



JANICE A. RAMSAY, J.D.
PROPERTY INSURANCE
CONSULTANT/EXPERT/APPRaiser/UMPIRE
5 SAROS, IRVINE, CA 92603-5713
T (949) 854-9375 F (949) 854-0073 C (949) 400-5040
Email- jramsay@cox.net & janiceramsay1023@gmail.com
Web- www.janicearamsay.com

INSURANCE RELATED LEGAL EXPERIENCE

OVERVIEW: Ms. Ramsay has worked as a lawyer in the field of property insurance law since the early 1970's. Ms. Ramsay has worked with all kinds of losses under personal and commercial insurance policies. She has dealt with claims for fires, earth movement, earthquakes, water damage, mold, defective construction, latent defects, riots, thefts, acts of civil authority, accidents and other causes of loss. She has taken examinations under oath, handled the appraisal process, given claims handling and coverage advice to insurers, handled lawsuits and appeals in property insurance breach of contract and bad faith cases for insurers and insureds.

While engaged in the full time practice of law, she drafted insurance policy language for insurers, served as an "advice of counsel" witness in trials and began serving as an expert witness for other lawyers. Currently, Ms. Ramsay limits her work to testifying as an expert witness on first party insurance bad faith cases as to the custom and practice and standard of care of the insurance industry in claims handling and decisions and acts as an appraiser/arbitrator in the appraisal process found in property insurance policies.

In 1984, Ms. Ramsay founded Ramsay & Johnson aka Ramsay, Johnson and Klunder in 1984. This firm specialized in insurance law and for much of its existence had between 15 to 21 lawyers. It was the first such law firm founded by a woman in Orange County, California. That firm merged with the Berger Kahn law firm in September of 1999 where Ms. Ramsay remained as one of the managing partners until 2007.

In the early 1970's Ms. Ramsay had joined Cummins, White and Breidenbach (aka Cummins & White) in Los Angeles as the firm's first women lawyer. By 1975, she was the firm's first woman partner. When that firm underwent a split in 1978, she remained as a partner with a successor firm, Breidenbach, Swanston, Yokaitis and Crispo.

Ms. Ramsay was the Chair of the Orange County Bar Association's Insurance Law Section in 2014 and is currently a member of the Insurance Law Section's Executive Committee. She is currently on the Board of Directors for the O.C. Women Lawyers Association for 2016.

LECTURES AND PUBLICATIONS: Ms. Ramsay has been a frequent speaker on property insurance issues since the late 1970's to the present to lawyer and insurance industry groups. More recently she has spoken on:

- 2016: *El Nino or Not-Insurance for Weather Related Claims*
- 2016: *The Effective Use of Experts in Litigation*

2015: *The Investigator as Expert Witness*

2014: *What Every Attorney Should Know About Personal Insurance Policies*

2013: *Inside Property Insurance Appraisals*

In prior years, Ms. Ramsay has been a speaker and/or panelist for the Property and Liability Research Bureau (PLRB), the California Continuing Education of the Bar (CEB), the Combined Claim Conference for insurance professionals, the ABA -TIPS Property Insurance Committee's regional meeting, the Southern California Defense Counsel's Annual Seminar, the California Conference of Arson Investigators, the Orange County and Los Angeles CPCU Chapters, the National Conference of Insurers, the Rutter Group, the California Continuing Education of the Bar on Real Property Law, the Property Loss Executives Association.

Ms. Ramsay did a paper for the ABA, TIPS - Property Insurance Committee conference. Ms. Ramsay has also been a consultant to the California Continuing Education of the Bar (CEB) with regard to a chapter on real property insurance law in a book about real property sales transactions.

EDUCATION: Ms. Ramsay received a B.A. from Indiana University in 1964 and a JD from the University of San Francisco School of Law in 1969 with honors. She was sixth in her class and one of only four women in the class. She currently serves on the Board of Counselors for USF Law School and the Executive Dean's Advisory Board for the I. U. College of Arts and Sciences.

HONORS AND AWARDS: Ms. Ramsay was awarded the Orange County Bar Association's Insurance Section, Spotlight Attorney in February 2000. She has been featured in three magazine articles.

SAMPLES OF MS. RAMSAY'S WORK

WORK ON CLAIMS AND IN LITIGATION: Ms. Ramsay has handled lawsuits and appeals on property insurance coverage issues, insured's rights, bad faith, and subrogation of insurers. She has the following reported Appellate Cases: *Prudential-LMI v. Superior Court* (1990) 51 Cal.3d 674, 274 Cal.Rptr. 387, (one year limitation on suit and tolling), Ms. Ramsay handled the claim and Superior Court litigation and she and her firm were co-counsel on the appeal; likewise, Ms Ramsay handled the claim and the lawsuit and supervised the appeal in *State Farm Fire & Casualty Co. v. Tan* (C.D. Cal. 1988) 691 F. Supp. 1271 (the right to take the Examinations Under Oath of insureds separately). Ms. Ramsay tried the suit and supervised the appeal of *Carty v. American States* (1992) 7 Cal.App.4th 399, 9 Cal.Rptr. 2d 1 (applicability of the "latent defect" exclusion). Ms Ramsay handled the lawsuit and appeal in *Doheny West HOA v. American Guarantee & Liability Ins. Co.* (1997) 60 Cal.App.4 400, 70 Cal.Rptr. 2d 260 (interpretation of the collapse provision). Ms. Ramsay was a part of the team of lawyers that worked on the appeal to the *California Supreme Court of Vu v. Prudential* (2001) 26 Cal.App.4th 142 (application of estoppel to suit limitation provision).

Ms. Ramsay gave the advice in the underlying claims which advice was affirmed as correct by the courts in *Murray v. State Farm Fire and Casualty Co.* (1990) 219 Cal.App.3d 58, 268 Cal.Rptr. 33; *Waldsmith v. State Farm Fire & Casualty Co.* (1991) 232 Cal.App.3d 693, 283 Cal.Rptr. 607; and *Rosen v. State Farm General Ins. Co.* (Cal. Sup. Ct. June 12, 2003). Ms. Ramsay handled the appraisal that was the subject of *Michael v. Aetna Life and Casualty Co.*, (2001) 88 Cal. App. 4th 2d 515, 24 Cal. Rptr. 557.