

IN THE SUPREME COURT OF THE STATE OF MISSISSIPPI

NO. 2020-CA-01097

OMEGA PROTEIN, INC.

APPELLANT

VERSUS

EVANSTON INSURANCE COMPANY

APPELLEE

On Appeal from the Circuit Court of Jackson County, Mississippi
The Honorable Kathy King Jackson Circuit Court Judge, in
Evanston Insurance Company versus Omega Protein, Inc.
Civil Action No. A2402-09-00014

RECORD EXCERPTS OF
APPELLANT,
OMEGA PROTEIN, INC.

FREDRICK B. FEENEY, II
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SUSAN F. E. BRUHNKE
STATE BAR NO. 99531
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ATTORNEYS FOR OMEGA PROTEIN, INC. APPELLANT

IN THE SUPREME COURT OF THE STATE OF MISSISSIPPI

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RECORD EXCERPTS INDEX

1. Certified Trial Court Docket
Rec. pp. 1-24 Appellant Record Excerpts 000001 - 000024
2. Report and Recommendation of the Special Master
signed on March 6, 2020 and filed on March 11, 2020
Rec. pp. 1544-1555 Appellant Record Excerpts 000025 - 000036
3. Order Adopting Report and Recommendation of
Special Master signed by Circuit Court Judge
Kathy King Jackson on August 18, 2020
Rec. p. 1587 Appellant Record Excerpts 000037
4. Final Judgment of the Circuit Court of Jackson County signed by
Honorable Kathy King Jackson on August 26, 2020
Rec. p. 1591 Appellant Record Excerpts 000038

CERTIFICATE OF SERVICE

I, Fredrick B. Feeney, II, attorney for the Appellants, Omega Protein, Inc., certify that I have this day electronically filed this Records Excerpts of Appellant, which sent notifications of such filing to all counsel of record, and have further sent copies of the same by United States mail with postage prepaid to all persons who do not receive electronic notice pursuant to the Court's MEC filing system including:

Honorable Kathy King Jackson
Jackson County Circuit Court
P.O. Box 998
Pascagoula, MS 39568

This the 15th day of April 2021.

s/ Fredrick B. Feeney,II
FREDRICK B. FEENEY, II
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SUSAN F. E. BRUHNKE
STATE BAR NO. 99531

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APPEAL - MS SUPREME COURT, LegacyCase

Mississippi Electronic Courts
Nineteenth Circuit Court District (Jackson Circuit Court)
CIVIL DOCKET FOR CASE #: 30CI1:15-cv-00082-KJ
Internal Use Only

COLONY INSURANCE COMPANY ACCU-FAB &
CONSTRUCTION INC & OMEGA PROTEIN INC
Assigned to: Kathy King Jackson

Date Filed: 04/17/2015
Date Terminated: 08/26/2020
Total Case Age: 1958
Nature of Suit: 1 Debt Collection

Upcoming Settings:

None Found

Plaintiff

**ASSOCIATED INTERNATIONAL
INSURANCE COMPANY**

represented by **ASSOCIATED INTERNATIONAL
INSURANCE COMPANY
EVANSTON INSURANCE COMPANY
PRO SE**

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Date Filed	#	Page	Docket Text
04/17/2015	1		SUMMONS ISSUED - Remarks: FOR SERVICE SUMMONS ISSUED ON 04/17/15 & GIVEN TO PLN ATTY ON 04/17/15 (Entered: 01/01/2017)
04/17/2015	2		SUMMONS ISSUED - Remarks: FOR SERVICE SUMMONS ISSUED ON 04/17/15 & GIVEN TO PLN ATTY ON 04/17/15 (Entered: 01/01/2017)
04/17/2015	<u>3</u>	41	CIVIL COMPLAINT - Remarks: EXHIBIT A ATTACHED (McCreary, B.J.). (McCreary, B.J.). (Entered: 01/01/2017)
04/17/2015	4		COMPLAINT DEPOSIT - Remarks: DEPOSITED \$161.00 ON 04/17/15 RECPT # 35993 (Entered: 01/01/2017)
04/17/2015	<u>243</u>	40	Civil Cover Sheet (McCreary, B.J.) (Entered: 11/23/2020)
04/24/2015	5		APPLICATION FOR ADMISSION PRO HAC VICE - Remarks: OF GRAMOVOT & TAKACS, P.I. LARRY I. GRAMOVOT (Entered: 01/01/2017)
04/27/2015	<u>6</u>	108	MOTION TO INTERVENE - Remarks: EXHIBITS ATTACHED (McCreary, B.J.). (Entered: 01/01/2017)
05/11/2015	<u>7</u>	150	AGREED ORDER GRANTING INTERVENTION - AIIC SHALL BE AFFORDED A PERIOD OF 10 DAYS FROM THIS ORDER TO FORMALLY INTERVENE & FILE ITS OWN COMPLAINT FOR DECLATORY JUDGMENT Book: 471, Page: 545. (McCreary, B.J.). (Entered: 01/01/2017)
05/11/2015	8		AGREED ORDER GRANTING INTERVENTION - AIIC SHALL BE AFFORDED A PERIOD OF 10 DAYS FROM THE ENTRY OF THIS ORDER TO FORMALLY INTERVENE & FILE COMPLAINT FOR DECLATORY JUDGMENT Book: 471, Page: 545. (Entered: 01/01/2017)
05/11/2015	9		AGREED ORDER GRANTING INTERVENTION - ORDERED & ADJUDGED THAT AIIC SHALL BE AFFORDED A PERIOD OF 10 DAYS FROM THE ENTRY OF THIS ORDER TO FORMALLY INTERVENE & FILE COMPLAINT FOR DECLATORY JUDGMENT Book: 471, Page: 545. (Entered: 01/01/2017)
05/15/2015	10		SUMMONS ISSUED - Remarks: HANDED ATTORNEY. COPY OF COMPLAINT ATTACHED. ISSUED AND RECEIVED MAY 15, 2015 (Entered: 01/01/2017)
05/15/2015	11		SUMMONS ISSUED - Remarks: 15 AND HANDED ATTORNEY. COPY OF COMPLAINT ATTACHED. ISSUED MAY 15, AND RECEIVED MAY (Entered: 01/01/2017)

			01/01/2017)
05/15/2015	<u>12</u>	151	INTERVENOR'S COMPLAINT FOR DECLARATORY JUDGMENT (McCreary, B.J.). (Entered: 01/01/2017)
05/15/2015	13		SUMMONS ISSUED - Remarks: MAY 15, 2015. HANDED TO ATTORNEY. COPY OF INTERVENOR'S COMPLAINT ATTACHED. ISSUED AND RECEIVE (Entered: 01/01/2017)
05/27/2015	<u>14</u>	190	ANSWER TO COMPLAINT AND COUNTERCLAIM - Remarks: AGAINST COLONY INSURANCE COMPANY (McCreary, B.J.). (Entered: 01/01/2017)
06/04/2015	15		MOTION FOR TIME - Remarks: TO RESPOND TO THE COMPLAINT (Entered: 01/01/2017)
06/05/2015	16		AGREED ORDER FOR TIME - HEREBY GIVEN AN EXTENSION OF TIME UP TO AND UNTIL 6-30-15 Book: 472, Page: 646. (Entered: 01/01/2017)
06/05/2015	17		AGREED ORDER FOR TIME - HEREBY GIVEN AN EXTENSION OF TIME UP TO AND UNTIL 6-30-15 Book: 472, Page: 646. (Entered: 01/01/2017)
06/08/2015	18		SUMMONS RETURN - Date Served: 05/27/2015, Date Returned: 06/08/2015, Party Served: MAH THIBODEAUX, Served By: PROCESS SERVER, Service Details: MAH THIBODEAUX. (Entered: 01/01/2017)
06/12/2015	<u>19</u>	208	ANSWER AND DEFENSES (McCreary, B.J.). (Entered: 01/01/2017)
06/24/2015	20		ENTRY OF APPEARANCE - Remarks: ENTERING FOR ACCU-FAB & CONSTRUCTION, INC. (Entered: 01/01/2017)
06/26/2015	<u>21</u>	219	ANSWER TO COMPLAINT AND COUNTERCLAIM (McCreary, B.J.). (Entered: 01/01/2017)
06/29/2015	<u>22</u>	239	ANSWER AND DEFENSES - Remarks: TO OMEGA'S COUNTER CLAIM (McCreary, B.J.). (Entered: 01/01/2017)
06/30/2015	<u>23</u>	245	ANSWER AND DEFENSES - Remarks: JUDGMENT AND COUNTERCLAIM TO COLONY INS COMPANY'S FOR DECLATORY (McCreary, B.J.). (Entered: 01/01/2017)
06/30/2015	<u>24</u>	250	ANSWER AND DEFENSES - Remarks: COMPLAINT FOR DECLARATORY JUDGMENT AND COUNTERCLAIM TO ASSOCIATED INTERNATIONAL INS CO'S (McCreary, B.J.). (Entered: 01/01/2017)
07/13/2015	25		MOTION TO WITHDRAW AS COUNSEL OF RECORD (Entered: 01/01/2017)

07/15/2015	26		AGREED ORDER ALLOWING WITHDRAWAL OF COUNSEL OF RECORD - ORDERED & ADJUDGED THAT DAVID GOFF & THE FIRM OF DEUTSCH KERRIGAN & STILES ARE HEREBY WITHDRAWN FROM REPRESENTATION OF ACCU-FAB & CONSTRUCTION Book: 473, Page: 647. (Entered: 01/01/2017)
07/16/2015	27		ANSWER AND DEFENSES (Entered: 01/01/2017)
07/16/2015	<u>28</u>	256	ANSWER AND DEFENSES - Remarks: TO ACCU-FAB'S COUNTERCLAIM (McCreary, B.J.). (Entered: 01/01/2017)
08/03/2015	29		NOTICE OF SERVICE - Remarks: FIRST SET OF WRITTEN DISCOVERY TO ACCU FAB (Entered: 01/01/2017)
08/03/2015	30		NOTICE OF SERVICE - Remarks: FIRST SET OF WRITTEN DISCOVERY TO OMEGA (Entered: 01/01/2017)
08/04/2015	31		DEF OMEGA PROTEIN, INC'S NOTICE OF SERVICE (Entered: 01/01/2017)
08/04/2015	32		SUBPOENA DUCES TECUM - Remarks: 8/17/2015 10AM TANYA POIROUX AGENCY LLC (Entered: 01/01/2017)
08/04/2015	<u>33</u>	262	COLONY INS CO'S ANSWER & AFFIRMATIVE DEFENSES TO ACCU-FAB - Remarks: CONSTRUCTION, INCS COUNTERCLAIM (McCreary, B.J.). (Entered: 01/01/2017)
08/14/2015	34		SUBPOENA/DUCES TECUM RETURN - Date Served: 08/06/2015, Date Returned: 08/14/2015, Party Served: THE TANYA POIROUX AGENCY, LLC, Served By: PROCESS SERVER, Service Details: THE TANYA POIROUX AGENCY, LLC. (Entered: 01/01/2017)
08/14/2015	35		LETTER FROM ATTY WITH COPY OF \$50 CHECK TO CLERK OF MS - Remarks: SUPREME COURT (FOR PRO HAC VICE APPLICATION) (Entered: 01/01/2017)
08/14/2015	36		LETTER FROM ATTY WITH COPY OF \$200 CHECK TO MS BAR ASSOC- - Remarks: IATION (FOR PRO HAC VICE APPLICATION) (Entered: 01/01/2017)
08/14/2015	37		APPLICATION FOR ADMISSION PRO HAC VICE FOR LARRY I. GRAMOVOT (Entered: 01/01/2017)
08/17/2015	38		NOTICE OF SERVICE (Entered: 01/01/2017)
08/17/2015	39		NOTICE OF SERVICE (Entered: 01/01/2017)
08/31/2015	40		MOTION FOR ADDITIONAL TIME TO RESPOND TO DISCOVERY (Entered: 01/01/2017)
08/31/2015	41		NOTICE OF SERVICE (Entered: 01/01/2017)

08/31/2015	42		DEF OMEGA PROTEIN, INC RESPONSES TO REQUESTS FOR ADMISSIONS (Entered: 01/01/2017)
09/08/2015	43		ORDER GRANTING APPLICATION FOR ADMISSION PRO HAC VICE OF - Book: 476, Page: 298. - Remarks: LARRY I GRAMOVOT (Entered: 01/01/2017)
09/09/2015	44		LETTER FROM SUPREME COURT OF MISSISSIPPI - Remarks: CLERK'S PRO HAC VICE STATEMENT (Entered: 01/01/2017)
09/14/2015	45		NOTICE OF SERVICE (Entered: 01/01/2017)
09/29/2015	46		NOTICE OF SERVICE (Entered: 01/01/2017)
09/29/2015	47		NOTICE OF SERVICE (Entered: 01/01/2017)
10/02/2015	48		NOTICE OF SERVICE (Entered: 01/01/2017)
10/02/2015	49		NOTICE OF SERVICE (Entered: 01/01/2017)
10/14/2015	50		DEF OMEGA PROTEIN INCS NOTICE OF SERVICE (Entered: 01/01/2017)
10/14/2015	51		DEF OMEGA PROTEIN INCS NOTICE OF SERVICE (Entered: 01/01/2017)
10/30/2015	52		NOTICE OF SERVICE - Remarks: RESPONSES TO DEF'S FIRST SET OF WRITTEN DISCOVERY (Entered: 01/01/2017)
11/02/2015	53		NOTICE OF SERVICE (Entered: 01/01/2017)
11/04/2015	54		REQUEST FOR ISSUANCE OF SUBPOENA DUCES TECUM - Remarks: GLOBAL EMPLOYMENT SERVICES (Entered: 01/01/2017)
11/04/2015	55		SUBPOENA DUCES TECUM - Remarks: GLOBAL EMPLOYMENT SERVICES (Entered: 01/01/2017)
11/05/2015	56		DEF OMEGA PROTEINS INCS NOTICE OF SERVICE - Remarks: BY COLONY RESPONSES TO REQUEST FOR PRODUCTION OF DOCUMENTS PROPOUNDED. (Entered: 01/01/2017)
11/05/2015	57		NOTICE OF SERVICE - Remarks: BY AIIC RESPONSES TO REQUEST FOR PRODUCTION OF DOCUMENTS PROPOUNDED (Entered: 01/01/2017)
11/13/2015	58		NOTICE OF SERVICE (Entered: 01/01/2017)
11/23/2015	<u>59</u>	270	MOTION FOR LEAVE TO FILE FIRST SUPPLEMENTAL COMPLAINT FOR - Remarks: DECLATORY JUDGMENT (McCreary, B.J.). (Entered: 01/01/2017)
12/07/2015	<u>60</u>	278	DEF OMEGA PROTEIN INC'S RESPONSE IN OPPOSITION TO COLONY INS - Remarks: COMPLAINT

			FOR DECLATORY JUDGMENT COMPANY'S MOTION FOR LEAVE TO FILE FIRST SUPPLEMENTAL (McCreary, B.J.). (Entered: 01/01/2017)
12/08/2015	61		DEF OMEGA PROTEIN INCS NOTICE OF SERVICE (Entered: 01/01/2017)
01/11/2016	62		NOTICE OF SERVICE (Entered: 01/01/2017)
03/02/2016	63		NOTICE OF SERVICE - Remarks: RESPONSES TO OMEGA'S 1ST SET OF WRITTEN DISCOVERY (Entered: 01/01/2017)
03/16/2016	64		MOTION TO WITHDRAW AS COUNSEL (Entered: 01/01/2017)
03/16/2016	65		NOTICE OF HEARING - Remarks: APRIL 13 2016 130PM (Entered: 01/01/2017)
04/13/2016	66		ORDER ALLOWING WITHDRAWL OF COUNSEL - Book: 484, Page: 691. (Entered: 01/01/2017)
06/08/2016	<u>67</u>	287	AGREED JUDGMENT OF DISMISSAL AS TO COLONY INS CO & OMEGA - ORDERED & ADJUDGED THAT PLT COLONY INS CO CLAIMS FOR DECLARATORY RELIEF AGAINST DEFS OMEGA PRO INC & DEF OMEGA PROTEIN COUNTERCLAIM FOR DECLARATORY RELIEF AGAINST COLONY SHOULD BE & HEREBY ARE DISMISSED WITHOU WITH EACH PARTY TO Book: 488, Page: 187. - Remarks: LITIGATION AFFECT THE OTHER CLAIMS BETWEEN & AMONG THE PARTIES TO THIS TO BEASR OWN COSTS. ORDER DOES NOT DISMISS OR OTHERWISE (McCreary, B.J.). (Entered: 01/01/2017)
06/08/2016	<u>68</u>	289	AGREED JUDGMENT OF DISMISSAL AS TO COLONY INS & OMEGA PROT. - IT IS THEREFORE ORDERED & ADJUDGED THAT PLT COLONY INS CO CLAIMS FOR DECLARATORY RELIEF AGAINST DEFS OMEGA PROTEIN INC & DEF OMEGA PROTEINS COUNTERCLAIM FOR DECLARATORY RELIEF AGAINST COLONY SHOULD BE & HERBY ARE DISMISSED WITHOUT PRE- Book: 488, Page: 187. - Remarks: JUDICE WITH EACH PARTY TO BEAR OWN COSTS & ATTYS (McCreary, B.J.). (Entered: 01/01/2017)
07/13/2016	<u>69</u>	291	MOTION FOR PARTIAL SUMMARY JUDGMENT ON ASSOCIATED INTERNATI- - Remarks: NAL INSURANCE COMPANYS POLLUTION EXCLUSION (McCreary, B.J.). (Entered: 01/01/2017)
07/13/2016	<u>249</u>	1742	MEMORANDUM IN SUPPORT OF OMEGA PROTEIN'S MOTION FOR SUMMARY JUDGMENT ON AIIC'S POLLUTION EXCLUSION. (McCreary, B.J.) Modified on 11/23/2020 (McCreary, B.J.). (Entered: 11/23/2020)

08/25/2016	<u>70</u>	404	MEMORANDUM IN SUPPORT OF OMEGA PROTEIN INCS MOTION FOR PART- - Remarks: C PRIMARY NON CONTRIBUTORY CLAUSE IAL SUMMARY JUDGMENT AS TO ASSOCIATED INTERNATIONAL INSURAN- (McCreary, B.J.). (Entered: 01/01/2017)
08/25/2016	<u>71</u>	423	MOTION FOR PARTIAL SUMMARY JUDGMENT AS TO ASSOCIATED INTERN - Remarks: ATIONAL INSURANCE CO'S PRIMARY NON CONTRIBUTORY CLAUSE (McCreary, B.J.). (Entered: 01/01/2017)
09/12/2016	<u>72</u>	581	AIIC'S COMBINED MOTION FOR DISMISSAL WITHOUT PREJUDICE & - Remarks: FOR PARTIAL SUMMARY JUDGMENT RESPONSE WITH LEGAL AUTHORITY IN OPPOSITION TO OMEGAS MOTION (McCreary, B.J.). (Entered: 01/01/2017)
09/26/2016	<u>73</u>	684	CONSOLIDATED REBUTTAL IN SUPPORT OF MOTION FOR PARTIAL - Remarks: PRIMARY NON-CONTRIBUTORY CLAUSE SUMMARY JUDGMENT AS TO AIIC'S POLLUTION EXCLUSION AND (McCreary, B.J.). (Entered: 01/01/2017)
09/26/2016	<u>74</u>	704	OMEGA PROTEIN'S RESPONSE IN OPPOSITION TO AIIC'S MOTION - Remarks: FOR DISMISSAL WITHOUT PREJUDICE (McCreary, B.J.). (Entered: 01/01/2017)
09/26/2016	<u>75</u>	711	CONSOLIDATED REBUTTAL IN SUPPORT OF MOTION FOR PARTIAL - Remarks: PRIMARY NON CONTRIBUTORY CLAUSE SUMMARY JUDGMENT AS TO AIIC'S POLLUTION EXCLUSION & (McCreary, B.J.). (Entered: 01/01/2017)
09/30/2016	76		NOTICE OF HEARING - Remarks: NOV 2 2016 130PM (Entered: 01/01/2017)
10/20/2016	<u>77</u>	731	DEF OMEGA PROTEIN INC MOTION FOR LEAVE TO FILE FIRST AMENDED - Remarks: COMPLAINT (McCreary, B.J.). (Entered: 01/01/2017)
10/25/2016	78		NOTICE OF HEARING - Remarks: NOV 2 2016 130PM (Entered: 01/01/2017)
10/27/2016	<u>79</u>	808	AIIC'S RESPONSE IN OPPOSITION TO OMEGAS MOTION FOR LEAVE TO - Remarks: FILE FIRST AMENDED COUNTER-CLAIM (McCreary, B.J.). (Entered: 01/01/2017)
10/27/2016	80		AIIC'S RESPONSE IN OPPOSITION TO OMEGA'S MOTION FOR LEAVE TO - Remarks: FILE FIRST AMENDED COUNTER-CLAIM (Entered: 01/01/2017)
10/31/2016	<u>81</u>	813	AIIC'S REBUTTAL IN SUPPORT OF MOTION FOR DISMISSAL WITHOUT - Remarks: PREJUDICE (McCreary, B.J.). (Entered: 01/01/2017)

10/31/2016	82		NOTICE OF HEARING - Remarks: NOV 2 2016 130PM (Entered: 01/01/2017)
11/28/2016	<u>83</u>	846	AIIC'S MOTION TO HOLD PENDING MOTIONS FOR PARTIAL SUMMARY - Remarks: EXHIBITS ATTACHED JUDGMENT IN ABEYANCE (McCreary, B.J.). (Entered: 01/01/2017)
11/28/2016	84		LETTER FROM ATTY WITH EXHIBITS (Entered: 01/01/2017)
12/01/2016	<u>85</u>	1100	RESPONSE TO AIIC'S MOTION TO HOLD PENDING MOTIONS FOR PART- - Remarks: IAL SUMMARY JUDGMENT IN ABYANCE (McCreary, B.J.). (Entered: 01/01/2017)
12/05/2016	<u>86</u>	1132	REBUTTAL IN SUPPORT OF AIIC'S MOTION TO HOLD PENDING MOTIONS - Remarks: FOR PARTIAL SUMMARY JUDGMENT IN ABEYANCE (McCreary, B.J.). (Entered: 01/01/2017)
01/09/2017	<u>87</u>	1137	AGREED ORDER GRANTING MOTION TO PLACE DOCUMENTS UNDER SEAL - AIIC'S MOTION TO HOLD PENDING MOTIONS FOR PARTIAL SUMMARY JUDGMENT IN ABEYANCE & COMPOSITE EXHIBIT A TO AIIC'S MOTI- ON TO HOLD PENDING MOTIONS FOR PARTIAL SUMMARY JUDGMENT IN ABEYANCE SH ALL BE PLACED UNDER SEAL IN ORDER TO PREVENT Book: 494, Page: 777. - Remarks: PUBLIC DISCLOSURES OF THE CONTENTS OF THOSE PLEADINGS (McCreary, B.J.). (Entered: 01/01/2017)
01/10/2017	88		JOINT MOTION TO PLACE DOCUMENTS UNDER SEAL (Entered: 01/01/2017)
01/10/2017	89		JOINT MOTION TO PLACE DOCUMENTS UNDER SEAL (Entered: 01/01/2017)
02/08/2017	<u>90</u>	1139	SUPPLEMENTAL RESPONSE TO AIIC'S MOTION TO HOLD PENDING - Remarks: MOTIONS FOR PARTIAL SUMMARY JUDGMENT IN ABEYANCE (McCreary, B.J.). (Entered: 01/01/2017)
02/13/2017	<u>250</u>	1765	MEMORANDUM BRIEF IN SUPPORT OF EIC'S MOTION FOR SUMMARY JUDGMENT. (McCreary, B.J.) (Entered: 11/23/2020)
02/15/2017	<u>91</u>	1151	EIC'S MOTION FOR SUMMARY JUDGMENT (McCreary, B.J.). (Entered: 01/01/2017)
03/03/2017	92		DEF OMEGA PROTEIN'S MOTION FOR ADDITIONAL TIME TO FILE - Remarks: RESPONSE MEMORANDUM (Entered: 01/01/2017)
03/03/2017	93		ORDER GRANTING MOTION FOR ADDITIONAL TIME - ORDERED & ADJUDGED THAT OMEGA PROTEIN

			HAS UNTIL MARCH 14 2017 TO FILE ITS RESPONSE TO INTERVENORS MOTION FOR SUMMARY JUDGMENT Book: 497, Page: 120. (Entered: 01/01/2017)
03/03/2017	94		DEF OMEAGA PROTEINS MOTION FOR ADDITIONAL TIME TO FILE - Remarks: RESPONSE MEMORANDUM (Entered: 01/01/2017)
03/03/2017	95		NOTICE OF HEARING - Remarks: MARCH 8 2017 130 (Entered: 01/01/2017)
03/03/2017	96		COURT REPORTERS STATEMENT OF FEES (Entered: 01/01/2017)
03/06/2017	97		NOTICE OF HEARING - Remarks: MAY 3 2017 130PM (Entered: 01/01/2017)
03/14/2017	<u>98</u>	1316	OMEGA PROTEIN'S MEMORANDUM IN SUPPORT OF MOTION FOR PARTIAL - Remarks: JUDGMENT AGE & RESPONSE IN OPPOSITION TO AIIC'S MOTION FOR SUMMARY SUMMARY JUDGMENT REGARDING AIIC'S ADDITIONAL INSURED COVER- (McCreary, B.J.). (Entered: 01/01/2017)
03/14/2017	<u>99</u>	1339	OMEGA PROTRIN'S MOTION FOR PARTIAL SUMMARY JUDGMENT REGARD- - Remarks: ING AIIC'S ADDITIONAL INSURED COVERAGE (McCreary, B.J.). (Entered: 01/01/2017)
03/28/2017	<u>100</u>	1370	EIC'S COMBINED REBUTTAL IN SUPPORT OF MOTION FOR SUMMARY JUD - Remarks: GMENT & RESPONSE IN OPPOSITION TO OMEGAS CROSS-MOTION (McCreary, B.J.). (Entered: 01/01/2017)
03/29/2017	101		DEF OMEGA PROTEIN'S MOTION FOR ADDITIONAL TIME TO FILE - Remarks: SUMMARY JUDGMENT REBUTTAL MEMORANDUM IN SUPPORT OF IT'S MOTION FOR PARTIAL (Entered: 01/01/2017)
03/31/2017	102		ORDER GRANTING MOTION FOR ADDITIONAL TIME - ORDERED THAT OMEGA PROTEIN HAS UNTIL APRIL 10TH 2017 TO FILE ITS REBUTTAL MEMORANDUM IN SUPORT OF ITS MOTION FOR SUMMARY JUDGMENT Book: 497, Page: 638. (Entered: 01/01/2017)
04/03/2017	103		EIC'S RESPONSE IN OPPOSITION TO OMEGA'S MOTION FOR ADDITION- - Remarks: AL TIME TO FILE REBUTTAL (Entered: 01/01/2017)
04/04/2017	104		DEF OMEGA PROTEIN'S MOTION FOR ADDITIONAL TIME TO FILE - Remarks: SUMMARY JUDGMENT REBUTTAL MEMORANDUM IN SUPPORT OF IT'S MOTION FOR PARTIAL (Entered: 01/01/2017)
04/10/2017	<u>105</u>	1382	

			OMEGA PROTEIN'S REBUTTAL BRIEF IN SUPPORT OF ITS MOTION FOR - Remarks: INSURED COVERAGE PARTIAL SUMMARY JUDGMENT REGARDING AIIC'S ADDITIONAL (McCreary, B.J.). (Entered: 01/01/2017)
05/08/2017	106		COURT REPORTERS STATEMENT OF FEES (Entered: 01/01/2017)
05/22/2017	<u>107</u>	1392	ORDER DENYING AIIC'S MOTION FOR SUMMARY JUDGMENT & OMEGAS - CROSS MOTION Book: 500, Page: 528. (McCreary, B.J.). (Entered: 01/01/2017)
05/22/2017	<u>108</u>	1393	ORDER DENYING OMEGA PROTEINS MOTION FOR PARTIAL SUMMARY - JUDGMENT ON AIIC'S POLLUTION EXCLUSION & PRIMARY NONCONTRIBUTORY CLAUSE & AIICS MOTION TO STAY Book: 500, Page: 525. (McCreary, B.J.). (Entered: 01/01/2017)
05/22/2017	<u>109</u>		ORDER GRANTING OMEGA PROTEIN'S MOTION TO AMEND - Book: 500, Page: 527. (McCreary, B.J.). (Entered: 01/01/2017)
10/23/2017	110		MOTION FOR CASE STATUS CONFERENCE (Entered: 01/01/2017)
11/02/2017	111		NOTICE OF DEPOSITION OF PAUL BOSARGE INDIV & AS THE CORPOR- - Remarks: DEC 12 2017 10AM ATE REPRESENTITIVE OF ACCU FAB & CONSTRUCTION (Entered: 01/01/2017)
11/09/2017	112		NOTICE OF HEARING - Remarks: FEB 14 2018 130PM (Entered: 01/01/2017)
12/18/2017	<u>113</u>	1395	AGREED STIPULATION OF DISMISSAL WITHOUT PREJUDICE AND - AGREEMENT TO BE BOUND BY COVERAGE ADJUDICATION AS TO ACCU FAB Book: 508, Page: 375. (McCreary, B.J.). (Entered: 01/01/2017)
02/14/2018	<u>114</u>	1397	OMEGA PROTEIN INCS FIRST AMENDED COUNTERCLAIM AGAINST ASSOC- - Remarks: IATED INTERNATIONAL INSURANCE COMPANY (McCreary, B.J.). (Entered: 01/01/2017)
02/16/2018	115		SUBPOENA DUCES TECUM - Remarks: WLOX-TV RICK WILLIAMS (Entered: 01/01/2017)
02/16/2018	116		REQUEST FOR SUBPOENA DUCES TECUM - Remarks: RICK WILLIAMS-WLOX (Entered: 01/01/2017)
03/05/2018	<u>117</u>		AIIC'S ANSWER & DEFENSES TO OMEGAS FIRST AMENDED COUNTER- - Remarks: CLAIM (McCreary, B.J.). (McCreary, B.J.). (Entered: 01/01/2017)
03/14/2018	118		SUBPOENA DUCES TECUM RETURN - Date Served: 03/06/2018, Date Returned: 03/14/2018, Party Served: WLOX TV-RICK WILLIAMS, Served By: HARRISON

			COUNTY SHERIFF'S OFFICE, Service Details: WLOX TV-RICK WILLIAMS. (Entered: 01/01/2017)
05/07/2018	119		AGREED SCHEDULING ORDER WITH TRIAL DATE - TRIAL BEGINNING ON MAY 14 2019 SEE ORDER FOR ALL OTHER DETAILS Book: 514, Page: 557. (Entered: 01/01/2017)
05/14/2018	120		NOTICE OF SERVICE (Entered: 01/01/2017)
07/13/2018	121		DEF OMEGA PROTEIN, INC NOTICE OF SERVICE (Entered: 01/01/2017)
08/07/2018	<u>122</u>		DEF OMEGA PROTEIN INCS NOTICE OF SERVICE (McCreary, B.J.). (Entered: 01/01/2017)
09/20/2018	123		DEPOSITION SUBPOENA (Entered: 01/01/2017)
09/21/2018	124		NOTICE OF MRCP 30(B)(6) DEPOSITION OF OMEGA PROTEIN, INC. (Entered: 01/01/2017)
09/26/2018	125		AMENDED AGREED SCHEDULING ORDER - Book: 519, Page: 610. (Entered: 01/01/2017)
09/26/2018	126		AGREED ORDER TO TAKE OUT OF STATE DEPOSITION - Book: 519, Page: 611. (Entered: 01/01/2017)
09/26/2018	127		AMENDED AGREED SCHEDULING ORDER - Book: 519, Page: 610. (Entered: 01/01/2017)
10/04/2018	128		DEPOSITION SUBPOENA - Remarks: RUSTY GABEL, 1621 DAILEY RD, GAUTIER MS 39553 (Entered: 01/01/2017)
10/05/2018	129		DEPOSITION SUBPOENA - Remarks: JOSHUA WALLS 184 ROB HUDSON RD, LUCEDALE MS 39452 (Entered: 01/01/2017)
10/23/2018	130		SUBPOENA FOR DEPOSITION RETURN - Date Served: 10/06/2018, Date Returned: 10/23/2018, Party Served: JOSHUA WALLS, Served By: PROCESS SERVER, Service Details: JOSHUA WALLS. (Entered: 01/01/2017)
10/23/2018	131		SUBPOENA FOR DEPOSITION RETURN - Date Served: 10/05/2018, Date Returned: 10/23/2018, Party Served: JOSHUA WALLS, Served By: PROCESS SERVER, Service Details: JOSHUA WALLS. (Entered: 01/01/2017)
10/25/2018	132		NOTICE OF SERVICE - Remarks: OF INTERROG AND REQ FOR PROD OF DOCS (Entered: 01/01/2017)
11/05/2018	133		EIC'S DESIGNATION OF EXPERT WITNESS (Entered: 01/01/2017)
12/03/2018	134		NOTICE OF SERVICE - Remarks: RESPONSES TO OMEGA'S INTERROGATORIES HAVE BEEN SERVED

			(Entered: 01/01/2017)
12/17/2018	<u>136</u>		NOTICE of SERVICE by OMGEA PROTEIN INC (McCreary, B.J.) (Entered: 12/20/2018)
12/19/2018	<u>135</u>		DEFENDANT OMEGA PROTEIN, INC.'S NOTICE of SERVICE by OMGEA PROTEIN INC (McCreary, B.J.) (Entered: 12/20/2018)
01/09/2019	<u>137</u>		NOTICE to Take Deposition of Corporate Representative of Evanston Insurance Company by OMGEA PROTEIN INC. (Feeney, Fred) (Entered: 01/09/2019)
01/11/2019	<u>138</u>		NOTICE OF SERVICE of Responses to Request for Production by ASSOCIATED INTERNATIONAL INSURANCE COMPANY. (Morrison, Mark) (Entered: 01/11/2019)
01/16/2019	<u>139</u>		APPLICATION for Admission of Counsel Pro Hac Vice for Dale T. Miller by OMGEA PROTEIN INC. (Attachments: # <u>1</u> Sworn Application, # <u>2</u> Exhibit A - Certificate of Good Standing,) (Feeney, Fred) (Entered: 01/16/2019)
01/23/2019	<u>140</u>		APPLICATION for Admission of Counsel Pro Hac Vice for Dale T. Miller by OMGEA PROTEIN INC. (Feeney, Fred) (Entered: 01/23/2019)
01/25/2019	<u>141</u>		ORDER GRANTING MOTION FOR ADMISSION OF COUNSEL PRO HAC VICE. Signed by Kathy King Jackson on 01/25/2019. (McCreary, B.J.) (Entered: 01/28/2019)
02/19/2019	<u>142</u>		NOTICE to Take Deposition of Mike Hanks by ASSOCIATED INTERNATIONAL INSURANCE COMPANY, COLONY INSURANCE COMPANY. (Morrison, Mark) (Entered: 02/19/2019)
02/19/2019	<u>143</u>		NOTICE to Take Deposition of Chris Bonanti by ASSOCIATED INTERNATIONAL INSURANCE COMPANY, COLONY INSURANCE COMPANY. (Morrison, Mark) (Entered: 02/19/2019)
02/27/2019	<u>144</u>	1409	STIPULATION <i>As to Stickwater & Gas Testing</i> by ACCU-FAB AND CONSTRUCTION INC, ASSOCIATED INTERNATIONAL INSURANCE COMPANY, COLONY INSURANCE COMPANY, OMGEA PROTEIN INC. (Feeney, Fred) (Entered: 02/27/2019)
03/05/2019	<u>145</u>		NOTICE OF SERVICE of Responses to Request for Production by ASSOCIATED INTERNATIONAL INSURANCE COMPANY. (Attachments: # <u>1</u> Exhibit A-Confidential Documents,) (Morrison, Mark) (Entered: 03/05/2019)
03/06/2019	<u>146</u>		NOTICE to Take Deposition of Thomas Stuart Webster by OMGEA PROTEIN INC. (Feeney, Fred) (Entered: 03/06/2019)

			03/06/2019)
03/06/2019	<u>147</u>		NOTICE to Take Deposition of Michael DeHarde by OMGEA PROTEIN INC. (Feeney, Fred) (Entered: 03/06/2019)
03/06/2019	<u>148</u>		NOTICE to Take Deposition of Lamar T. Hawkins by OMGEA PROTEIN INC. (Feeney, Fred) (Entered: 03/06/2019)
03/08/2019	<u>150</u>		MUTUAL CONFIDENTIALITY AGREEMENT AND PROTECTIVE ORDER. Signed by Kathy King Jackson on 03/08/2019. (McCreary, B.J.) (Entered: 03/13/2019)
03/12/2019	<u>149</u>		NOTICE of Appearance by Susan F. E. Bruhnke on behalf of OMGEA PROTEIN INC (Bruhnke, Susan) (Entered: 03/12/2019)
03/14/2019	<u>151</u>		DESIGNATION of Witness by ASSOCIATED INTERNATIONAL INSURANCE COMPANY. (Morrison, Mark) (Entered: 03/14/2019)
03/15/2019	<u>152</u>		NOTICE OF SERVICE of Responses to Request for Production by OMGEA PROTEIN INC. (Feeney, Fred) (Entered: 03/15/2019)
03/21/2019	<u>153</u>		MOTION to Strike <i>and/or Limit Expert Trial Opinions with Legal Argument & Authorities</i> by Plaintiff ASSOCIATED INTERNATIONAL INSURANCE COMPANY (Attachments: # <u>1</u> Exhibit A-Omega's Expert Designation, # <u>2</u> Exhibit B-Bonanti's Regulatory & Compliance Report, # <u>3</u> Exhibit C-Hank's Investigative Report, # <u>4</u> Exhibit D-Hank's Supplemental Report, # <u>5</u> Exhibit E-Formisano's Report, # <u>6</u> Exhibit F-Porter's Report,) (Morrison, Mark) (Entered: 03/21/2019)
03/21/2019	<u>154</u>		NOTICE of Hearing re <u>153</u> MOTION to Strike <i>and/or Limit Expert Trial Opinions with Legal Argument & Authorities</i> by ASSOCIATED INTERNATIONAL INSURANCE COMPANY (Morrison, Mark) (Entered: 03/21/2019)
03/26/2019	<u>155</u>	1410	Amended MOTION for Summary Judgment by Plaintiff ASSOCIATED INTERNATIONAL INSURANCE COMPANY (Attachments: # <u>1</u> Exhibit A - Colony v FSIC Court Decision, # <u>2</u> Exhibit B - EIC's Policy, # <u>3</u> Exhibit C - BW Underwriting.Sealed, # <u>4</u> Exhibit D -Omega's Supp Responses to RFA, # <u>5</u> Exhibit E - Omega's Memo Brief, # <u>6</u> Exhibit F - Omega's Expert Designation, # <u>7</u> Exhibit G - McGill's Settlement.Sealed,) (Morrison, Mark) (Entered: 03/26/2019)
03/26/2019	<u>156</u>	1448	MEMORANDUM in Support re <u>155</u> Amended MOTION for Summary Judgment by ASSOCIATED INTERNATIONAL INSURANCE COMPANY. (Morrison, Mark) (Entered: 03/26/2019)

03/26/2019	<u>157</u>		NOTICE of Hearing re <u>155</u> Amended MOTION for Summary Judgment, <u>156</u> Memorandum in Support of Motion by ASSOCIATED INTERNATIONAL INSURANCE COMPANY (Morrison, Mark) (Entered: 03/26/2019)
03/29/2019	<u>158</u>		MOTION for Extension of Time to File Response/Reply as to <u>153</u> MOTION to Strike <i>and/or Limit Expert Trial Opinions with Legal Argument & Authorities</i> by Defendant OMGEA PROTEIN INC (Feeney, Fred) (Entered: 03/29/2019)
03/29/2019	<u>159</u>		MOTION to Exclude <i>Expert Testimony and Opinions of Evanston's Expert Lamar T. Hawkins, P.E., J.D.</i> by Defendant OMGEA PROTEIN INC (Attachments: # <u>1</u> Exhibit A Evanstons Designation of Experts Witnesses, # <u>2</u> Exhibit B: Evanston's Supplemental Designation of Expert Witnesses, # <u>3</u> Exhibit C: Deposition of Lamar Hawkins, # <u>4</u> Exhibit D: Curriculum Vitae and List of Cases, # <u>5</u> Exhibit E: Master Service Contract,) (Feeney, Fred) (Entered: 03/29/2019)
03/29/2019	<u>160</u>		MEMORANDUM in Support re <u>159</u> MOTION to Exclude <i>Expert Testimony and Opinions of Evanston's Expert Lamar T. Hawkins, P.E., J.D.</i> by OMGEA PROTEIN INC. (Feeney, Fred) (Entered: 03/29/2019)
03/29/2019	<u>161</u>		MOTION to Exclude <i>Expert Testimony and Opinions of Evanston's Expert Michael DeHarde, P.E.</i> by Defendant OMGEA PROTEIN INC (Attachments: # <u>1</u> Exhibit A: EIC's Designation of Experts, # <u>2</u> Exhibit B: EIC's Supplemental Designation of Experts, # <u>3</u> Exhibit Curriculum Vitae of Michael DeHarde, P.E., # <u>4</u> Exhibit D: U.S. Forensic Tank Evaluation Report dated March 27, 2015, # <u>5</u> Exhibit E: Excerpts from Deposition testimony of Michael DeHarde, # <u>6</u> Exhibit F: Order of Judge Louis Guirola Jr., # <u>7</u> Exhibit G: Order of Judge Louis Guirola granting Reconsideration,) (Feeney, Fred) (Entered: 03/29/2019)
03/29/2019	<u>162</u>		MEMORANDUM in Support re <u>161</u> MOTION to Exclude <i>Expert Testimony and Opinions of Evanston's Expert Michael DeHarde, P.E.</i> by OMGEA PROTEIN INC. (Feeney, Fred) (Entered: 03/29/2019)
03/29/2019	<u>163</u>		MOTION to Exclude <i>Expert Testimony and Opinions of Evanston's Expert Thomas Stuart Webster</i> by Defendant OMGEA PROTEIN INC (Attachments: # <u>1</u> Exhibit A: Evanston's Designation of Experts, # <u>2</u> Exhibit B: Evanston's Supplemental Designation of Experts, # <u>3</u> Exhibit C: Curriculum Vitae of Thomas Stuart Webster, # <u>4</u> Exhibit D: U.S. Forensic Tank Evaluation Report dated March 27, 2015, # <u>5</u> Exhibit Excerpts from deposition of Thomas Stuart Webster, MS CIH,) (Feeney, Fred) (Entered: 03/29/2019)

03/29/2019	<u>164</u>		MEMORANDUM in Support re <u>163</u> MOTION to Exclude <i>Expert Testimony and Opinions of Evanston's Expert Thomas Stuart Webster</i> by OMGEA PROTEIN INC. (Feeney, Fred) (Entered: 03/29/2019)
03/29/2019	<u>166</u>		TRIAL SUBPOENA ISSUED for Attendance at Trial/Hearing. (McCreary, B.J.) (Entered: 04/01/2019)
03/29/2019	<u>167</u>		TRIAL SUBPOENA ISSUED for Attendance at Trial/Hearing. (McCreary, B.J.) (Entered: 04/01/2019)
03/29/2019	<u>168</u>		TRIAL SUBPOENA ISSUED for Attendance at Trial/Hearing. (McCreary, B.J.) (Entered: 04/01/2019)
03/29/2019	<u>169</u>		TRIAL SUBPOENA ISSUED for Attendance at Trial/Hearing. (McCreary, B.J.) (Entered: 04/01/2019)
03/29/2019	<u>170</u>		TRIAL SUBPOENA ISSUED for Attendance at Trial/Hearing. (McCreary, B.J.) (Entered: 04/01/2019)
03/29/2019	<u>171</u>		TRIAL SUBPOENA ISSUED for Attendance at Trial/Hearing. (McCreary, B.J.) (Entered: 04/01/2019)
04/01/2019	<u>165</u>		RESPONSE in Opposition re <u>158</u> MOTION for Extension of Time to File Response/Reply as to <u>153</u> MOTION to Strike <i>and/or Limit Expert Trial Opinions with Legal Argument & Authorities</i> by ASSOCIATED INTERNATIONAL INSURANCE COMPANY. (Morrison, Mark) (Entered: 04/01/2019)
04/01/2019	<u>172</u>		RESPONSE in Opposition re <u>153</u> MOTION to Strike <i>and/or Limit Expert Trial Opinions with Legal Argument & Authorities</i> by OMGEA PROTEIN INC. (Attachments: # <u>1</u> Exhibit A: Evanston Designation of Expert, # <u>2</u> Exhibit Excerpts from Thomas Stuart Webster Deposition.) (Feeney, Fred) (Entered: 04/01/2019)
04/02/2019	<u>173</u>		REBUTTAL in re <u>153</u> MOTION to Strike <i>and/or Limit Expert Trial Opinions with Legal Argument & Authorities</i> by ASSOCIATED INTERNATIONAL INSURANCE COMPANY. (Attachments: # <u>1</u> Exhibit Exh. A-DeHarde's Depo Excerpt.) (Morrison, Mark) (Entered: 04/02/2019)
04/02/2019	<u>174</u>		NOTICE of Hearing re <u>163</u> MOTION to Exclude <i>Expert Testimony and Opinions of Evanston's Expert Thomas Stuart Webster</i> , <u>161</u> MOTION to Exclude <i>Expert Testimony and Opinions of Evanston's Expert Michael DeHarde, P.E.</i> , <u>159</u> MOTION to Exclude <i>Expert Testimony and Opinions of Evanston's Expert Lamar T. Hawkins, P.E., J.D.</i> by OMGEA PROTEIN INC (Feeney, Fred) (Entered: 04/02/2019)
04/08/2019	<u>175</u>		AGREED ORDER EXTENDING MOTION BRIEFING DEADLINES granting <u>163</u> Motion to Exclude. (McCreary, B.J.) (Entered: 04/10/2019)

04/11/2019	<u>176</u>		MOTION Pre-Trial Confernce by Defendant OMGEA PROTEIN INC (Feeney, Fred) (Entered: 04/11/2019)
04/15/2019	<u>177</u>		RESPONSE in Opposition re <u>163</u> MOTION to Exclude <i>Expert Testimony and Opinions of Evanston's Expert Thomas Stuart Webster</i> , <u>161</u> MOTION to Exclude <i>Expert Testimony and Opinions of Evanston's Expert Michael DeHarde, P.E.</i> , <u>159</u> MOTION to Exclude <i>Expert Testimony and Opinions of Evanston's Expert Lamar T. Hawkins, P.E., J.D.</i> by ASSOCIATED INTERNATIONAL INSURANCE COMPANY. (Attachments: # <u>1</u> Exhibit A-Hawkins CV, # <u>2</u> Exhibit B-Bonanti Designation, # <u>3</u> Exhibit C-Formisano Designation, # <u>4</u> Exhibit D-Bosarage.Accufab Depo, # <u>5</u> Exhibit E-Davis Depo, # <u>6</u> Exhibit F-Hanks Designation, # <u>7</u> Exhibit G-DeHarde CV, # <u>8</u> Exhibit H-DeHarde Depo, # <u>9</u> Exhibit I-EICs Supp. Designation, # <u>10</u> Exhibit J-Webster Depo.) (Morrison, Mark) (Entered: 04/15/2019)
04/15/2019	<u>178</u>	1456	RESPONSE in Opposition re <u>155</u> Amended MOTION for Summary Judgment by OMGEA PROTEIN INC. (Attachments: # <u>1</u> Exhibit 1: Christopher Bonanti deposition excerpts, # <u>2</u> Exhibit 2: Michael Hanks deposition excerpts, # <u>3</u> Exhibit 3: Kenny Hebert Affidavit, # <u>4</u> Exhibit 4: Michael DeHarde deposition excerpts, # <u>5</u> Exhibit 5: Barry Formisano Affidavit,) (Feeney, Fred) (Entered: 04/15/2019)
04/16/2019	<u>179</u>		MOTION in Limine <i>As To Rusty Gabel With Legal Argument & Authorities</i> by Plaintiff ASSOCIATED INTERNATIONAL INSURANCE COMPANY (Attachments: # <u>1</u> Exhibit A-Permanent Injunction, # <u>2</u> Exhibit B-Joint Unopposed Motion,) (Morrison, Mark) (Entered: 04/16/2019)
04/16/2019	<u>180</u>		NOTICE of Hearing re <u>179</u> MOTION in Limine <i>As To Rusty Gabel With Legal Argument & Authorities</i> by ASSOCIATED INTERNATIONAL INSURANCE COMPANY (Morrison, Mark) (Entered: 04/16/2019)
04/19/2019	<u>181</u>	1512	REBUTTAL in re <u>155</u> Amended MOTION for Summary Judgment by ASSOCIATED INTERNATIONAL INSURANCE COMPANY. (Attachments: # <u>1</u> Exhibit A.FSIC Policy, # <u>2</u> Exhibit B.Bonanti Depo, # <u>3</u> Exhibit C. Webster Depo, # <u>4</u> Exhibit D. Herbert Depo, # <u>5</u> Exhibit E. Hanks Depo, # <u>6</u> Exhibit F. Accu.Bosarge Depo.) (Morrison, Mark) (Entered: 04/19/2019)
04/19/2019	<u>182</u>		MOTION in Limine <i>With Respect To Order and Burden Of Proof At Trial</i> by Plaintiff ASSOCIATED INTERNATIONAL INSURANCE COMPANY (Morrison, Mark) (Entered: 04/19/2019)
04/22/2019	<u>183</u>		REBUTTAL in re <u>163</u> MOTION to Exclude <i>Expert Testimony and Opinions of Evanston's Expert Thomas Stuart Webster</i> , <u>161</u> MOTION to Exclude <i>Expert Testimony and</i>

			<i>Opinions of Evanston's Expert Michael DeHarde, P.E.,</i> <u>159</u> MOTION to Exclude Expert Testimony and Opinions of Evanston's Expert Lamar T. Hawkins, P.E., J.D. by OMGEA PROTEIN INC. (Attachments: # <u>1</u> Exhibit F - Excerpts from the MDEQ Regulations,) (Feeney, Fred) (Entered: 04/22/2019)
04/23/2019	<u>184</u>		MOTION in Limine to Exclude Evidence of OSHA Citations or Regulations with Relevant Legal Authority by Defendant OMGEA PROTEIN INC (Attachments: # <u>1</u> Exhibit A - OSHA Citation and Notification of Penalty to Omega, # <u>2</u> Exhibit B - OSHRC Stipulation and Joint Motion, # <u>3</u> Exhibit C - Excerpts from Deposition of Lamar Hawkins,) (Feeney, Fred) (Entered: 04/23/2019)
04/23/2019	<u>185</u>		MOTION in Limine to Prohibit Plaintiff from Offering Evidence About Providing an Inert Tank or the Cost to Clean Tank 10 by Defendant OMGEA PROTEIN INC (Attachments: # <u>1</u> Exhibit A - Excerpts from Deposition of Lamar Hawkins, # <u>2</u> Exhibit B - Excerpts from Deposition of Chris Bonanti,) (Feeney, Fred) (Entered: 04/23/2019)
04/23/2019	<u>186</u>		MOTION in Limine to Prohibit Testimony About OSHA Regulations and Safety Standards or Environmental Incidents and Fines by Defendant OMGEA PROTEIN INC (Attachments: # <u>1</u> Exhibit A - Rusty Gabel v. Omega Protein excerpts of R. Gabel Depo, # <u>2</u> Exhibit B - Lloyd McGill v. Omega Protein excerpts of R. Gabel Depo, # <u>3</u> Exhibit C - EIC v. Omega Protein excerpts of R. Gabel Depo, # <u>4</u> Exhibit D - Permanent Injunction Against Plaintiff Rusty Gabel,) (Feeney, Fred) (Entered: 04/23/2019)
04/23/2019	<u>187</u>		MOTION in Limine to Prohibit Evidence or Testimony Regarding Subsequent Remedial Measures by Defendant OMGEA PROTEIN INC (Attachments: # <u>1</u> Exhibit A - Visitor and Contractor Policy signed by Lloyd McGill, # <u>2</u> Exhibit B - Omega Protein - OSHRC Stipulation and Joint Motion,) (Feeney, Fred) (Entered: 04/23/2019)
04/23/2019	<u>188</u>		MOTION in Limine to Prohibit Evidence or Testimony Regarding the Warnings on Tank 10 by Defendant OMGEA PROTEIN INC (Attachments: # <u>1</u> Exhibit A - Excerpts from Deposition of Rusty Gabel, # <u>2</u> Exhibit B - Excerpts from Deposition of Lloyd McGill,) (Feeney, Fred) (Entered: 04/23/2019)
04/23/2019	<u>189</u>		NOTICE of Hearing re <u>187</u> MOTION in Limine to Prohibit Evidence or Testimony Regarding Subsequent Remedial Measures, <u>185</u> MOTION in Limine to Prohibit Plaintiff from Offering Evidence About Providing an Inert Tank or the Cost to Clean Tank 10, <u>186</u> MOTION in Limine to Prohibit Testimony About OSHA Regulations and Safety Standards or Environmental Incidents and Fines, <u>188</u> MOTION in Limine to Prohibit Evidence or Testimony

			<i>Regarding the Warnings on Tank 10, <u>184</u> MOTION in Limine to Exclude Evidence of OSHA Citations or Regulations with Relevant Legal Authority by OMGEA PROTEIN INC (Feeney, Fred) (Entered: 04/23/2019)</i>
04/23/2019	<u>190</u>		NOTICE of Hearing re <u>182</u> MOTION in Limine <i>With Respect To Order and Burden Of Proof At Trial</i> by ASSOCIATED INTERNATIONAL INSURANCE COMPANY (Morrison, Mark) (Entered: 04/23/2019)
04/23/2019	<u>191</u>		SUBPOENA ISSUED for Attendance at Trial/Hearing. (McCreary, B.J.) (Entered: 04/24/2019)
04/23/2019	<u>192</u>		SUBPOENA ISSUED for Attendance at Trial/Hearing. (McCreary, B.J.) (Entered: 04/24/2019)
04/23/2019	<u>193</u>		SUBPOENA ISSUED for Attendance at Trial/Hearing. (McCreary, B.J.) (Entered: 04/24/2019)
04/23/2019	<u>194</u>		SUBPOENA ISSUED for Attendance at Trial/Hearing. (McCreary, B.J.) (Entered: 04/24/2019)
04/26/2019	<u>195</u>		RESPONSE to re <u>179</u> MOTION in Limine <i>As To Rusty Gabel With Legal Argument & Authorities</i> by OMGEA PROTEIN INC. (Attachments: # <u>1</u> Exhibit A: Rusty Gabel Complaint, # <u>2</u> Exhibit B: Sun Herald Article, # <u>3</u> Exhibit C: Letter to Judge Louis Guirola re Injunction, # <u>4</u> Exhibit D: Rusty Gabel Deposition Excerpts,) (Feeney, Fred) (Entered: 04/26/2019)
04/26/2019	<u>196</u>		RESPONSE in Opposition re <u>182</u> MOTION in Limine <i>With Respect To Order and Burden Of Proof At Trial</i> by OMGEA PROTEIN INC. (Attachments: # <u>1</u> Exhibit 1: Agreed Stipulation of Dismissal,) (Feeney, Fred) (Entered: 04/26/2019)
04/30/2019	<u>197</u>		REBUTTAL in re <u>182</u> MOTION in Limine <i>With Respect To Order and Burden Of Proof At Trial</i> by ASSOCIATED INTERNATIONAL INSURANCE COMPANY. (Attachments: # <u>1</u> Exhibit A-Colony-FSIC Decision, # <u>2</u> Exhibit B-Ace Policy,) (Morrison, Mark) (Entered: 04/30/2019)
04/30/2019	<u>198</u>		REBUTTAL in re <u>179</u> MOTION in Limine <i>As To Rusty Gabel With Legal Argument & Authorities</i> by ASSOCIATED INTERNATIONAL INSURANCE COMPANY. (Morrison, Mark) (Entered: 04/30/2019)
05/01/2019	<u>199</u>		NOTICE to Take Deposition of Michael Hanks by OMGEA PROTEIN INC. (Feeney, Fred) (Entered: 05/01/2019)
05/01/2019	<u>200</u>		SUBPOENA RETURNED Executed re ** <u>194</u> SUBPOENA ISSUED for Attendance at Trial/Hearing. (McCreary, B.J.)**. Return filed by OMGEA PROTEIN INC. Subpoena served on 4/26/2019. (Feeney, Fred) (Entered: 05/01/2019)

05/01/2019	<u>201</u>		SUBPOENA RETURNED Executed re ** <u>193</u> SUBPOENA ISSUED for Attendance at Trial/Hearing. (McCreary, B.J.)**. Return filed by ASSOCIATED INTERNATIONAL INSURANCE COMPANY. Subpoena served on 4/26/2019. (Feeney, Fred) (Entered: 05/01/2019)
05/01/2019	<u>202</u>		SUBPOENA RETURNED Executed re ** <u>191</u> SUBPOENA ISSUED for Attendance at Trial/Hearing. (McCreary, B.J.)**. Return filed by OMGEA PROTEIN INC. Subpoena served on 4/26/2019. (Feeney, Fred) (Entered: 05/01/2019)
05/03/2019	<u>203</u>		RESPONSE in Opposition re <u>187</u> MOTION in Limine to Prohibit Evidence or Testimony Regarding Subsequent Remedial Measures, <u>185</u> MOTION in Limine to Prohibit Plaintiff from Offering Evidence About Providing an Inert Tank or the Cost to Clean Tank 10, <u>186</u> MOTION in Limine to Prohibit Testimony About OSHA Regulations and Safety Standards or Environmental Incidents and Fines, <u>188</u> MOTION in Limine to Prohibit Evidence or Testimony Regarding the Warnings on Tank 10, <u>184</u> MOTION in Limine to Exclude Evidence of OSHA Citations or Regulations with Relevant Legal Authority by ASSOCIATED INTERNATIONAL INSURANCE COMPANY. (Morrison, Mark) (Entered: 05/03/2019)
05/07/2019	<u>204</u>		TRIAL SUBPOENA ISSUED for Attendance at Trial/Hearing. (McCreary, B.J.) (Entered: 05/07/2019)
05/07/2019	<u>205</u>		AFFIDAVIT of Service for Trial Subpoena served on Paul Bosarge on April 26, 2019, filed by ASSOCIATED INTERNATIONAL INSURANCE COMPANY. (Morrison, Mark) (Entered: 05/07/2019)
05/07/2019	<u>206</u>		AFFIDAVIT of Service for Trial Subpoena served on Lloyd McGill on April 19, 2019, filed by ASSOCIATED INTERNATIONAL INSURANCE COMPANY. (Morrison, Mark) (Entered: 05/07/2019)
05/07/2019	<u>207</u>		AFFIDAVIT of Service for Trial Subpoena served on Joshua Walls on April 19, 2019, filed by ASSOCIATED INTERNATIONAL INSURANCE COMPANY. (Morrison, Mark) (Entered: 05/07/2019)
05/07/2019	<u>208</u>		REBUTTAL in re <u>203</u> Response in Opposition,, <i>in Support of Omega Protein's Motions In Limine</i> by OMGEA PROTEIN INC. (Attachments: # <u>1</u> Exhibit 1: Paul Bosarge Deposition Excerpt, # <u>2</u> Exhibit 2: Joey Norman Affidavit, # <u>3</u> Exhibit 3: Vistor and Contractor Policy, # <u>4</u> Exhibit 4: Christopher Bonanti Deposition Excerpts, # <u>5</u> Exhibit 5: Christopher Bonanti Report excerpts,) (Feeney, Fred) (Entered: 05/07/2019)
05/10/2019	<u>209</u>		COURT REPORTER'S STATEMENT OF FEES (McCreary, B.J.) (Entered: 05/13/2019)

05/10/2019	<u>210</u>	1541	ORDER REFERRING CASE FOR MEDIATION. Signed by Kathy King Jackson on 05/10/2019. (McCreary, B.J.) (Entered: 05/14/2019)
07/24/2019	<u>211</u>	1543	ORDER APPOINTING SPECIAL MASTER. Signed by Kathy King Jackson on 07/24/2019. (McCreary, B.J.) (Entered: 07/25/2019)
03/11/2020	<u>212</u>	1544	REPORT AND RECOMMENDATIONS. Signed by Robert L. Gibbs on 03/06/2020. (McCreary, B.J.) (Entered: 03/11/2020)
03/11/2020	<u>213</u>		MOTION for Extension of Time to File Response/Reply <i>or Clarification of Deadline</i> by Defendant OMGEA PROTEIN INC (Feeney, Fred) (Entered: 03/11/2020)
03/13/2020	<u>214</u>		AGREED ORDER GRANTING ADDITIONAL TIME OR CLARIFYING DEADLINE (McCreary, B.J.) (Entered: 03/13/2020)
03/16/2020	<u>215</u>	1556	RESPONSE to re <u>212</u> REPORT AND RECOMMENDATIONS of Special Master re <u>155</u> Amended MOTION for Summary Judgment filed by ASSOCIATED INTERNATIONAL INSURANCE COMPANY by ASSOCIATED INTERNATIONAL INSURANCE COMPANY. (Attachments: # <u>1</u> Exhibit A - Master Service Contract, # <u>2</u> Exhibit B - P. Bosarge Depo Excerpt, # <u>3</u> Exhibit C - Certificate Liability Insurance,) (Morrison, Mark) (Entered: 03/16/2020)
03/17/2020	<u>216</u>		AGREED ORDER GRANTING ADDITIONAL TIME OR CLARIFYING DEADLINE. Signed by Kathy King Jackson on 03/16/2020. (McCreary, B.J.) (Entered: 03/17/2020)
03/20/2020	<u>217</u>	1570	OBJECTION to <u>212</u> Report and Recommendations by OMGEA PROTEIN INC. (Feeney, Fred) (Entered: 03/20/2020)
03/20/2020	<u>218</u>	1582	MISCELLANEOUS DOCUMENT: Motion for Action on Its Objection to Report & Recommendation re <u>217</u> Objection to Report and Recommendations by OMGEA PROTEIN INC. (Feeney, Fred) (Entered: 03/20/2020)
03/20/2020	<u>219</u>		Joint NOTICE of Hearing by OMGEA PROTEIN INC (Feeney, Fred) (Entered: 03/20/2020)
03/25/2020	<u>220</u>	1585	MOTION For Action on its re <u>215</u> Response, <i>to Report and Recommendation of Special Master</i> by Plaintiff ASSOCIATED INTERNATIONAL INSURANCE COMPANY (Morrison, Mark) (Entered: 03/25/2020)
05/22/2020	<u>221</u>		Joint NOTICE of Hearing re <u>218</u> Miscellaneous Document, <u>217</u> Objection to Report and Recommendations, <u>220</u> MOTION For Action on its re <u>215</u> Response, <i>to Report and Recommendation of Special Master</i> by ASSOCIATED

			INTERNATIONAL INSURANCE COMPANY (Morrison, Mark) (Entered: 05/22/2020)
05/22/2020	<u>222</u>		Amended NOTICE of Hearing re <u>218</u> Miscellaneous Document, <u>217</u> Objection to Report and Recommendations, <u>220</u> MOTION For Action on its re <u>215</u> Response, <i>to Report and Recommendation of Special Master</i> by ASSOCIATED INTERNATIONAL INSURANCE COMPANY (Morrison, Mark) (Entered: 05/22/2020)
08/18/2020	<u>223</u>	1587	ORDER ADOPTING REPORT AND RECOMMENDATION OF SPECIAL MASTER.Signed by Kathy King Jackson on 08/18/2020. (McCreary, B.J.) (Entered: 08/18/2020)
08/24/2020	<u>224</u>	1588	Joint MOTION to Alter Judgment re <u>223</u> Order on Motion for Miscellaneous Relief by Defendant OMGEA PROTEIN INC (Attachments: # <u>1</u> Exhibit proposed Final Judgment,) (Feeney, Fred) (Entered: 08/24/2020)
08/26/2020	<u>225</u>	1591	FINAL JUDGMENT. Signed by Kathy King Jackson on 08/26/2020. (McCreary, B.J.) (Entered: 08/26/2020)
09/24/2020	<u>226</u>		Joint MOTION to Amend/Correct <i>or Modify the Record</i> by Defendant OMGEA PROTEIN INC (Attachments: # <u>1</u> Exhibit A - Joint Stipulation to Correct or Modify the Record,) (Feeney, Fred) (Entered: 09/24/2020)
09/24/2020	<u>228</u>	1593	NOTICE OF APPEAL as to <u>225</u> Final Judgment by OMGEA PROTEIN INC. Filing fee \$ 200. (McCreary, B.J.) (Entered: 10/01/2020)
09/25/2020	<u>227</u>	1592	ORDER granting <u>226</u> Motion to Amend/Correct.Signed by Kathy King Jackson on 09/25/2020. (McCreary, B.J.) (Entered: 09/28/2020)
10/01/2020			(Court only) **Staff notes-CHECK #5527 IN THE AMOUNT OF 200.00 SENT TO MSSC (McCreary, B.J.) (Entered: 10/01/2020)
10/01/2020	<u>229</u>	1596	Clerk's Notice of Service (McCreary, B.J.) (Entered: 10/01/2020)
10/01/2020	<u>230</u>	1597	CLERKS LETTER TO M.S.S.C (McCreary, B.J.) (Entered: 10/01/2020)
10/01/2020	<u>231</u>		Trial Court Docket (McCreary, B.J.) (Entered: 10/01/2020)
10/01/2020			(Court only) Appeal documents transmitted to the Mississippi Supreme Court. (McCreary, B.J.) (Entered: 10/01/2020)
10/01/2020	<u>232</u>	1598	CERTIFICATE OF COMPLIANCE re <u>228</u> Notice of Appeal by Fred B. Feeney on behalf of OMGEA PROTEIN INC (Attachments: # <u>1</u> Exhibit A - Cover letter to Clerk with check,) (Feeney, Fred) (Entered: 10/01/2020)

10/01/2020	<u>233</u>	1602	Statement of Issues re <u>228</u> Notice of Appeal (Feeney, Fred) (Entered: 10/01/2020)
10/01/2020	<u>234</u>	1604	DESIGNATION of Record on Appeal by OMGEA PROTEIN INC re <u>228</u> Notice of Appeal (Feeney, Fred) (Entered: 10/01/2020)
10/06/2020	<u>238</u>	1613	NOTICE OF CROSS APPEAL as to <u>225</u> Final Judgment by INSURANCE COMPANY. Filing fee \$ 200. (McCreary, B.J.) (Entered: 10/08/2020)
10/06/2020			(Court only) Appeal documents transmitted to the Mississippi Supreme Court. (McCreary, B.J.) (Entered: 10/08/2020)
10/07/2020	<u>235</u>		NOTICE of Conventional Filing by ASSOCIATED INTERNATIONAL INSURANCE COMPANY (Attachments: # <u>1</u> Exhibit A-Notice of Cross Appeal, # <u>2</u> Exhibit B-FEDEX Confirmation,) (Morrison, Mark) (Entered: 10/07/2020)
10/07/2020	<u>236</u>	1609	DESIGNATION of Record on Appeal by ASSOCIATED INTERNATIONAL INSURANCE COMPANY (Morrison, Mark) (Entered: 10/07/2020)
10/07/2020	<u>237</u>	1611	Statement of Issues of <i>Cross-Appeal</i> (Morrison, Mark) (Entered: 10/07/2020)
10/08/2020	<u>239</u>		Trial Court Docket (McCreary, B.J.) (Entered: 10/08/2020)
10/08/2020			(Court only) Appeal documents transmitted to the Mississippi Supreme Court. (McCreary, B.J.) (Entered: 10/08/2020)
10/20/2020	<u>240</u>	1629	TRANSCRIPT filed re <u>238</u> Notice of Cross Appeal, <u>228</u> Notice of Appeal (Zerfoss, Joy) (Entered: 10/20/2020)
10/20/2020	<u>241</u>	1739	NOTICE OF COMPLETION (Zerfoss, Joy) (Entered: 10/20/2020)
11/18/2020	<u>242</u>		MOTION FOR TIME TO PREPARE CLERKS PAPERS FOR M.S.S.C (McCreary, B.J.) (Entered: 11/18/2020)
11/18/2020			(Court only) Appeal documents transmitted to the Mississippi Supreme Court. MOTION FOR TIME FOR CLERK TO PREPARE PAPERS (McCreary, B.J.) (Entered: 11/18/2020)
11/23/2020	<u>244</u>	1740	CLERKS CERTIFICATE (McCreary, B.J.) (Entered: 11/23/2020)
11/23/2020	<u>245</u>		NOTICE OF COMPLETION (McCreary, B.J.) (Entered: 11/23/2020)
11/23/2020	<u>246</u>		CERTIFICATE OF COMPLIANCE (McCreary, B.J.) (Entered: 11/23/2020)

11/23/2020	<u>247</u>	1741	CLERK'S STATEMENT OF FEES (McCreary, B.J.) (Main Document 247 replaced on 11/23/2020) (McCreary, B.J.) (Entered: 11/23/2020)
11/23/2020	<u>248</u>	25	Trial Court Docket (McCreary, B.J.) (Entered: 11/23/2020)
11/23/2020	<u>251</u>		Single Record on Appeal. (McCreary, B.J.) (Entered: 11/23/2020)
11/23/2020			(Court only) Appeal documents transmitted to the Mississippi Supreme Court. (McCreary, B.J.) (Entered: 11/23/2020)
11/23/2020	<u>252</u>		Appeal Correspondence-ORDER ON MOTION FOR TIME: GRANTING (McCreary, B.J.) (Entered: 11/24/2020)
12/07/2020	<u>253</u>		CERTIFICATE OF COMPLIANCE <i>WITH RULE 10(B)(5)</i> by Fred B. Feeney on behalf of OMGEA PROTEIN INC (Attachments: # <u>1</u> Exhibit A - Colony Insurance Co.'s Complaint for Declaratory Judgment, # <u>2</u> Exhibit B - Missing page 4 to AIIC's Answer and Defenses, # <u>3</u> Exhibit C - Motion for Leave to File First Supplemental Complaint, # <u>4</u> Exhibit D - Doc. 83 Motion to Hold Pending Motions,) (Feeney, Fred) (Entered: 12/07/2020)
12/21/2020	<u>254</u>		CERTIFICATE OF COMPLIANCE <i>WITH RULE MRAP 10(b)(5)</i> by Mark David Morrison on behalf of ASSOCIATED INTERNATIONAL INSURANCE COMPANY (Attachments: # <u>1</u> Exhibit A- AIIC's Answer & Defenses,) (Morrison, Mark) (Entered: 12/21/2020)
12/28/2020	<u>255</u>		LETTER OF CORRECTION FROM ATTORNEY. (McCreary, B.J.) (Entered: 12/28/2020)
03/05/2021			(Court only) Appeal documents transmitted to the Mississippi Supreme Court. (McCreary, B.J.) (Entered: 03/05/2021)
03/05/2021	<u>256</u>		SUPPLEMENTAL RECORD, DOC #117 (McCreary, B.J.) (McCreary, B.J.) (Entered: 03/05/2021)
03/05/2021	<u>257</u>		Trial Court Docket (McCreary, B.J.) (Entered: 03/05/2021)
03/05/2021			(Court only) Appeal documents transmitted to the Mississippi Supreme Court. (McCreary, B.J.) (Entered: 03/05/2021)
03/05/2021			(Court only) Appeal documents transmitted to the Mississippi Supreme Court. (McCreary, B.J.) (Entered: 03/05/2021)
03/08/2021	<u>258</u>		Supplemental Record on Appeal (McCreary, B.J.) (Entered: 03/08/2021)
03/08/2021			(Court only) Appeal documents transmitted to the Mississippi Supreme Court. (McCreary, B.J.) (Entered: 03/08/2021)

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IN THE CIRCUIT COURT OF JACKSON COUNTY, MISSISSIPPI

EVANSTON INSURANCE COMPANY

FILED

PLAINTIFF

VS.

MAR 11 2020

CAUSE NO. 2015-00,082(2)

OMEGA PROTEIN, INC.

RANDY CARNEY, CLERK

DEFENDANT

BY _____ D.C.

REPORT AND RECOMMENDATION

The undersigned was appointed Special Master by Order of this Court dated July 21, 2019. The Order stated that the Special Master “shall prepare a report and recommendation to the Court pursuant to *Mississippi Rules of Civil Procedure* 53(c)-(g). The undersigned has reviewed the numerous motions filed and pending before this Court and held a Status Conference, where counsel for the parties presented arguments on various motions. After argument of counsel and being fully informed in the premises, the undersigned submits this Report and Recommendation.

I. Background of Case

Before the Court is a declaratory action originally filed by Colony Insurance Company (“Colony”) seeking a declaration that it had no coverage for bodily injuries suffered in an explosion at a facility owned by Omega Protein, Inc. (“Omega”). Evanston Insurance Company (“EIC”) intervened also seeking a declaration of no coverage for the injuries. EIC provided a \$5,000,000 excess liability policy, which provided coverage after Colony’s \$1,000,000 policy was exhausted. Because Colony settled one of the underlying personal injuries cases and exhausted its coverage, Omega seeks excess coverage from EIC for the injuries which occurred at its plant.

II. UNDERLYING FACTS

On July 28, 2014, an explosion occurred at the Omega plant while certain Accu-Fab’s workers were welding and grinding on a large metal tank which was used for the temporary storage of stickwater. Stickwater is a liquid composed of water, fish oil and fish solids. One of Accu-Fab

worker, Jerry Lee Taylor, II (“Taylor”) was killed, another, Joshua Walls (“Walls”) was seriously injured and others Rusty Gabel (“Gabel”), Clay Davis (“Davis”) and Lloyd McGill (“McGill”) claimed less serious injuries.

Taylor’s Estate sued Omega alleging that the explosion was caused by the ignition of explosive gases inside the storage tank. Taylor alleged that decomposition of stickwater in Tank 10 produced flammable gases – methane, hydrogen sulfide and methanethiolk – which were ignited by cutting, welding or other “hot work” being performed by Accu-Fab and that Omega was negligent for failing to warn them about flammable gases before Accu-Fab began “hot work” on the tank. Omega tendered defense and indemnity of the *Taylor* lawsuit to Colony, as primary insurer, and EIC, as following-form excess insurer. Colony filed this declaratory judgment action seeking a declaration of no coverage for bodily injury based on the Pollution Exclusion in its policy. EIC intervened and denied coverage based on, among other things, the substantially similar Pollution Exclusion in its own policy. Omega and Taylor’s Estate settled the *Taylor* litigation. Colony contributed its policy limits to the settlement, and Colony and Omega dismissed their claims against each other in this case. The *Taylor* settlement did not reach the EIC excess coverage, and EIC remains a Plaintiff/Counter-Defendant in this action. Thereafter, Walls, Gabel, Davis and McGill filed lawsuits against Omega alleging the same material facts as Taylor (i.e., that the explosion was caused by the ignition of flammable gases within Omega storage tank.) Other than Walls, these individuals sustained only minor physical injuries, but alleged post-traumatic stress disorder as a result of the explosion.

On July 13, 2016 and August 25, 2016, Omega filed Motions for Partial Summary Judgment alleging that the Pollution Exclusion did not apply and that the Primary Non-

Contributory clause was ambiguous and thus inapplicable to Omega in connection with this incident.

On February 13, 2017, EIC filed a Motion for Summary Judgment arguing that Omega is not an insured under the Colony policy and therefore, likewise is not an insured under the excess policy issued by EIC. EIC further argues that Omega is not entitled to indemnity because there were no factual allegations of negligence against Accu-Fab in the underlying cases. Finally, EIC argues that its pollution exclusion bars Omega's claims.

On March 22, 2017, this Court issued an Order denying the parties Motions finding that there were disputed issues of facts before it regarding Accu-Fab's actions or negligence and how it would effect Omega's liability and therefore, the Court could not determine whether Omega qualified as an additional insured. EIC filed a Renewed/Amended Motion for Summary Judgment alleging that additional discovery has been conducted warranting application of the Pollution Exclusion and that the Mississippi Supreme Court has issued a ruling that confirms that no coverage is triggered under EIC's policy to entitled Omega to indemnity. Omega disagrees and argues that the Supreme Court's decision is silent on whether EIC's coverage is triggered and that the Pollution Exclusion is not applicable.

III. SUMMARY JUDGMENT STANDARD

Rule 56(c) of the *Mississippi Rules of Civil Procedure* provides that summary judgment should be rendered "if the pleadings, depositions, answers to interrogatories and admissions on file, together with the affidavits, if any, show that there is no genuine issue as to any material fact and that the moving party is entitled to a judgment as a matter of law." On a motion for summary judgment, "[t]he evidence is viewed in the light most favorable to the party opposing the motion."

Abrams v. Republic Fin. LLC, 146 So.3d 1030, 1031 (Miss. Ct. App. 2014) (quoting *Davis v. Hoss*, 869 So.2d 397, 401 (Miss. 2004). *M.R.C.P.* 56(e).

Rule 56(e) provides that “[w]hen a motion for summary judgment is made and supported as provided in this rule, an adverse party may not rest upon the mere allegations or denials of his pleadings, but his response, by affidavits or as otherwise provided in this rule, must set forth specific facts showing that there is a genuine issue for trial. If he does not so respond, summary judgment, if appropriate, shall be entered against him.” *M.R.C.P.* 56(e). A trial court may grant summary judgment on a contractual issue only if no genuine issue of material fact arises, and no ambiguity exists in the contracts. “To survive summary judgment, it is not enough that disputed facts exist – such facts must also be material.” *Bradley v. Kelley Bros. Contractors, Inc.*, 117 So.3d 331, 338 (Miss. Ct. App. 2013) (citing *Citifinancial Retail Servs. v. Hooks*, 922 So.2d 775, 779 (Miss. 2006)). Further, “[a] ‘material fact’ is ‘one that matters in an outcome determinative sense[.]’” *Id.*

IV. RECOMMENDATION

The material facts, as set above, are undisputed. The parties have not articulated any material fact dispute. Instead the parties argue that the applicable law applied to the facts will require a judgment as a matter of law for one of the parties. EIC argues that it is entitled to a declaratory judgment because Omega is not an additional insured under its policy and accordingly, it is not liable to provide coverage for the underlying damage claims. If it is determined that EIC is an additional insured, Omega insists that it is still entitled to a declaratory judgement because its policy cannot be accessed because the primary policy was not exhausted because it was voluntarily paid, citing *Colony Ins. Co. v. First Specialty Ins. Co.*, 262 So.3d 1128, (Miss. 2019). Lastly, EIC argues that its Pollution Exclusion is a bar to Omega’s recovery claims. Of course,

Omega disagrees and argues that it is entitled to a declaratory judgment because it is an additional insured under EIC's excess insurance policy and the primary policy's limits have been exhausted. Finally Omega argues that EIC's Pollution Exclusion is not a bar to recovery. Each of these arguments will be addressed below.

a. Whether Omega qualifies as an additional insured?

Omega contracted with Accu-Fab to perform steel fabrication and pipefitting work at its Omega facility in Moss Point, Mississippi. In order to provide insurance for the project, Accu-Fab purchased two (2) insurance policies – a one million dollars (\$1,000,000) primary policy from Colony and a five million dollars (\$5,000,000) excess policy from EIC. Colony's insurance policy did not list Omega as an insured; rather Accu-Fab was the named insured. However, the Colony policy contained an "Additional Insured" endorsement which covered:

"all persons or organizations as required by written contract with Accu-Fab. This endorsement applied to an injury "caused, in whole or in part by" Accu-Fab's acts or omissions" or "the acts or omission of those acting on Accu-Fab's behalf."

Of course, there were certain limitations and exclusions.

Accu-Fab and Omega entered into a Master Service Contract ("Contract"), which required Accu-Fab to provide additional coverage to Omega, which Accu-Fab did when it purchased the Colony and EIC's policies. Had not Omega hired Accu-Fab to perform the fabrication and pipefitting work, there would have been no reason for Accu-Fab to purchase the insurance policies. In the undersigned's opinion, the Additional Insured endorsement (quoted above), includes Omega. Omega is an "organization" which had a "written contract" with Accu-Fab. In that the EIC policy is a following-form excess policy, it is my recommendation that Omega is an additional insured under EIC's insurance policy.

b. Has EIC excess policy been triggered by Colony's voluntary payment of its primary policy?

It is undisputed that Colony paid its \$1,000,000 policy limits. The Mississippi Supreme Court held that Colony's payment (while continuing taking a position that Omega was not an insured under its policy and that its Pollution Exclusion applied) was a voluntary payment. *Colony Ins. Co. v. First Specialty Ins. Co.*, 262 So.3d 1128, (Miss. 2019). EIC argues that based on the *Colony* decision, the primary policy's limit has not been exhausted because the payment was voluntary. As expected, Omega disagrees and argues that, whether voluntary or not, the primary policy was exhausted when Colony paid its policy limits at which time the excess policy was triggered. Omega further argues that even if the primary policy has been exhausted, the excess policy was not triggered because there was no payment of a "covered claim."

The *Colony Ins. Co. v. First Specialty Ins. Co.* opinion left no doubt about the \$1,000,000 payment – it was voluntary. But the question that must be answered is whether an excess insurance policy is triggered when the insurance company with primary coverage voluntarily pays all its primary coverage and exhaust its policy limits? Unfortunately, the *Colony* opinion did not decide this question. But we have other Supreme Court opinions, as well as the policies, to help us decide this issue. In *National Union Fire Ins. Co. v. Miss. Ins. Guaranty Ass'n*, 990 So.2d 174 (Miss. 2008), the Mississippi Supreme Court looked at a situation when excess coverage come into play.

The Court stated

A primary policy "covers any loss over a small deductible, has a relatively small maximum coverage, and requires relatively high premiums, since almost any covered loss will require the insurer to make some payment." Lee R. Russ & Thomas F. Segalla, 1 Couch on Insurance § 6:35 (3d ed.2007). "The next level of insurance, pure 'excess insurance, commonly kicks in at the maximum coverage under the primary policy, has a high maximum policy limit, and is purchased with relatively small premiums, since most covered losses will not reach the level at which the policy kicks in...." *Id.*

True excess policies “limit their risks to losses which exceed some specified floor” and “explicitly contemplate that the insured will carry primary insurance coverage (a self-insure) for amounts below the ... floor.” Lee R. Russ & Thomas F. Segalla, 7A Couch on Insurance § 103:13 (3d ed.2007). “[C]overage under the primary policy is a prerequisite to coverage under the excess policy, with the coverage of the excess policy explicitly tied or ‘piggybacked’ to the articulation of coverage in the primary policy.” *Id.* See also Douglas R. Richmond, Rights and Responsibilities of Excess Insurers, 78 Denv. U.L.Rev. 29-30 (2000).

It is true that the issue of voluntary versus compulsory was not addressed in *National Union Fire*, but the court said “coverage under the primary policy is a prerequisite to coverage under the excess policy.” Coverage is determined by the policy. Section A – Insuring Agreement contained in EIC’s policy reads as follow:

1. The Company hereby agrees to pay on behalf of the Insured that portion of Ultimate Net Loss in excess of the limits of Underlying Insurance as shown in Item 4. of the Declaration, but only up to an amount not exceeding the Company’s Limit of Liability as shown in item 3. of the Declarations Except for the Terms, Definition, Conditions and Exclusions of this policy, the coverage provided by this policy shall follow the insuring Agreements, Definitions, Conditions and Exclusions of the Controlling Underlying Insurance Policy as shown in Item 4 of the Declaration.

The above provision states that excess coverage comes into play on behalf of the insured when the ultimate net loss is in excess of the limits of the underlying insurance, which is \$1,000,000 here. This language is clear and unambiguous – the excess policy comes into play “in excess of the limits of the Underlying Insurance.” The policy (which was drafted by EIC) makes no provision that the payment must be compulsory for this provision to come into play. And to the extent this makes this provision ambiguous - the ambiguity must be read against the drafter of the policy - EIC. *Lewis v. Allstate*, 730 So.2d 65, 68 (Miss. 1998). Therefore, it is my recommendation that

Colony's voluntary payment of its \$1,000,000 primary policy, exhausted its policy limit, and EIC excess policy is triggered.

EIC contends this finding shouldn't end the inquiry because there must also be a finding that the \$1,000,000 payment was for a covered claim. There can be no dispute that the underlying lawsuits were based on injuries occurring during the steel fabrication and pipefitting work by Accu-Fab workers at the Omega plant. It is also undisputed that the insurance policies at issue were commercial liability policies to cover situations like the one at issue here. It is true that Accu-Fab was not a named party in the underlying lawsuits and EIC maintains this fact is fatal to Omega's argument that this incident was a covered claim. However, whether Accu-Fab was sued or not does not take away from an insured's obligation to defend and pay for covered claims. The Mississippi Supreme Court stated in *Mueller v. American Guarantee*, 707 So. 2d 1062, 1068 (Miss. 1996) that an insurer has a contractual obligation to furnish a legal defense for claims covered under its insurance policy and to pay all sums that they became legally obligated to pay for such claims. This declaratory judgment action was filed to determine if the claims were covered or not. According to my reading of the policies and understanding the claims made from the July 28, 2014 explosion, it is my recommendation that the injuries resulting from this tragic event are covered claims, subject to the conditions and exclusion set out therein.

c. Whether the Pollution Exclusion applies.

In order to determine whether the pollution exclusion applies we must look at the terms of the policy. Under Mississippi law, insurance policies are contracts, and as such, they are to be enforced according to their provisions. When parties to a contract make mutual promises (barring some defense or condition which excuses performance), they are entitled to the benefit of their bargain. *Noxubee County*, 883 So.2d at 1166 (citations omitted). *See also Simmons v. Bank of*

Mississippi, 593 So.2d 40, 42–43 (Miss.1992)(quoting *Cherry v. Anthony, Gibbs, Sage*, 501 So.2d 416, 419 (Miss.1987)) (“[a] court must effect a determination of the meaning of the language used, not the ascertainment of some possible but unexpressed intent of the parties.”). “[I]n interpreting an insurance policy, this Court should look at the policy as a whole, consider all relevant portions together and, whenever possible, give operative effect to every provision in order to reach a reasonable overall result.” *J & W Foods Corp. v. State Farm Mut. Auto. Ins. Co.*, 723 So.2d 550, 552 (Miss.1998) (citing *Cont'l Cas. Co. v. Hester*, 360 So.2d 695, 697 (Miss.1978)). Additionally, our courts have held that if a contract is clear and unambiguous, then it must be interpreted as written.... If a contract contains ambiguous or unclear language, then ambiguities must be resolved in favor of the non-drafting party. Ambiguities exist when a policy can be logically interpreted in two or more ways, where one logical interpretation provides for coverage. However, ambiguities do not exist simply because two parties disagree over the interpretation of a policy. Exclusions and limitations on coverage are also construed in favor of the insured. Language in exclusionary clauses must be “clear and unmistakable,” as those clauses are strictly interpreted. *United States Fid. & Guar. Co. v. Martin*, 998 So.2d 956, 963 (Miss.2008) (internal citations omitted). *See also Frazier v. N. Miss. Shopping Ctr., Inc.*, 458 So.2d 1051, 1054 (Miss.1984) (“[a] construction leading to an absurd, harsh or unreasonable result in a contract should be avoided unless the terms are express and free of doubt.”). With the understanding of contract construction, we now look at EIC’s pollution exclusion.

EIC’s Pollution Exclusion reads as follow:

SECTION D – EXCLUSIONS

It is agreed that the aggregate limits shown in Item 4. Schedule of Underlying Insurance, shall neither be reduced or exhausted by reason of any paid losses caused by, or arising out of the Exclusions listed below:

This policy shall not apply:

1. To “Ultimate Net Loss”:

a. arising out of or contributed to in any way by the actual, alleged or threatened discharge, dispersal, release, migration, escape, or seepage of pollutants; or...

As used in this exclusion, pollutants means any solid, liquid, gaseous, or thermal irritant or contaminant including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste. Waste includes material; to be recycled, reconditioned, reclaimed or disposed of.

There does not appear to be a dispute as to what “stickwater” is. The expert reports and discovery responses define “stickwater” as a liquid composed of water, fish oil and fish solids. EIC argues that “stickwater” meets the definition of “pollutants” found in its policy. EIC further argues that it was the “release, migration, escape and seepage” of the remnants of stickwater which resulted in the explosion which killed and injured Accu-Fab’s workers. Omega argues that the injuries were caused by an explosion and the Pollution Exclusion does not come into play.

The undersigned has read numerous law journal articles and commentaries on the Pollution Exclusion, as well as decisions from several courts. Additionally, EIC provided the recent Fifth Circuit case of *Eastern Concrete Materials v. Ace American Insurance*, 948 F. 3d 289 (5th Cir. 2020). In *Eastern Concrete*, the Fifth Circuit found that “rock fines” (the smallest particulates of crushed stone) was a “contaminant” as defined in the pollution exclusion in the insurance policy Eastern Concrete purchased. The court upheld a lower court ruling that the pollution exclusion applied and there was no coverage for the physical damage to the stream and stream bed by “rock fines” changing the contours of the stream. This case is instructive because it turned to the clear language in the insurance policy in making its decision. Thus, a thorough review of EIC’s policy is necessary. The pollution exclusion (quoted above) states the policy shall not apply to ultimate

net loss arising out of or contributed to in any way by the actual, alleged or threatened discharge, dispersal, release, migration, escape, or seepage of pollutant. Thus, if “stickwater” is a “pollutant” which discharged, dispersed, released, migrated, escaped or seeped out of Tank #10 and “contributed in any way” to the ultimate net loss, the pollution exclusion applies.

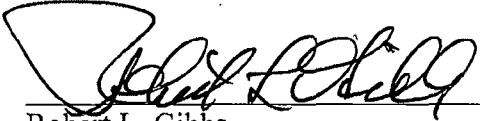
I studied the expert opinions of Thomas Stuart Webster (stickwater is a gas-emitting liquid composed of water, fish oil and fish solids), Dr. Clifford Lang (stickwater emits the following flammable gases – methane, hydrogen, hydrogen sulfide and ammonia), Dr. Michael DeHarde (explosion was caused by the inadvertent ignition of flammable stickwater gasses), Christopher Bonanti (stickwater contents were flammable and required atmospheric testing to ensure that no flammable gases were present), Barry Formisano (the presence of flammable or combustible fumes or gases in Tank #10 was a foreseeable risk) and each expert agrees that the stickwater in Tank #10 emitted “gases.” The subject pollution exclusion includes “gases” in the definition of “pollutants” (“pollutants means any solid, liquid, gaseous, or thermal irritant or contaminant”). Thus, the clear policy provision in EIC’s policy exclude from coverage “pollutants” that are discharged, dispersed, released, migrated, escaped, or seeped and caused or contributed to the ultimate loss. The ultimate loss here are the death and injuries to Accu-Fab’s workers who filed lawsuits against Omega. Their death and injuries were, at least, contributed to by the migration of pollutants. Based on the clear policy language, it is my recommendation that “stickwater” is pollutant which caused or contributed to the “Ultimate Loss.” Accordingly, it is my recommendation that the pollution exclusion applies and is a bar to Omega’s claims for coverage.

V. CONCLUSION

Based on the above, I recommend the court grant EIC’s motion for summary judgment and declare that the pollution exclusion in EIC’s excess policy is applicable and bars Omega’s claims

for damages. Pursuant to *Miss. Rules of Civil Procedure* 53(g)(2) any party objecting to this report and recommendation may serve written objections upon the other party within ten (10) after service

This the 6th day of March, 2020.



Robert L. Gibbs

IN THE CIRCUIT COURT OF JACKSON COUNTY, MISSISSIPPI

EVANSTON INSURANCE COMPANY

PLAINTIFF

VERSUS

FILED

CAUSE NO. 2015-00, 082(2)

AUG 18 2020

OMEGA PROTEIN, INC.

DEFENDANT

RANDY CARNEY, CLERK

BY _____ D.C.

**ORDER ADOPTING REPORT AND RECOMMENDATIONS
OF SPECIAL MASTER**

THIS CAUSE came before the Court on the parties' Motions for Action on their respective objections to the Report and Recommendations of the Special Master, and the Court, having heard the arguments of counsel, having read and considered the briefs and authorities submitted and having been further fully advised in the premises, finds that the Report and Recommendations of the Special Master shall be accepted in their entirety.

On July 24, 2019, to better assist the Court in determining certain issues in this case, the Honorable Robert L. Gibbs was appointed as Special Master to prepare a report and recommendations pursuant to Miss. R. Civ. P. 53(c)-(g). Specifically, Mr. Gibbs was charged with preparing a report related to (1) whether Omega qualifies as an additional insured, (2) whether EIC's excess policy was triggered by Colony's voluntary payment of its primary policy, and (3) whether the pollution exclusion applies. Mr. Gibbs determined that Omega does qualify as an additional insured, that EIC's excess policy was triggered and that the pollution exclusion applies. The parties filed their responses and objections pursuant to Miss. R. Civ. P. 53(g)(2).

The Court does not find Mr. Gibbs' report to be manifestly wrong.¹ **IT IS THEREFORE, ORDERED** that the parties' objections are hereby overruled and the Special Master's Report and Recommendations shall be accepted by the Court in their entirety.

SO ORDERED this the 18th day of August, 2020.


CIRCUIT COURT JUDGE

¹ Miss. R. Civ. P. 53(g)(2).

IN THE CIRCUIT COURT OF JACKSON COUNTY, MISSISSIPPI

EVANSTON INSURANCE COMPANY

FILED

INTERVENOR

VERSUS

AUG 26 2020

CAUSE NO.: 2015-00,082(2)

OMEGA PROTEIN, INC.

RANDY CARNEY, CLERK
BY _____

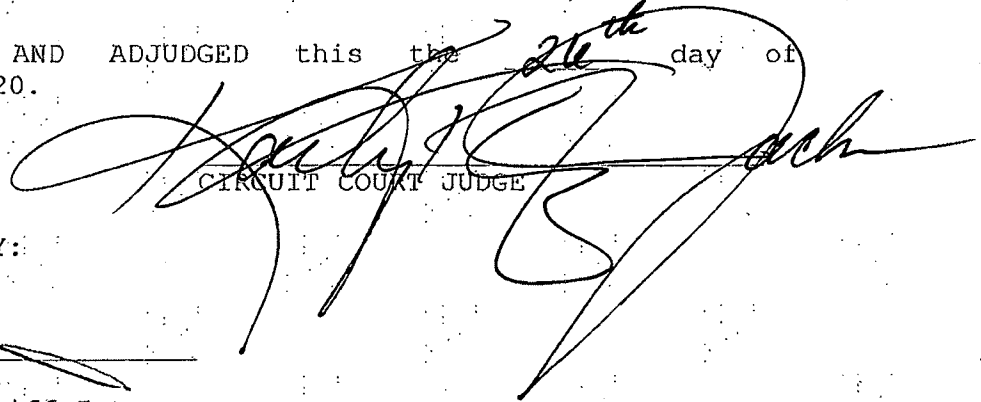
D.C.

DEFENDANT

FINAL JUDGMENT

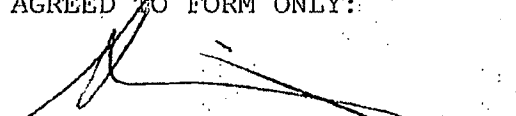
In accordance with the Order Adopting the Report and Recommendations of the Special Master [Order - Doc. 223] [Report and Recommendation - Doc. 212], Evanston Insurance Company's Renewed/Amended Motion for Summary Judgment [Doc. 155] is hereby granted and final judgment entered in favor of Evanston Insurance Company and against Omega Protein, Inc. with each party to bear their own costs.

SO ORDERED AND ADJUDGED this the 26th day of Aug., 2020.

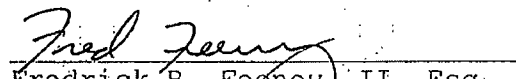


CIRCUIT COURT JUDGE

AGREED TO FORM ONLY:



Mark Morrison, Esq.
Attorney for Plaintiff Intervenor
Evanston Insurance Company



Fredrick B. Feeney, II, Esq.
Attorney for Defendant
Omega Protein, Inc.