



Kritter@rittergroupllc.com

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KENNETH D. RITTER

Principal

EXPERIENCE

Ken has been a property loss insurance consultant since 1976. He has consulted on insurance claims on behalf of policyholders in over forty states and multiple countries.

Ken has directed claim management recovery teams in developing necessary claim documentation, coordinating the respective disciplines and flow of information, and supervising the preparation and certification of property damage, builder's risk, cyber liability, and time element claims. He has led many insurance claim recovery teams resulting in favorable settlements for numerous clients. Ken has assisted public and private entities in a variety of industries including hospitality, retail and consumer products, real estate, and manufacturing.

PROFESSIONAL AFFILIATIONS

Risk and Insurance Management Society (RIMS)

EDUCATION

B.A., University of Florida

PREVIOUS SPEAKING ENGAGEMENTS / LITERARY WORKS

- Co-authored article entitled "Math or Myth: Calculating Actual Cash and Replacement Cost Values" for the Summer 2018 Vol. 47 edition of the American Bar Association's publication called "The Brief"
- Speaker at Assurex Loss Control and Claims Meeting regarding "Flying into Chaos: A Cyber Claim Case Study," Denver, CO; October 2019
- Panelist at 2018 Windstorm Insurance Conference regarding "Math or Myth: Calculating Actual Cash and Replacement Cost Values," Orlando, FL; January 2018
- Speaker at The Real Estate Edge Annual Conference regarding "Show me the Money: Preparing your Property Policy for Disaster," Miramar Beach, FL; October 2017
- Panelist and Co-author for the article entitled "The Mystery Surrounding The Replacement Cost Term Like Kind And Quality" at the ABA Property Insurance Law Committee Spring CLE Conference - Show Me The Money, Orlando, FL, April 2017

Panelist at 2017 ABA Property Insurance Law Committee Spring CLE Meeting-Show Me The Money regarding "Math or Myth: Calculating Actual Cash and Replacement Cost Values," Orlando, FL; April 2017

- Panelist at 2015 Windstorm Insurance Conference regarding "The Evolution of a Hurricane Claim From Adjustment to Appraisal to Bad Faith Litigation: A Case Study," New Orleans, LA; January 2015
- Speaker at Risk and Insurance Management Society ("RIMS") annual conference regarding "Establishing a Property Loss Response Program: Hospitality and Lodging Industry," Denver, CO; April 2014



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PREVIOUS SPEAKING ENGAGEMENTS / LITERARY WORKS (CONTINUED)

- Speaker at Public Risk Management Association (“PRIMA”) Conference regarding “Management of a Catastrophic Property Loss,” Galveston, TX; November 2011
- Speaker at Assurex Global E&O Plus Quality Management Seminar regarding “Business Interruption and E&O,” Phoenix, AZ; October 2011
- Panelist at REBEX 2011 Insurance Conference regarding “Economic Interdependencies in Risk Management Decision Making,” Wheeling, IL; October 2011
- Speaker at Assurex Global Loss Control & Claims Meeting regarding “Ordinary Payroll Claim in a Partial Loss Situation,” Miami, FL; October 2010
- Panelist at Insurance Conference: “The Next Crisis: Managing The Risk That Your Insurance Doesn’t Work,” Chicago, IL; October 2010
- Speaker at Assurex Global International Partners’ Meeting regarding “Preparing for and Managing International Claims,” Pasadena, CA; June 2009
- Speaker at Winston & Strawn, LLP regarding “Challenges in the Management of a Catastrophic Property Loss,” Chicago, IL; February 2008
- Speaker at Assurex Global National Partners’ Meeting regarding “Managing the Claims Process,” Boston, MA; October 2005
- Speaker at Aon National Property Conference regarding “New Pollution and Contamination (Mold) Exclusions,” New York, NY; September 2003
- Speaker at Illinois CPA Society regarding “Conflict Resolution Skills Workshop - First Party Property Damage Claims,” Chicago, IL; May 2001
- Speaker at Puerto Rico Risk Managers Association regarding “Property Insurance Claims: Helping the Policyholder Achieve a Fair Settlement,” Hato Rey, Puerto Rico; August 1999
- Authored article entitled “Creating Order From Chaos” for the February 1996 edition of Shopping Center World
- Authored article entitled “After the Fire, The Work Begins” for the November/December 1995 edition of Corporate Real Estate Executive
- Authored chapter entitled “The Insured’s Representative” for the 1990 Illinois Attorney General Arson Training & Prosecution Manual

LITIGATION CONSULTING

Testified as a witness regarding the measurement of damage resulting from property damage and business interruption. Acted as policyholder’s Appraiser for property damage and business interruption disputed claims.

PRIOR TESTIMONY

Brakebush Brothers, Inc. and House of Raeford Farms vs. Certain Underwriters At Lloyd’s of London, et al., in the General Court of Justice Superior Court Division of North Carolina, 20CVS 367, Expert Report And Deposition, 2022-2023



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PRIOR TESTIMONY (CONTINUED)

Newman et al v. American Home Assurance Company, Inc., United States District Court for the Southern District of Florida, 1:2022cv20979, Expert Report and Deposition, 2022-2023, Expert Witness Testimony, 2024

Academy Bank v. AmGuard Insurance Company, in the United States District Court for the Western District of Missouri, 2021-2022, Expert Report, Deposition and Trial Testimony
Great American Insurance Company of New York v. Maller's Building, LLC and Spectrum Property Group, Inc. 2020 -Deposition

Liberty Surplus Insurance Corporation, A New Hampshire Corporation v. LTD Construction Services, GP DBA Walton Construction Services, a general partnership, et . 2018-2019 - Expert Report, Deposition, Trial Testimony

Steven Huff v. Citizens Property Insurance Corporation, a Florida Government Entity 2014-2015 - Expert Report, Deposition

Mon Chong Loong Trading Corporation, et al v. Travelers Excess and Surplus Lines Company, in United States District Court, Southern District of New York 2014 - Deposition

Andrews Automotive Corporation v. Republic Franklin Insurance Company, in the Circuit Court of Cook County, Illinois - County Department, Law Division 2014 - Deposition

Alcor Acquisition, LLC v. Lexington Insurance Company, et al, The Circuit Court of the Thirteenth Judicial Circuit, Hillsborough County, Florida 2009 - Deposition

Residences at Ocean Grande, Inc. v. Allianz Global Risks US Insurance Company f/k/a Allianz Insurance Company, United States District Court, Southern District of Florida 2008 - Deposition

La Quinta Corporation v. Westchester Surplus Lines Insurance Company and VeriClaim, Inc; In the 14th Judicial District Court, Dallas County, Texas 2008 - Deposition

9th Street Apartments v. D. R. Anderson Constructors, Co.; In the District Court of Nebraska 2008 - Deposition

Adco Group, et al v. Travelers Insurance Company, et al; In the District Court of California 2004 - Deposition