Claims, Bad-Faith Disputes, and What's in the Claim File" (2019)

HeplerBroom, LLC, and the Chicagoland Chapters of CPCU – Insurance Law Coverage Seminar: "30(b)(6) Witnesses" (2018)

DRI, Insurance Coverage and Claims Institute: "Bad Faith Dilemma Facing Insurers" (2010)

National Business Institute: "Bad Faith Litigation in Illinois" (2004)

## Appeals

*Pekin Insurance Company v. State Farm Mutual Automobile Insurance Company*, 305 Ill.App.3d 417 (Ill. 1999) (garage liability insurance; duty to defend; permissive users; order of coverage)

*Truck Drivers, Oil Drivers, Filling Station and Platform Workers Union Local 705 vs. Federal Insurance Company*, 317 Ill.App.3d 1163 (Ill. 2000)

*Fremont Casualty Insurance Company vs. Ace-Chicago Great Dane Corp.*, 317 Ill.App.3d 67 (Ill. 2000) (employer's liability policy; duty to defend; negligent spoliation of evidence)

*O'Brien Tire and Battery Service Center, Inc., vs. Macios*, 322 Ill.App.3d 418 (Ill. 2001) (liability; negligent spoliation of evidence; wrongful death)

*Farmers Automobile Insurance Association vs. Country Mutual Insurance Company*, 309 Ill.App.3d 694 (Ill. 2000) (automobile liability policy; farm liability insurance policy; duty to defend; motor vehicle exclusion)

*Fremont Casualty Insurance Company vs. Magnetic Inspection Laboratory, Inc.*, 328 Ill.App.3d 1080 (Ill. 2002) (employer's liability policy)

*Fremont Casualty Insurance Company vs. Eix*, (1-00-2848) (Ill. 2000) (employer's liability policy)

*Farmers Automobile Insurance Association vs. Vance*, 314 Ill.App.3d 1133 (Ill. 2000)

*Pekin Insurance Company vs. Estate of Clinton Ritter*, 322 Ill.App.3d 1004 (Ill. 2001) (stacking of UIM coverage for multiple vehicles)

*Country Mutual Insurance Company vs. Macios*, 321 Ill.App.3d 1070 (5<sup>th</sup> Dist. 2001) (negligent spoliation of evidence)

*Fremont Compensation Insurance Company vs. T.J. Lambrecht Construction, Inc.*, 336 Ill.App.3d 1040 (Ill. 2002) (employer's liability policy)

*American Alliance Insurance Company vs. 1212 Restaurant Group*, 342 Ill.App.3d 500 (Ill. 2002) (commercial general liability policy; employment-related practices exclusion)

*Fremont Casualty Insurance Company v. Hexagon Packaging Corporation*, 353 Ill.App.3d 1082 (Ill. 2004) (employer's liability policy)

*Alhomsy vs. Bell and Arthur Condominium Association*, 2019 WL 234908, 2019 IL App (1<sup>st</sup>) 191030-U (Ill. 2019) (liability; temporary/preliminary injunction)