



FILED

JUL 13 2018

STATE BAR OF NEVADA  
BY: S. M. R.  
OFFICE OF BAR COUNSEL

Case No.: CR16-1373

STATE BAR OF NEVADA  
SOUTHERN NEVADA DISCIPLINARY BOARD

STATE BAR OF NEVADA, )  
)  
Complainant, )  
)  
vs. )  
)  
DAVID L. SPECKMAN, ESQ., )  
NV BAR NO. 13254, )  
)  
Respondent. )

PUBLIC REPRIMAND

TO: David L. Speckman, Esq.,  
c/o William B. Terry, Esq.  
530 S. Seventh Street  
Las Vegas, Nevada 89101

On February 28, 2014, your lender secured insurance policy #680-3E62347A through Travelers Indemnity Company ("Travelers") for your commercial property, located at 4145 North Rancho Road, Las Vegas, Nevada. You were not named as an insured.

On or about April 4, 2014, you had the property inspected by your HVAC contractor, who identified that the air conditioning units had been recently vandalized. You contacted your insurance agent, Royle Insurance, to report the loss.

On May 15, 2014, you sent a letter to Travelers stating you reported a loss which occurred in April 2014, to your insurance agent at Royle Insurance ("Royle"), but no action had been taken by Royle to remedy the situation. You claimed that the building you owned was vandalized on or about April 1, 2014, and the air conditioning units were destroyed. You

1 enclosed an invoice from a local contractor for the repairs stating the units would need to be  
2 replaced.

3       Following the contact with Travelers regarding the April 1, 2014 loss, a Royle  
4 representative contacted the tenant of your building, Andrew Concepcion ("Concepcion"),  
5 who owned On Deck Baseball Academy. Concepcion advised Royle that his business had  
6 been without any working air conditioning since at least December 31, 2013, due to a  
7 vandalization. Concepcion filed a police report with Las Vegas Metropolitan Police  
8 Department on December 31, 2013 concerning the vandalism; the police report was filed two  
9 days after Concepcion had been served with an eviction notice by you. Prior to that,  
10 Concepcion stated that had been the only working air conditioner and that the other ones had  
11 never been repaired to work properly after prior incidents of vandalism. Concepcion also  
12 provided communications to Royle from you in which you expressed displeasure with  
13 Concepcion for what he had told investigators, namely that he had been without functioning  
14 air conditioning since 2011. Concepcion's representation that he had been without air  
15 conditioning since 2011 was in fact false.

16       Documentation confirmed that your Colony insurance policy lapsed on December 23,  
17 2013 for failure to pay premiums, and that while you had attempted to send payment to  
18 reinstate the policy, Colony denied reinstatement on January 3, 2014. Although Colony  
19 negotiated your check to reinstate the policy and sent notice to your home address that the  
20 reinstatement was denied, you were not actually made aware that the Colony insurance  
21 policy had not been reinstated until late February 2014, when you were notified that a new  
22 insurance policy had been purchased through Travelers effective February 28, 2014.

23       On June 23, 2014, Travelers denied the claim outlined in your May 15, 2014 letter as  
24 Travelers determined that the loss occurred outside the policy period.  
25

1 On November 25, 2015, the Nevada Attorney General filed a Criminal Complaint,  
2 charging you with one count of Insurance Fraud (NRS 686.A.281 to 686A.295, inclusive-  
3 Category D Felony) and one count of Attempt Theft (NRS 205.0821 to 205.0835, inclusive-  
4 Category C Felony).

5 On October 11, 2016, the Attorney General amended the Complaint to dismiss the two  
6 felony counts and added a single count of Disorderly Conduct, a misdemeanor, to which you  
7 entered a plea of *nolo contendere*. You received a suspended jail sentence of six (6)  
8 months, 100 hours of community service and fees and restitution in the amount of \$4,400.

9 On November 4, 2016, you self-reported your conviction to the State Bar pursuant to  
10 Supreme Court Rule ("SCR") 111. Thereafter, the State Bar filed a petition reporting the  
11 conviction with the Nevada Supreme Court. The Supreme Court declined to immediately  
12 suspend you because the conviction did not fall under the category of "serious crime" as  
13 defined in SCR 111(6), but noted the conduct could potentially support a violation of RPC  
14 8.4(b) and/or RPC 8.4(c) and referred the matter to the Southern Nevada Disciplinary Board.

15 In light of the foregoing, you violated Rule of Professional Conduct ("RPC) 8.4(b)  
16 (Commit a criminal act that reflects adversely on the lawyer's honesty, trustworthiness or  
17 fitness as a lawyer in other respects) and are hereby PUBLICLY REPRIMANDED.

18 Dated this 13 day of July, 2018.

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22 Michael Oh, Esq.  
23 Formal Hearing Panel Chair  
24 Southern Nevada Disciplinary Board  
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