

Caleb L. Fowler



Areas of Expertise:

- ACCOUNTING/FINANCE
- COMMERCIAL DISPUTES
- EMPLOYMENT
- ENVIRONMENTAL/CERCLA
- INSURANCE/REINSURANCE
- SPECIAL MASTER

Arbitration & Mediation

- Arbitrator of insurance and reinsurance disputes between policyholders and insurers, insurers and reinsurers, reinsurers and retrocessionaires, managing agents/underwriters and insurers, pools and syndicates
 - Am retired President of multi-company (over 50 individual companies) insurer, and have been an officer of property-casualty, life, reinsurance companies, both domestic and international.
- Participant in 200+ arbitrations, approximately 25% serving as umpire, the remainder as party appointed arbiter for each of the respective types of parties noted above
 - Do not offer consulting services or expert witness testimony
- Have served on panels deciding a broad range of disputes; however my involvement tends to be on complex matters with considerable amounts/significant issues in dispute
 - Have served as panelist in several arbitrations involving amounts in excess of one billion dollars, others involving hundreds of millions, also ones of small sums involving issues of importance
 - Several matters have required more than 50 hearing days, one totaled over 90
- Speaker and Panelist at ARIAS-US, Reinsurance Association of America, and Mealey's seminars on insurance arbitration
- Member Reinsurance Association of America Taskforce on Arbitration Improvements
- Co-Chair Board of Trustees: Center for Conflict Resolution at Salisbury University

Insurance Industry Experiences

- President – CIGNA Property & Casualty Companies (CIGNA P & C)
 - Culmination of 28 year career with the Insurance Company of North America (INA) and its successor, CIGNA P&C

- Responsible for multi-billion dollar property and casualty insurance operations, US and international, direct and reinsurance
 - International responsibilities included disability, accident and health coverages
- Responsibilities included ceded reinsurance; personally supervised and participated in the purchase of treaty protections in worldwide markets
- Chief Financial and Claims Officer – CIGNA P & C
 - Responsible for all claims functions, including major claims involving toxic substances
 - Responsible for all financial and planning functions, including actuarial, accounting, and financial reporting, business and strategic planning
- President – International Reinsurance, CIGNA P&C
 - Responsible for global reinsurance, with 10 offices worldwide
 - President – INA Re S.A. (Brussels based European Reinsurer)
 - Majority of time spent outside the US during this period
- Regional Vice President – INA
 - Responsible for INA’s Western Region insurance operations, headquartered in California
 - Responsibilities included underwriting, marketing, claims, processing, planning and control
 - \$500 million+ direct book of business
- Vice President and Associate General Counsel – INA
 - Responsible for the majority of legal functions
- Vice President and Claims Counsel – INA
 - Responsible for claims litigation, including 120 person staff counsel operation
- Vice President and Contracts Counsel
 - Responsible for drafting and review of broad range of contracts
- American Insurance Association (AIA) – Board of Directors
 - Special Board Committees on Superfund and Workers Compensation
- American Institute of Property and Liability Underwriters

- Board of Directors and Executive, and Finance Committees
- Board of Ethical Inquiries
- Insurance Services Office (ISO) – Board of Directors
- Insurance Information Institute (III) – Board of Directors
- Terra Nova Insurance Co. Ltd. (London Reinsurer) – Board of Directors
- Board of Directors of two large Managing General Agents/Underwriters

Law Firm

- Partner – Holland & Knight – Washington, D.C.

Academic Degrees, Professional Accreditations and Associations

- Bachelor of Arts – University of Pennsylvania
- Master of Business Administration – the Wharton School, University of Pennsylvania
- Juris Doctor – Temple University School of Law
- Chartered Property and Casualty Underwriter (CPCU)
- Member of the Bars of Pennsylvania and the District of Columbia
- Member – American Bar Association – Torts and Insurance Section
- Member – Federation of Insurance and Corporate Counsel
- Certified Arbitrator and Umpire – ARIAS-US
- Certified Neutral – American Arbitration Association