

GARY ALLEN “CHIP” KALBAUGH, JR

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- ▲ Place of Birth** Newport News, Virginia
- ▲ High School** Cave Spring High School, Roanoke Virginia, 1976
- ▲ College** East Tennessee State University, Johnson City, Tennessee, 1976 - 1980
- ▲ Law School** University of Richmond School of Law, 1983 - 1986
- ▲ Degrees**
 - Associate of Science in Law Enforcement, East Tennessee State University, 1979 *cum laude*
 - Bachelor of Science in Criminal Justice, East Tennessee State University, 1980 *cum laude*
 - Juris Doctor*, University of Richmond School of Law, 1986
- ▲ Work Experience**
 - Spring 1978 Johnson City Police Department, Johnson City, Tennessee
Completed a three-month intensive field practicum in law enforcement, including one full patrol shift per week.
 - 1979 - 1980 Roanoke County Auxiliary Police Officer, Roanoke County, Virginia
Served in routine patrol functions and uniformed police operations. Full-time summer of 1979, part-time thereafter.
 - Full Time 1980–83
Part Time 1983-86 Claims Adjuster for mutual insurance company, independent adjusting firm, and self-insured administrator handling property, casualty, and workers’ compensation claims.

Claims Examiner for independent claims management company handling general liability, and excess and surplus claims.

Interim Claims Manager responsible for handling and supervision of national self-insured accounts for Third Party Administrator.
Claims Manager for a national independent claims adjusting firm handling all lines of coverage, and claims.



Legal Experience

1986-present

President/Founding Partner, Kalbaugh, Pfund & Messersmith, P.C.
Private practice of law concentrated in civil litigation with major emphasis in insurance defense, coverage, fraud, and litigation management.

Bar Admissions

Virginia State Bar
4th Circuit Court of Appeals
U.S. District Court, Eastern District of Virginia
U.S. District Court, Western District of Virginia
U.S. Bankruptcy Court, Eastern District of Virginia

Honors & Designations

AV Rating from Martindale-Hubbell
Multi Million Dollar Advocates Forum (Member)
Million Dollar Advocates Forum (Member)
2013 Top Rated Lawyer in "Insurance Law" – Martindale-Hubbell and American Lawyer Media
Certified Fraud Examiner 1994-2005 (Resigned active status 11/01//05)
General Counsel-International Association of Special Investigation Units, Virginia Chapter 1992-1996

Professional Affiliations

Virginia Trial Lawyer's Association
Association of Certified Fraud Examiners (Resigned as active member 11/01/05)
Richmond Bar Association
Chesterfield/Colonial Heights Bar Association

Community Involvement

Juvenile Diabetes Research Foundation, Central Virginia Chapter
Chapter President 2003-2004, FY
Board of Directors, 2001-2002, 2002 to 2003, 2003 to Present
Chair, Major Gifts and Planned Giving Committee, 2002 –2003, FY
Chair, Ride for the Cure, 2002 –2003, FY
Delegate, JDRF International Annual Convention,
2001 - 2002, FY
2002 - 2003, FY
2003 - 2004, FY



Reed's Hill Homeowners' Association, President, 1997 and 1998
YMCA Indian Guides Program (Father/Son), 1996-1999
YMCA Indian Princess Program (Father/Daughter), 1998-2001
Huguenot Little League
 Manager/Coach – T-Ball Team – 1995
 Manager Coach – Coach Pitch Team - 1996

Presentations

- May 2009 *“Changes in Insurance Claim and Litigation Strategies”*
- May 2009 *“Negotiation and Settlement Techniques”*
- May 2009 Brian Injury Association of America’s 2009 National Legal Conference,
 “Mistakes to Avoid in Brain Injury Case Mediation and Trials”
- October 2004 Professional Claims Association of Richmond, *“Motor Vehicle: Medical
Expense Coverage”*
- September ‘99 The Virginia State Claims Association Annual Convention, *“Evaluating
Liability Cases”*
- June 1998 Professional Claims Association of Richmond, *“Uninsured/Underinsured
Motorist Case Law and Statutory Update”*
- April 1998 The Virginia State Claims Association Spring Educational Seminar, *“I Have
a Fraud Case... Now What Do I Do???”*
- March 1998 Virginia Shorthand Reporters Association Annual Convention, *“Body
Language in Litigation”*
- May 1997 Richmond Claims Association Mini Seminar, *“Update on the Innocent
Spouse and the Intentional Act Exclusion in Virginia, and Bad Faith
Dealings in Virginia”*
- April 1997 Eight Annual Farm Bureau Fire/Fraud Training Seminar, *“Legal Issues in
Fraud Investigations” (Bad Faith, NFPA 921, EUO’s)*
- April 1997 CLE for Virginia Lawyers (by National Business Institute, Inc.), *“Bad Faith
Litigation in Virginia”*
- April 1997 Professional Claims Association of Richmond, *“Uninsured and
Underinsured Motorist Coverage, An Update”*



- March 1997 Virginia Chapter of International Association of Arson Investigators-Annual Convention *"Use of NFPA 921 in the Courtroom"*
- October 1996 Virginia Chapter of International Association of Arson Investigators, 1996 Fall Training Seminar, *"Bad Faith & Punitive Damages"*
- September '96 Central Virginia Chapter of Certified Fraud Examiners, *"Current Topics in Fraud Investigation"*
- May 1996 International Association of Special Investigation Units - Virginia Chapter, Fourth Annual Seminar on Insurance Fraud, *"Fraud and Insurance Law Update"*
- April 1996 Browning-Ferris Industries, Inc., 1996 Regional Claims Managers Conference, *"Workers' Compensation Fraud; Prevention and Prosecution"*
- October 1995 Virginia State Claims Association, 1995 Convention, *"Examinations Under Oath"*
- July 1995 Sentry Insurance, Liability Adjusters Training Seminar, *"Minimal Force Bodily Injury Defense and Examinations Under Oath"*
- July 1995 Richmond Professional Claims Association, *"Uninsured and Underinsured Motorist Coverage: Legislative and Case Study Update"*
- June 1995 Central Virginia CPCU Society, 1995 Spring Meeting, *"Insurance Fraud and Arson"*
- May 1995 International Association of Special Investigation Units - Virginia Chapter, Third Annual Seminar on Insurance Fraud, *"Minimal Force Bodily Injury Defense" (with mock trial)*
- March 1995 Virginia Farm Bureau Insurance Companies - Insurance Fraud Awareness Seminar, *"Scams, Rings, and Other Fraud Follies, Fraud Case Histories and Proof of Loss Forms, Examinations Under Oath"*
- March 1995 American States Insurance Company, Annual Claims Conference, *"Defense and Prosecution of Insurance Fraud"*
- May 1994 Female Adjusters of Richmond, *"Litigation Tricks in Bodily Injury Defense"*



- May 1994 Greater Washington Shorthand Reporters Association Annual Convention, *"Body Language in Litigation"*
- May 1994 International Association of Special Investigation Units - Virginia Chapter, Second Annual Seminar on Insurance Fraud, *"Rate Evaders: Practice and Procedure"*
- April 1994 Virginia Association of Defense Attorneys/Virginia State Claims Association, Joint Annual Meeting, *"Proper Utilization of Virginia Defense Attorneys"*
- December '93 Central Virginia Chapter of Certified Fraud Examiners/Central Virginia Chapter of Institute of Internal Auditors Training Seminar, *"Small Business Fraud"*
- May 1993 International Association of Special Investigation Units - Virginia Chapter, First Annual Seminar on Insurance Fraud, *"Examinations Under Oath in Virginia"*
- February 1993 Better Business Bureau – Richmond, *"Fraud Proofing your Business - Internal Theft and Fraud"*
- November '92 Central Virginia Chapter of Certified Fraud Examiners, *"Investigating and Prosecuting Insurance Fraud"*
- March 1992 Virginia Shorthand Reporters Association-Annual Convention, *"Body Language in Litigation"*
- October 1991 Virginia State Claims Association-Annual Convention, *"Defending John Doe Accidents"*

As well as numerous presentations to insurance claims departments on selected topics

Publications

Kalbaugh, G.A. and Georges, Frances Belton, *Insurance Law in Virginia, Ch. 10 "Motor Vehicles: Medical Expense Insurance,"* State of Virginia VACLE Publications 2002.
Kalbaugh, G. A., Reinhardt, Gary R., and Kessler, Gary L., *Examination Under Oath in Virginia: A Guide for Insurance Professionals and Attorneys* 1ST Ed. 1994, 2ND Ed. 1995, 3RD Ed., 1997 4TH Ed. 1998.



Kalbaugh, G. A. and Shields, William G., *Bad Faith Litigation in Virginia*, 1997. (Copyright held by National Business Institute, Inc.)

Kalbaugh, G.A. and Kessler, Gary L., *Rate Evaders: Practice and Procedure* May 1994.

Kalbaugh, G.A., Reinhardt, Gary R., and Kessler, Gary L., *SIU: Proper Utilization of Virginia Defense Attorneys* April 1994.