

Tim Ryles, Ph.D., A.A.I.

Biographical Information

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Business

Tim Ryles Consulting Services. Insurance regulation, litigation support, government relations, consumer protection; Ethics and Compliance Courses

Education and Academic Experience

M.A. and Ph.D. in Political Science, University of Georgia; B.S., Troy State College, Troy, AL. Academic areas include Public Law, Public Administration, American Politics, statistical analysis (parametric and nonparametric), and survey research. Taught Political Science at the University of Georgia (three years), Georgia State University (seven years), and Mercer University (appx. 1.5 years); Graduate Faculty at Georgia State, granted tenure in 1972. Among the courses I taught are Urban Politics; State and Local Politics; American Government (Basic Course); Public Administration; Political Attitudes; Criminal Justice; Introduction to Law.

Professional Insurance Designations: Accredited Advisor in Insurance (AAI)

Publications and Media Experiences

Co-Author with Pete McCommons, **An Inventory of Government Services for Augusta and Richmond County Government**. Athens: Institute of Government, University of Georgia, 1965.

“The Functions of the Georgia General Assembly” and “The 1965 House Reapportionment Act in Georgia,” Institute of Government, **Papers on the Georgia General Assembly**, Institute of government, University of Georgia, 1969.

Citizen Attitudes Toward Public Policies and Political Authorities in Atlanta. Atlanta: Georgia State University School of Urban Life, 1972.

Citizen Perspectives on Goals for Georgia. Atlanta: Georgia State University School of Urban Life, 1972.

Co-Author with John Hutcheson, “The Use of Surveys as Citizen Participation Mechanisms,” *Georgia Political Science Association Journal*, Fall, 1972.

Book Review Essay of Consumer Protection Books, *Public Administration Review*, 1979.

“Old South/New South Party Coalitions and the Mattingly-Fowler Senate Race,” *Election Politics*, Spring, 1987.

Legislation, Politics and Workers. Washington, D.C.: Communications Workers of America, Training and Education Department, 1988.

Author "Consumer Contact" column for several newspapers including Atlanta Constitution; Commentator, WGTV public television's "Money Line" Program. Appear on “The Best of 60 Minutes” with Dan Rather.”

Professional papers delivered at Southern Political Science Association, American Society for Public Administration, and Georgia Political Science Association.

VIDEO: Producer, writer and on-camera host, "Is Time Running Out?" An examination of whole life and term insurance for A.L. Williams Company, 1988.

Authored Preface to A.L. Williams, **All You Can Do Is All You Can Do, But All You Can Do Is Enough** (Nashville, TN: Thomas Nelson Publishers, 1988).

"How the Insurance Commissioner Views the No-Fault Bill," in Georgia Trial Lawyers Association, **Life After No-Fault** (Atlanta, GA: Continuing Legal Education Series, October 4, 1991), pp. 49-63.

"The Death Spiral: It's Time to Kill It." *RHA Review*, Dallas, TX, (Vol. 4, No.1, 1997).

"Why Choice No-Fault Fails." *Law Reporter: Journal of the Consumer Lawyers of Hawaii*, (July 1997).

"The Filed Rate Doctrine: A Trojan Horse for Insurers?" *RHA Review*, Dallas, TX Vol. 5, No. 1, 1998.

"The Role of the Expert Witness in Insurance Litigation." *West's* (ABA TIPS Proceedings, 1999).

"Universal Life Litigation: Unraveling an Unbundled Product," *RHA Review*, (Vol. 8, No 3, 2002).

"Illusory Insurance Trusts and the Deceptive Marketing of Health Insurance," *RHA Review*, Vol. 10, No. 1 2003.

"Rethinking the Flood Exclusion: A Coverage Analysis," *RHA Review*, Vol. 13, No 4 2006.

I currently write expert commentaries for International Risk Management Institute (IRMI), Dallas, Texas. The following articles are available on-line at IRMI.com and also may be accessed at www.timryles.com.

"Who Really Lives (or Doesn't) in Your Household?" January 2005.

"Household, Family and Other Problems in Homeowners Policy Language." March 2005.

"Probing the Gaps in GAP Insurance." June 2005.

"GA Supreme Court Stalls Motor Club Plans Deeming Them Insurance Even If they Are Not Regulated as Insurance." September 2005.

"How to Recognize and Avoid Health Insurance Fraud." January 2006.

"Marketing Health Insurance Through "Trusted Groups": A Perversion of the Group Insurance Concept." March 2006.

"Dissecting Problems in Association Health Plans." June 2006.

"Leonard v. Nationwide: Victory or Trojan Horse for Insurers?" October 2006.

"Agent Liability in "Katrina Litigation." December 2006.

"Hazards of Relying on Computer Technology in Claim Settlements." March 2007.

"Rethinking Concurrent Causation and the Flood Exclusion," (June 2007).

"Why Insurance Companies Should be Risk Bearers, Not Risk Managers." January 2008.

"Why Insurance Companies Have a Duty to Advise Insureds in First Party Claims." September 2008. See also *RHA Review*, Vol. 14, No.4, Sept. 2008.

"The Duty to Disclose Policy Limits in Third Party Claims." October 2008.

“Fraud and Abuse or Abuse of Fraud: Do Antifraud Laws Tip the Scales Against Policyholders?” January 2009.

“Are State Regulators Prepared to Fight Fraud Objectively? A Case Study.” May 2009.

“Pitfalls in Public-Private Partnerships in the War on Fraud.” September 2009.

“Underwriting and Claims: Time to Become Friends?” December 2009.

“Anti-concurrent Causation Theory Refined by Mississippi Supreme Court.” June 2010.

“A Framework for Evaluating the Role of Third Party Vendors in Claims Investigations.” November 2010.

“Tennessee Supreme Court Deals Blow to Duty to Read,” July 2011.

“So, You Think You Are a Professional: The Judicial Model of a Producer’s Professional Status.” March 2012.

“Resources for Identifying Standards of Conduct for Insurance Producers.” Aug. 2012.

“New Issues in Marketing of Producer Errors and Omissions Insurance.” March 2013.

“Risk Purchasing Groups: A Fictitious Grouping for Illusory E&O Coverage?” April, 2013.

“Judicial Estoppel and Insurance Claims,” November 2013.

“In Praise (or Not) of the Appraisal Clause in Homeowners Policies (Part 1).” October 2014 “In Praise (or Not) of the Appraisal Clause in Homeowners Policies (Part 2).” November 2014.

“Just What Does ‘Amount of Loss’ Amount to in Appraisal Clauses? (Part 3),” December 2014.

“In Search of a Paradigm for Ethical Conduct in Insurance.” May 2017.

“Insurance Is Affected with a Public Interest.” January 2018.

“The History of Ethical Principles in Insurance.” February 2018.

Lectures, Speeches, Training Programs

Two lecture tours of India representing the President Carter’s Consumer Advisor in 1980, repeated in 1983 on topic of “The Consumer Movement in America: Implications Abroad”; Lectured on insurance regulatory topics at several universities and professional/trade association conferences, including University of Moscow; Byelorussian State University in Mensk, Belarus; American Bar Association; American Law Firm Association; American Trial Lawyers Association; National Conference of State Legislatures. Testified before the U.S. House, U.S. Senate, state legislatures, the Federal Trade Commission and the Department of Housing and Urban Development; Lecturer at CLE seminars of Tennessee Trial Lawyers Association; Georgia Trial Lawyers Association; American Law Firm Association; TIPS Section of American Bar Association; American Trial Lawyers Association; “The Consumer’s Perspective on Assignment of Benefits Under Homeowners Policies” presented at 2015 Florida Symposium on Assignment of Property Insurance Claim Benefits.

Education Director District 3, Communications Workers of America. Position included curriculum development, instructor recruitment and supervision, and teaching. Also authored manuscript on **Legislation, Politics, and Workers 1988**; handled media relations; trained local leaders on media relations and administrative practices.

Among my present activities, I have written a manuscript on Compliance and Ethical Decision Making. The manuscript forms the basis of a course I offer to insurance producers.

Government and Regulatory Experience

Georgia Commissioner of Insurance, January 1991-January 1995, an office that also carries the titles of Industrial Loan Commissioner, Safety Fire Commissioner and Comptroller General; Special Assistant to Governor George Busbee; Director of Governor's Intern Program; Administrator, Governor's Office of Consumer Affairs, 1975-1982; Statutory Advisory Committee & State Liaison Officer, U.S. Consumer Product Safety Commission; President and Vice President, National Association of Consumer Agency Administrators (two terms each); Executive Committee, NAIC; Chair, NAIC Anti-Fraud Committee; Chairman, Georgia Coalition for Consumer Rights; Board of Directors, National Consumer Symposium, Tucson, AZ and Georgia Consumer Center; Consumer Rights and Remedies Committee, State Bar of GA, Georgia Watch; Executive Committee, National Association of Insurance Commissioners.

Campaign Experiences.

Aside from holding both appointed and elective positions in Georgia, I have enjoyed the following experiences. Campaign staff, pollster and strategist for Senator Sam Nunn, Governor George Busbee, Congressman Elliott Levitas. Strategist and communications consultant for several local and Congressional Candidates throughout the Southeast. Also, helped administer Political Action Committees. Directed research part of Governor Carter's "Goals for Georgia" program and a smaller version of a that project for the Fulton County Commissioners, Goals for Fulton County, GA.

Awards, Special Recognition

As a college senior, I was elected state (Alabama) and later national president of the Student National Education Association and named "Future Teacher of the Year" for Alabama and received a Life Membership Award from the National Education Association. As Product Safety Officer for Georgia, I received Special Recognition Award for development of statewide information and educational programming for safety education.

Current Work

I have been self-employed as a Litigation Consultant and Expert Witness primarily in insurance litigation for more than 20 years. During this time, I have worked in over 500 cases in 36 states and the Virgin Islands. The work involved writing well over 100 reports for either federal or state courts. Opposing attorneys have deposed me over 150 times.

The complete list of cases listing case style, what I did in the case, and the client law firm will be provided upon request. A partial listing is available at my website, www.timryles.com.