



## Curriculum Vitae Insurance Expert Witness Qualifications

### Peggy R. Leppek

Leppek Benefits, Inc.  
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### Background

Peggy Leppek has helped insure Colorado businesses and residents since she began her career as office manager for a substandard risk life insurance carrier in 1982. As an insurance company brokerage liaison, she specialized in executive benefits and hard-to-place life and disability insurance applications. Subsequently, Peggy spent over ten years at a local agency where she earned her B.A. while working as an account manager for small to mid-size law firms, private schools and professional practices. She became a partner in the firm after building a significant clientele.

Peggy started her own practice as an independent insurance and employee benefits broker in January, 1999. She specializes in group health and employee benefit plans and works with individual clients, especially those with pre-existing conditions, on complex personal insurance needs. Her extensive background spans nearly 30 years as a hands-on broker working in all aspects of life, disability and health insurance. She is uniquely qualified in analysis of insurance issues pertaining to coverage and damage valuations in personal injury, medical malpractice and other legal case work.

### Current Practice

Independent Insurance Broker: Specializing in individual and small to medium size business employee benefit plans  
Insurance and Risk Management Consulting  
Insurance Expert Witness Consulting

### Current Licenses

Colorado Resident Agent Accident & Health since 1983  
Colorado Resident Agent Life since 1983

### Professional Affiliations, Activities & Recognition

- Colorado Biz Magazine Five Star Employee Benefits Professional Award 2011 & 2012
- Finalist, Metropolitan State College Innovation Challenge III Entrepreneur of the Year Award 2010
- Member of Kaiser Permanente Multidisciplinary Neck/Spine/Back Pain Work Group  
Only non-physician/employee member of a task force comprised of medical professionals engaged in improving outcomes for patients with chronic pain 2010-2011
- Member of National & Colorado Association of Health Underwriters (industry associations) 2004-Present
- Chairperson of Kaiser Permanente Health Advisory Council "KaiPHAC" (Member since 2003) 2006-2013
- Presenter/Speaker for St. Andrews United Methodist Church. Developed educational resources for unemployed workers in how to obtain medical insurance after job loss 2008
- United Healthcare Agent Advisory Council, Select Regional Benefits Broker Roundtable Group 2003
- Publication, "The New HIPAA Laws: A Brief Overview", *Association of Legal Administrators Journal* 2003
- Interviewed and appeared on Denver Channel 4 News prime time news story concerning increasing health insurance premiums 2002
- Secretary/Treasurer/Newsletter Producer for Colorado Financial Association 1983-1985

## Education & Certifications

Bachelor of Arts in Communication with Business Emphasis, Minor in Philosophy, Graduated with Highest Honors  
Summa cum Laude; Metropolitan State University of Denver, 1993  
LIMRA Anti-Money Laundering Certification, 2007 – Present  
CMS MIPAA Medicare Training Certification, 2009  
Colorado Resident Agent Long Term Care Certification  
Continuing Education in Health Care Reform, Legislation, Products and Benefits with Ethics Courses for Colorado Life,  
Accident & Health Licensing, Ongoing

## Areas of Expertise

- Substandard Medical & Life Insurance Underwriting
- Group Short & Long Term Disability Income Plans
- Present & Future Coverage Damages Valuation
- Present & Future Coverage Adequacy Determination
- Individual Medical Plans
- Health Reimbursement Arrangements "HRA"
- Employee Benefits Eligibility & Plan Design
- Medical & Dental Claims Handling & Patient Advocacy
- Employee Benefit Plan Compliance Issues
- Employee Benefit Plan Administration
- Policy Analysis & Review
- Complex Insurability Determination
- State Continuation & COBRA Eligibility & Compliance
- Uninsurable Medical Plan Options & Conversions
- Business Group of One Medical Insurance Plans
- Group and Individual Health Savings Accounts "HSA"
- Group & Individual Life Insurance
- Group & Individual Dental & Vision Plans

## Professional Experience

- Manage all aspects of benefit plan designs, implementation, enrollment, service and renewal recommendation for hundreds of agency clients.
- Colorado court qualified expert witness in health insurance industry standards, policies and practices.
- Expert consultant providing economic damage assessments in legal cases involving medical malpractice and personal injury resulting in disability, benefit loss and loss of insurability.
- On-on-one insurance consultation for employees and individuals with pre-existing conditions and claims issues.
- Extensive public speaking experience and benefit presentations for employer groups and employees.
- Compose and produce open enrollment documents, benefit comparisons and educational materials for all agency group clients.
- Expert policy analysis and cost containing recommendation for clients facing price increases and benefit modifications due to state mandates and federal health care reform.
- Nearly 30 years experience in substandard underwriting for difficult to insure individuals.
- Provide State Continuation and COBRA administration compliance solutions to employer groups.
- 24 years experience in all aspects of small insurance agency operations management, H.R. and accounting.

## Employment History

- **Leppek Benefits, Inc., Centennial, CO** 1999-Present  
President, Active Broker/Consultant for 120 employer groups and hundreds of individuals
- **Kennedy, Ferguson & Lepek, LLC, Denver, CO (formerly Carbutt & Kennedy)** 1986-1998  
Partner, Benefits Broker & Account Manager for approximately 100 employer groups
- **Connecticut Mutual Life Insurance Company, Denver, CO** 1984-1985  
Brokerage Assistant
- **Mid-Continent Life Insurance Company, Lakewood, CO** 1982-1984  
Regional Brokerage Office Manager and Underwriting Expeditor

## **Legal Case Work Examples**

### **2010**

Arapahoe County District Court, Colorado, Case 09 DR 1621 – Feb 18, 2010 Trial testimony. Expert witness retained by Defendant's Legal Counsel. Regarding insurability, cost and adequacy of coverage options and wrongful denial of COBRA benefits in a civil divorce dispute.

Denver District Court, Case 10 CV 6194 Expert consultant, Retained by Plaintiff's Legal Counsel. Regarding loss of insurability and future coverage options due to medical malpractice.

### **2011**

S.K. et al. v. HCA HealthONE et al., Expert Consultant retained by Plaintiff's Legal Counsel. Regarding loss of insurability, retaining adequate coverage, benefit conversion opportunities, and economic damages due to medical malpractice.

Denver District Court, Case 2011 CV 4489 Expert consultant retained by Plaintiff's Legal Counsel. Regarding economic damages due to loss of group health insurance due to medical malpractice and disability.

Denver District Court, Case 2011 CV 4387 Expert consultant retained by Plaintiff's Legal Counsel. Regarding insurability, benefits and economic damages due to medical malpractice.

Denver District Court, Case 2010 CV 4498 Expert consultant retained by Plaintiff's Legal Counsel. Regarding insurability, future cost of adequate medical insurance and loss of insurability due to medical malpractice. Deposition on 1/9/2012.

Denver District Court, Case 2011 CV 4490 Expert consultant retained by Plaintiff's Legal Counsel. Regarding availability and future cost of adequate medical insurance and loss of insurability for other benefits due to medical malpractice.

Denver District Court, Case 2010 CV 1872 Expert consultant retained by Plaintiff's Legal Counsel. Regarding insurability, economic damages for loss of employee benefits and insurability due to medical malpractice and disability.

### **2012**

Denver District Court, Case 11 CV 2469, Expert consultant retained by Plaintiff's Legal Counsel. Regarding insurability for life, medical and disability income insurance due to medical malpractice. Deposition on 6/18/2012.

Circuit Court of Jackson County Missouri, Case No. 1116-CV12753 Expert consultant retained by Plaintiff's Legal Counsel. Port-mortem insurability case review due to life insurance claim denial during 2-year contestability period. Deposition on 9/4/2012.

### **2013**

Boulder County District Court, Case 2011cv912. Deposition and trial testimony on 3/15/2013 as expert witness retained by Plaintiff's Legal Counsel. Regarding insurability and economic damages for loss incurred due to auto accident. Case ruled in favor of plaintiff.