



# SCOTT S. MARGRAVES, CIC

www.gcrmlc.com | C: 713-416-9000 | scott@gcrmlc.com

7 Riverway Unit 2010 | Houston, Texas 77056-2058

## Curriculum Vitae

Scott Margraves has over thirty-three years of “hands on” commercial property & casualty insurance experience. He is the Principal Consultant and Founder of Gulf Coast Risk Management, LLC (GCRM). GCRM provides research, analysis and advice to commerce, industry, government and individuals. Margraves operates COIs R Us, a certificate of insurance (COI) compliance and tracking company. COIs R Us compares the contractual obligations of a lease agreement with the COI. COIs R Us processes thousands of COIs for landlords and general contractors for compliance annually. GCRM provides consulting services to attorneys, property owners, asset managers, and general contractors regarding insurance placement, interpretation, and recommended contractual insurance requirements while explaining the relationship and alignment with indemnity and insurance provisions. Mr. Margraves is well-versed in the placement of insurance policies from an insured’s perspective. As a front-line producer, he weathered forty-three (*five major*) hurricanes, three “*five-hundred-year*” floods and multiple catastrophic fire claims. Agency roles include insurance broker, claims supervisor, agency partner, and risk manager. He is Past President of the Independent Insurance Agents of Houston, Past Vice Chairmen of IIAT IMPACT Region 10, Member of Insurance Academy, and Lifetime Committeemen for the Houston Livestock Show and Rodeo and currently serves as a Board Member for the American Association of Insurance Management Consultants. Mr. Margraves started his second career as a full-time expert witness in 2020. He is an insurance industry expert that brings extensive experience in all aspects of property & casualty insurance interpretation, policy forms, applications, claims, safety programs, and contract integration. Mr. Margraves has been designated as an expert witness in 19 case assignments: 16 State cases and 3 Federal cases. Case assignments are divided between 10 for Defense and 9 for Plaintiff, including Arkansas, Illinois, Louisiana, New Mexico and Texas. Expertise includes Bad Faith, Agency E&O, Standard of Care, Marine, Environmental, Surety & Bonds, CYBER, and Certificates of Insurance.

## Professional Experience

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- **PRODUCTION/PRODUCER** - TEXAS DOW EMPLOYEES CREDIT UNION (2014- 2019) / WM JONES (2006- 2014) / BOWEN, MICLETTE, BRITT (1994-2006) / GEM-BXS (1993).
- Produced thousands of medium sized commercial property & casualty accounts, personal lines, life, & group policies.
- Direct involvement in hundreds of 1st and 3rd party casualty claims and settlements.
- Catastrophic fire claim – Gallery Furniture.
- Former clerk at a law firm specializing in contract and commercial law.
- Former Congressional/Legislative Assistant, Washington, DC.

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- Advise leases, vendor/suppliers from an insurance perspective. Work closely with general counsel.
- Collaborate with legal and risk managers for general contractors and property managers to mirror company insurance portfolio contractual tenets.
- Manage and advise defense counsel on litigation and insurance policy interpretation.
- Review, interpret and recommend contractual insurance requirements and understand their relationship and alignment with indemnity and insurance provisions.
- Taught Certificate of Insurance management, tracking, & compliance to bank employees for six years.
- Shepherded retail distributor with 400 employees and 80 trucks into zero tolerance philosophy. Reduced frequency and severity of claims over a five-year horizon, saving hundreds of thousands of dollars in insurance premiums, allowing client to move from guaranteed cost to captive insurance program.
- Gained 5-10% in savings after analyzing incurred / paid loss data and experience modifiers for accuracy.
- Experienced in requesting, formatting, interpreting, submitting, negotiating, presenting, and recommending plans of action.
- Identify, recommend, and implement internal safety policies and behavior modification procedures.
- Analyzed claims data for loss picks, reserves, key trends, and savings opportunities.
- Gather data and compute statistical analysis to determine proper limits, loss picks, deductibles, and bid specifications for brokers, wholesalers, and underwriters to compete on insurance placement.
- Train, coach, and motivate businesses to strengthen internal communications, implement loss prevention programs, strategies to handle onsite claims reporting, and adapt "zero loss" mindset.

## Education and Licensure

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TEXAS A&M UNIVERSITY | College Station, Texas

**BS, Bachelor of Science** in Economics – 1985

*Kappa Alpha Order – Epsilon Delta Chapter*

RISK MANAGER | Texas Department of Insurance

GENERAL LINES AGENT | Texas Department of Insurance

CERTIFIED INSURANCE COUNSELORS (CIC) - 1999

## Professional Affiliations

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- American Association of Insurance Management Consultants (AAIMCo) – Board of Directors
- Professional Liability Defense Federation (PLDF) – Insurance Agent & Broker Committee
- Certified Insurance Counselors (CIC) – Certificate for 25 Years of Leadership
- Society of Risk Management Consultants (SRMC) – Full Member
- Forensic Expert Witness Association (FEWA) – Associate Member
- Claims and Litigation Management Alliance (CLM) – Fellow
- International Risk Management Institute (IRMI) – Member
- ALM National Underwriter/FC&S Expert Coverage Interpretation - Member
- Independent Insurance Agents of Houston (IIAH) – Past President
- Reveille Club of Houston - Past President
- IIAT IMPACT Region 10 – Past Chairman
- The Insurance Library - Boston – Member
- Insurance Journal/Academy of Insurance – Member/Presenter
- Commercial Real Estate Network (CREN) – Member
- Houston Building Owners & Managers Association (BOMA) – Member
- 12<sup>th</sup> Man Foundation – Council of Athletic Ambassadors – Past Member
- Houston Risk Management Society of Houston – Past Member
- Associated General Contractors (AGC) of Houston – Government Affairs Committee – Past Member
- Houston Livestock Show and Rodeo – Lifetime Committeeman - WCBBQ Committee; Contest & Judging

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## Professional Development

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- AAIMCo Annual Conference – 2021, 2022, 2023, 2024
- FEWA Webinars: How to Prepare & Deal with Aggressive Cross Examiner; Difference between a Consultant and a Fact Witness; Best Practices: Expert Billing; So, You Want to be an Expert, Sessions I, II, III; Expert Role in Contemporary Dispute Resolution Processes; A Speechwriter’s Guide to Thinking on your Feet; Nuts & Bolts with Your Counsel; 2024
- Education Alliance: Ethics I – Legal Responsibilities for Agents and Agencies – 2023; Ethics III – Obligations to the Consumer, Insurer, and Peers – 2022, 2024; Agency Coverage Standards – 2024; Understanding Indemnification and Additional Insureds – 2024
- SRMC Spring Conference - 2025
- CLM – Cyber Claim Trends – 2024
- PLDF Annual Conference – 2023
- Jim Garrity’s 10,000 Depositions Later Podcast
- CIC Commercial Property, Business Interruption, Equipment Breakdown – 2019
- Certified Risk Managers (CRM) Principles of Risk Management – 2018
- IIAT Joe Vincent Management Seminar - Big I Day – 2016-18
- IIAH Technology Conference – Cyber Liability – 2017
- Certified Risk Managers (CRM) Analysis of Risk – 2017
- CIC Commercial Casualty, Workers Compensation, Auto, Umbrella – 2015
- CIC Commercial Property, Business Interruption, Inland Marine – 2014
- CIC Cyber Liability, Insuring Intellectual Property, Additional Insureds – 2012
- Certified Risk Managers (CRM) Analysis of Risk – 2011
- CIC General Liability, Business Auto, Workers Compensation, Excess Liability, Additional Insureds – 2010
- JKR Graduate Seminar - Defective Construction, Arson, Owner Controlled Insurance Programs (OCIP), Directors & Officers (D&O), Contracts & Leases – 2009
- CIC Commercial Property - Causes of Loss, Endorsements, Time Element, Inland Marine, Equipment Breakdown – 2008
- Associate in Risk Management (ARM) 54, 55 -1996

## Author & Presenter

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*“Strategies for Defending Agents in Error and Omissions Insurance Cases: Protecting Against Misrepresentations on Certificates of Insurance,” Professional Liability Defense Quarterly, Volume 15, Issue 3, 2023*

- Presenter – “Cyber Insurance – Where in the World Is Coverage?” – Insurance Academy - 2024
- Panelist – “Surviving A Hard Market,” – Insurance Academy - 2023
- Guest Lecturer – Certificates of Insurance, BMCC RMI 2020 – 2023
- Guest Lecturer – Certificates of Insurance, AAIMCo Conference 2021

## Contact

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Scott S. Margraves CIC  
Gulf Coast Risk Management LLC  
7 Riverway Unit 2010  
Houston, Texas 77056-2058  
(P) 713-416-9000  
[scott@gcrmlc.com](mailto:scott@gcrmlc.com)

- <https://www.gulfcoastriskmanagement.com/>
- [www.linkedin.com/in/scottmargraves](http://www.linkedin.com/in/scottmargraves)

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