



BOI 05 15 17 19
The Business of Insurance Coverage—
THREATS, TRENDS AND STRATEGIES FOR SUCCESS
ALFA International 2019 Insurance Law Roundtable

May 15-17, 2019
Hilton Downtown Nashville
Nashville, Tennessee

www.alfainternational.com

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*Chair, ALFA International
Insurance Law Practice Group*
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Denver, Colorado

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THREATS, TRENDS AND STRATEGIES FOR SUCCESS

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Nashville, Tennessee



to fame, Nashville boasts an incredible food scene, “Southern fare with global flare”. Enjoy classics like meat and three or hot chicken at a local institution or opt for something more elevated at one of the many award-winning restaurants around the city.

The Hilton Nashville Downtown is conveniently located in the heart of the action. We recommend you fly into the Nashville International Airport (BNA) and take a taxi or Uber/Lyft about 15 minutes to the hotel.

Much like the city of Nashville, insurance policy interpretation is based in history, yet growing rapidly in many new directions. This program will address many of the recent changes in the world of insurance coverage, with a particular focus on the business drivers that affect coverage decisions. Panels of experts will discuss how multi-level decisions make for smart coverage decisions, while making good business sense.

The program will explore everything from the recent changes to the Restatement of the Law on Liability Insurance to dealing with fraud to predicting trends in policy interpretation. The panels will consist of diverse insurance professionals from across policy lines, which will provide multiple perspectives on some of the most pressing issues faced by insurance companies in making coverage determinations. The program is intended to excite and challenge as attendees share their best ideas for responding to the challenges faced by insurance companies and coverage professionals, in particular.

We invite you to join us for great programming, the opportunity to network with your peers, and a little taste of Nashville. We look forward to seeing you in May.

Elaine Moss
Program Chair, 2019 Insurance Law Roundtable
BROWN & JAMES, P.C.
St. Louis, Missouri

All About Nashville

Welcome to Music City! Nashville has long been known as the place to be for musicians aspiring for country music fame. From Ryman Auditorium to the Country Music Hall of Fame & Museum and the Historic RCA Studio B, the city's 230 year history is steeped in musical traditions. Aside from its most well-known claim

What is ALFA International?

ALFA International is the premier network of independent law firms. Founded in 1980, ALFA International was the first and continues to be one of the largest and strongest legal networks. We have 150 member firms throughout the world. Our 80 U.S. firms represent 95 of the 100 largest metropolitan areas. Our 70 international firms are located throughout Europe, Asia, Australia/New Zealand, Africa, Canada, Mexico and South America.

ALFA International's mission is to provide high quality, cost efficient legal services wherever our clients need them. The ALFA International

model enables our members to use their local expertise to deliver highly effective legal solutions, often drawing upon the collective wisdom and experience of other member firms. ALFA International clients benefit from a geographically comprehensive network of exceptional law firms and accomplished trial and business counsel. Our member firms meet high standards to be part of the ALFA International network and are well respected by their peers in the legal and business community.

www.alfainternational.com

Wednesday, May 15, 2019

2:00 p.m. - 6:00 p.m.

FACULTY REHEARSAL

Armstrong 1



3:00 p.m. - 4:00 p.m.

OPTIONAL TOUR OF THE RYMAN AUDITORIUM

116 5th Avenue North

Ryman Auditorium is one of Nashville's most popular and iconic venues, touted as the place where bluegrass was born and where Johnny Cash met June Carter. Enjoy a private, guided tour of The Ryman and glimpse back into its historic past. Located a short 5-minute walk from the hotel, The Ryman is a great place to kick off your time in Music City!

*Advance registration required

4:00 p.m. - 5:00 p.m.

CLIENT ADVISORY BOARD MEETING

Ryman 2

5:00 p.m. - 6:00 p.m.

ALL ALFA INTERNATIONAL ATTORNEY MEETING

Armstrong 2

5:00 p.m. - 6:00 p.m.

CLIENT ROUNDTABLE

Ryman 3 & Ryman Tea Room

Members of the ALFA International Insurance Law Client Advisory Board will be hosting a client roundtable to give client attendees the opportunity to discuss relevant issues without outside attorneys present.

6:30 p.m. - 9:30 p.m.

IT STARTS WITH A SONG

COCKTAIL RECEPTION, DINNER BUFFET & REGISTRATION

Atrium Lobby

Welcome to Music City! Tonight you'll have a chance to catch up with old friends and connect with new acquaintances. Enjoy a cocktail reception in the Hilton's Atrium Lobby followed by a buffet dinner of classic Nashville fare. By the end of the night you're sure to be humming 'these are my people'!

Thursday, May 16, 2019

7:45 a.m. - 8:45 a.m.

BREAKFAST

Ryman Terrace

8:45 a.m. - 3:00 p.m.

PROGRAM SESSIONS

Boone & Crockett Ballrooms & Armstrong 1-2

8:45 a.m. - 9:00 a.m.

INTRODUCTORY REMARKS

Kara T. Stubbs

Chair, ALFA International Board of Directors

BAKER STERCHI COWDEN & RICE L.L.C.

Kansas City, Missouri

Lisa Mickley

Chair, ALFA International Insurance Law Practice Group

HALL & EVANS, L.L.C.

Denver, Colorado

Elaine Moss

Program Chair, 2019 Insurance Law Roundtable

BROWN & JAMES, P.C.

St. Louis, Missouri

9:00 a.m. - 10:15 a.m.

GENERAL SESSION

AVOIDING OR RESOLVING CONFLICTS AND DISPUTES BETWEEN INSURERS AND INSURED WHEN BUSINESS AND INSURANCE INTERESTS INTERSECT OR COLLIDE

While the relationship between an insured and insurer should ideally be collegial and cooperative, challenges and conflicts frequently arise between the insured and insurer when handling claims or litigation, due to adverse or competing interests that may exist from the outset or develop over time. These issues may arise or develop for many different reasons, including disagreements relating to the handling of claims or litigation due to the insured's business interests, a reservation of rights letter issued by the insurer, the selection of counsel or settlement strategies, the retention or deductible amounts, or the potential for exposure in excess of the policy limits. These and other factors often impair or interfere with reaching a consensus about the evaluation of the risks presented by the claim or lawsuit, amicably resolving any disputes with any adverse party and agreeing on discovery or trial strategies. This panel presentation will address and discuss examples of conflicts and disputes that arise between insurers and insureds and will explore ways to avoid such circumstances or resolve them when they occur.

George Fagan

Moderator

LEAKE & ANDERSSON

New Orleans, Louisiana

Charles Lynch

Claim Counsel

CAPSPECIALTY

Glastonbury, Connecticut

Lisa Mebane Barnett

Claims Counsel

UNITED EDUCATORS

Bethesda, Maryland

Cheryl Chiovetta

Vice President | Financial Institutions

AIG

New York, New York

Patty Ryan

JOHNSON & BELL, LTD.

Chicago, Illinois

10:15 a.m. - 10:30 a.m. **BREAK**

10:30 a.m. - 11:45 a.m. **GROUP 1 – BREAKOUT**

A. THE TRUTH, THE WHOLE TRUTH, & NOTHING BUT THE TRUTH—MISREPRESENTATIONS IN POLICY APPLICATIONS

A look at what happens when policy application questions are not answered truthfully or information is withheld. This panel of industry experts will address the effect on policy coverage, cost and the criteria for rescission.

Kevin O'Brien

Moderator

HALL & EVANS, L.L.C.
Denver, Colorado

Andrea Snowden

*Second Vice President,
Associate General Counsel
Litigation/Dispute Resolution
AMERITAS
Lincoln, Nebraska*

Gary Schuman

*Senior Counsel—Litigation
COMBINED INSURANCE
Chicago, Illinois*

Katherine Rafferty

*TAYLOR, DAY, GRIMM & BOYD
Jacksonville, Florida*

12:45 p.m. - 1:45 p.m. **GROUP 2 – BREAKOUT**

A. RECENT DEVELOPMENTS IN INSURANCE COURT DECISIONS AND REGULATORY ISSUES

This session will provide an eclectic view of recent life, health and disability issues based on the perspective of both courts and regulators. The panelists will provide an overview on each topic with particular focus on adapting to changes and making proper claims decisions. Included in the discussion will be notable trends in life & disability insurance including bad faith, New York's new insurance regulations, and the new ERISA claims regulations.

Bill Hittler

Moderator

NILAN JOHNSON LEWIS PA
Minneapolis, Minnesota

Ann Courtney

*AVP and Senior Counsel
UNUM
Portland, Maine*

John Kirtley

*Vice President and
Associate General Counsel
—Legal and Corporate
Secretary Department
AMERITAS LIFE
INSURANCE CORP.
Cincinnati, Ohio*

Brett Bacon

*FRANTZ WARD LLP
Cleveland, Ohio*

B. LOSS CONTROL—STRATEGIES FOR REDUCING RISK TO THE INSURER

Today's claim environment often times present complex scenarios with no simple path to resolution. Complex claims call for fresh and unconventional solutions. This panel will discuss proactive and alternative strategies calculated to reduce risk to the insurer while balancing competing interests and complying with the myriad of statutory and regulatory mandates governing the business of insurance. Examples include White Waivers, hi-low agreements, policy releases and buy-backs, loan receipt agreements, and interpleader. This presentation is designed to foster discussion about the pros and cons of these strategies using anecdotes and hypotheticals to enhance the experience for both the panel and attendees.

William Schneider

Moderator

MORRISON MAHONEY LLP
Boston, Massachusetts

John Briggs

*AVP, Legal
NAUTILUS INSURANCE
GROUP
Scottsdale, Arizona*

Michael LaFond

*Director of Claims Litigation
PEKIN INSURANCE
Pekin, Illinois*

James Johannsen

*BUTT THORNTON
& BAEHR PC
Albuquerque, New Mexico*

B. TOP TEN THIRD PARTY INSURANCE ISSUES—TRENDS—DECISIONS

This panel will discuss significant coverage decisions issued so far in 2019 and decisions that are anticipated over the next several months. The panel will focus on trends, sea changes, and some cases that have the potential to surprise everyone.

Teresa Young

Moderator

BROWN & JAMES, P.C.
St. Louis, Missouri

Rhonda Hurwitz

*Senior Resolutions Counsel
UNITED EDUCATORS
Chevy Chase, Maryland*

Rick Landers

*AXILON LAW GROUP, PLLC
Bozeman, Montana*

****Stay tuned for additional panel details as the event approaches. Additional information including speakers will be added to comment on timely decisions and industry trend that arise in the first half of 2019.**

11:45 a.m. - 12:45 p.m.

LUNCH

Ryman Terrace

1:45 p.m. - 2:00 p.m.

BREAK

2:00 p.m. - 3:00 p.m.

GENERAL SESSION

PERSONAL ISSUES— BAD FAITH AGAINST CLAIMS ADJUSTERS

This panel will discuss recent trends in bad faith litigation including the imposition of vicarious liability on insurers for the conduct of adjusters and defense counsel. The panel will discuss pre-litigation and post-litigation conduct of adjusters and defense counsel and whether there are situations where conduct will be imputed to the insurer for purposes of establishing bad faith.

Molly Glover

Moderator

BURCH, PORTER & JOHNSON PLLC
Memphis, Tennessee

Eric Spencer

VP—Chief Claims Officer

AMERIPRISE AUTO & HOME INSURANCE
Green Bay, Wisconsin

Stephanie Capobianco

Senior Claims Examiner

BERKSHIRE HATHAWAY
SPECIALTY INSURANCE
New York, New York

Kelly Hedberg

RENAUD COOK DRURY MESAROS, PA
Phoenix, Arizona

3:00 p.m.

ADJOURNMENT

3:15 p.m. - 4:30 p.m.

WOMEN'S INITIATIVE RECEPTION MUSIC CITY TRIVIA

Ryman Terrace

ALFA International's Women's Initiative Practice Group welcomes you to a Nashville themed trivia game & cocktail reception. Enjoy meeting new people upon your arrival when you are assigned a trivia team. Questions will center on our host city and it's well known (or not so well known) facts. After the game concludes, you are encouraged to mingle with other teams and expand your ever-growing network.

Melissa Morton

Women's Initiative Liaison

GIBSON, MCASKILL & CROSBY, LLP
Buffalo, New York



6:30 p.m. - 9:30 p.m.

LET'S GET WILD!

**Offsite Dinner at the
Nashville Underground**
105 Broadway

Pull on your cowboy boots and get ready to dance! The Nashville Underground is a live music venue, restaurant, bar, and event space, owned by brothers Joey & Gavin DeGraw. Located in heart of downtown Nashville, steps away from the Hilton, we will enjoy the private venue space on the second floor with a lounge, bar and live country duo. Tonight's buffet dinner is a Nashville classic, highlighting the city's famous Nashville Hot Chicken, along with Collard Greens, Truffle Mac and Cheese, Johnny Cakes and of course, Fried Green Tomatoes. The bar boasts an expansive selection of locally crafted wine, beer and spirits, including the coldest draft beer in Nashville. It's an evening you just can't beat in the Music City!

The Nashville Underground is a 6 minute walk (.3 miles) from the Hilton Hotel. Please meet in the lobby of the hotel at 6:20pm if you would like to walk over with the group. If you are out exploring Nashville in the afternoon feel free to simply meet us there starting at 6:30pm.

Friday, May 17, 2019

7:45 a.m. - 8:45 a.m.

BREAKFAST

Ryman Terrace

8:45 a.m. - 12:30 p.m.

PROGRAM SESSIONS

*Boone & Crockett Ballrooms &
Armstrong 1-2*

8:45 a.m. - 8:50 a.m.

OPENING REMARKS

Elaine Moss

*Program Chair, 2019
Insurance Law Roundtable*
BROWN & JAMES, P.C.
St. Louis, Missouri

8:50 a.m. - 9:30 a.m.

KEYNOTE ADDRESS



Ray Farmer

*President-Elect,
NAIC
Columbia,
South Carolina*

Director Farmer will be addressing the NAIC Data Security Model Law enacted in 2017. The purpose of the act is intended to establish standards for data security and standards for the investigation of Cybersecurity Events.

9:30 a.m. - 10:00 a.m.

Q&A: NAIC INSURANCE DATA SECURITY MODEL LAW

Following Director Farmer's keynote address, he will join this panel which includes attorneys and insurance industry practitioners to further explore some of the key aspects of the NAIC Insurance Data Security Model Law, discuss how trends in cybersecurity events have and may continue to impact the insurance industry, and to answer your questions on these hot button issues. Audience participation is strongly encouraged!

Meghan Ruesch

Moderator

LEWIS WAGNER, LLP
Indianapolis, Indiana

Anna M. Stafford

Managing

*Counsel/Claim Legal—
General Liability*
TRAVELERS
Hartford, Connecticut

James Spiker

SEMMES, BOWEN
& SEMMES
Baltimore, Maryland

10:00 a.m. - 10:15 a.m. **BREAK**

10:15 a.m. - 11:15 a.m. **GROUP 3 – BREAKOUT**

A. THE RLLI—RESTATEMENT OR RECREATION

2018 saw the release of the Restatement of the Law of Liability Insurance. While the RLLI adopts many settled principles of insurance law, it also takes a novel approach to a number of key issues of interest to insurers, including the duty to defend, the tripartite relationship, and bad faith liability. We will examine the state of the case law and look into our crystal balls to predict the extent to which the RLLI may be adopted.

Angela Higgins

Moderator
BAKER STERCHI
COWDEN & RICE L.L.C.
Kansas City, Missouri

Joanne M. Locke

*Vice President & Assistant
General Counsel*
LIBERTY MUTUAL
INSURANCE
Boston, Massachusetts

Beth Graham

Litigation Manager
ELECTRIC INSURANCE
COMPANY
Beverly, Massachusetts

Stephanie Lizotte

*Assistant Vice President, North
American Claims Group*
ALLIED WORLD
Farmington, Connecticut

Lauren McMillen

PLUNKETT COONEY
Detroit, Michigan

B. TO INTERVENE OR NOT TO INTERVENE—RECENT DEVELOPMENTS ON THE RISKS AND BENEFITS OF INTERVENTION

This panel will explore how and why carriers seek to intervene in an underlying liability matter for purposes of establishing coverage issues or apportioning damages between covered and non-covered damages. As part of this discussion, the panel will explore how recent intervention efforts have been received by various courts, discuss what a successful intervention effort looks like, and look at potential risks and benefits of an intervention effort.

Paul Whitt

Moderator
LEWIS THOMASON
Knoxville, Tennessee

Matthew Day

Litigation Specialist
BUILDERS MUTUAL
INSURANCE CO.
Raleigh, North Carolina

Ling Drew Ly

Counsel - Claim Legal Liability
TRAVELERS
Hartford, Connecticut

Michael Feiler

QUILLING SELANDER
LOWNDS WINSLETT
& MOSER, PC
Dallas, Texas

11:15 a.m. - 11:30 a.m. **BREAK**

11:30 a.m. - 12:30 p.m.

GENERAL SESSION

AVOIDING THE IMPROPERLY PREPARED COMPANY WITNESS

You probably cannot win a case during your company representative's deposition, but you sure can lose it. This session will explore how to prepare a company representative for deposition. You will hear both a parade of horrors (we were all new attorneys once) and tips and techniques for properly preparing a company witness.

Brian Beverly

Moderator
YOUNG MOORE AND
HENDERSON P.A.
Raleigh, North Carolina

Todd McCormick

Corporate Counsel
QBE NORTH AMERICA
New York City, New York

Paul Tenner

Senior Counsel
ALLIANZ GLOBAL
CORPORATE & SPECIALTY
Burbank, California

Aisling Jumper

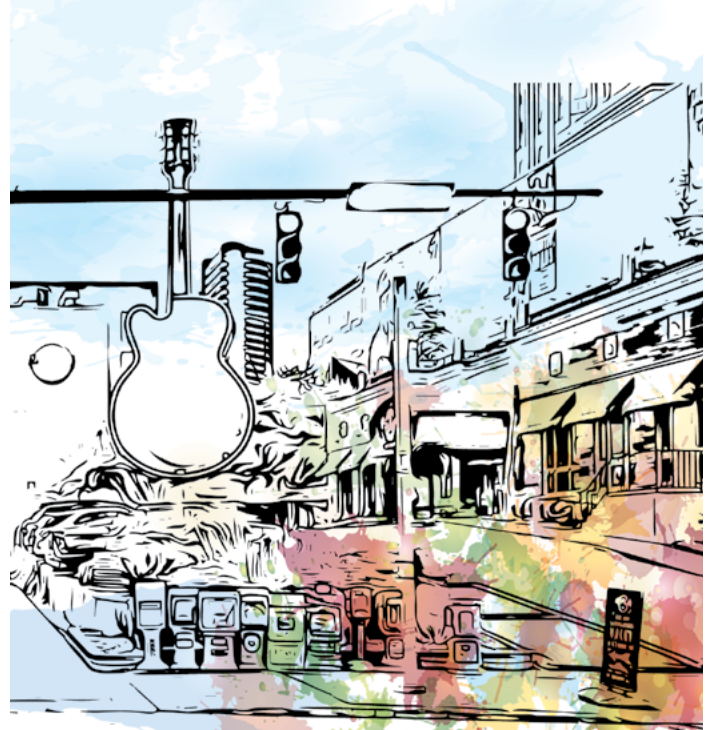
*Vice President,
Professional Liability*
YORK PRO, INC.
Jersey City, New Jersey

Mike Leahy

HAIGHT BROWN &
BONESTEEL LLP
Los Angeles, California

12:30 p.m.

ADJOURNMENT



Faculty Bios

BRETT BACON represents insurers, lenders, transporters, manufacturers, retailers, and other business entities in all aspects of litigation in the federal and state courts, and before various arbitration venues. He has tried to verdict, before juries and courts, class actions, insurance, product liability, lender liability cases, commercial, trucking, real estate, and other business disputes. He has defended insurers in all aspects of commercial, life, health and disability coverage. He has tried or negotiated lender disputes involving letters of credit, repurchase agreements, revolving credit agreements, mortgage priority issues, usury and point disputes, and participation agreements. He has defended lenders in nearly all aspects of consumer claims, including class actions. Brett is a frequent speaker at lender, trucking, insurance, and other litigation seminars. He appears before the Supreme Court of Ohio and various federal circuit courts. He is also an experienced American Arbitration Association (AAA) arbitrator, having been involved in numerous commercial and insurance arbitrations, with formal training both by the AAA and the Conflict Prevention and Resolution (CPR) Institute for Dispute Resolution.

BRIAN BEVERLY devotes a significant portion of his practice to insurance coverage litigation and analysis, insurance bad faith and extra-contractual litigation, and insurance regulatory matters. Brian has litigated cases to verdict in many state and federal courts in North Carolina and has handled appeals in both state and federal appellate courts. Brian has been a local bar president, and served as president of the North Carolina Association of Defense Attorneys. He is a member of the American Board of Trial Advocates and the International Association of Defense Counsel. He holds an AV Peer Review Rating from Martindale-Hubbell. Brian's hobbies include traveling, college and professional sports and sailing.

JOHN BRIGGS is currently Associate Vice President of Legal at Nautilus Insurance Group, heading up its legal team. Previously, John was Assistant General Counsel with Nationwide E&S. He began his career and was a principal with ALFA International firm Brown & James, P.C. in St. Louis. John received his law and undergraduate degrees from Saint Louis University.

Aside from law, John is an avid bassoon player. He performs with orchestras and chamber music groups around Arizona.

STEPHANIE CAPOBIANCO has been a Senior Claims Examiner with Berkshire Hathaway Specialty Insurer since 2016. She was previously employed by AIG as a Senior Complex Claims Analyst. From 2011 to 2015 she was in private practice as an associate attorney with London Fischer. She was a 2011 graduate of Wayne State School of Law. She obtained her undergraduate degree in 2008 from Michigan State University.

CHERYL CHIOVETTA is a Vice President in the Financial Institutions Complex claims group at AIG. She manages a team of complex directors in the handling of D&O, E&O and EPL claims for financial institution insureds with a focus on private equity, hedge funds and real estate. Cheryl has been at AIG for 16 years in various positions in Financial Lines Claims. She holds a BA from SUNY Purchase, a JD from Case Western Reserve and an MBA from Columbia. She came to AIG from Goldman Sachs where she negotiated and drafted trade and security agreements and managed a team in the Credit Risk Management Advisory Group. Previously she practiced law in both the corporate and public sectors.

ANN M. COURTNEY is Assistant Vice President and Legal Counsel in Unum's Portland, Maine office, managing ERISA and non-ERISA Life, Disability and Long Term Care claim litigation and pre-litigation cases nationally. Ann is a cum laude graduate of the Western New England College School of Law in Springfield MA. Ann is a former President of the Maine State Bar Association and currently serves on the Maine Board of Bar Examiners. In addition to very much enjoying participating in ALFA Life, Health and Disability panels, she is an active member of the DRI Life, Health and Disability Committee. In addition, she has formerly served as Maine's State Delegate to the ABA House of Delegates. Other former posts in the ABA include the ABA Commission on Women in the Profession, the ABA Commission on Racial and Ethnic Diversity in the Profession and the ABA Commission on Sexual Orientation and Gender Identity. Ann has spoken often on the issue of diversity in the profession as well as on the inside/outside counsel relationship.

GEORGE FAGAN is a founding partner of Leake & Andersson LLP, and is that Firm's practice group leader for insurance coverage litigation and consultation, including matters involving bad faith, CGL, construction defects, disability, EPL, errors and omissions, executive liability/D&O, life and health, professional liability and property litigation. George was recognized with the ALFA 2011 Nathan Fishbach Service Award for his outstanding individual contributions and leadership to ALFA. He is a past Chair of the ALFA Insurance Practice Group, and has served on ALFA's Board of Directors, Executive Committee and several other committees. George graduated from Washington & Lee University with Honors in 1981, and received his law degree from Louisiana State University Law School in 1984. George lives in New Orleans with his wife, son and daughter, and still plays guitar in a rock n' roll band with some very good friends.

MICHAEL FEILER, a shareholder in the Dallas office of Quilling Selander Lownds Winslett & Moser, PC, practices primarily in the area of first-party insurance claims, where he represents insurance carriers in commercial property litigation brought by insureds involving coverage issues and claims of bad faith. Mr. Feiler also has significant experience in the areas of construction law and litigation, including representing contractors in construction defect actions and professional liability defense of design professionals, such as architects, as well as professional liability representation of lawyers.

RAY FARMER has served as Director for the South Carolina Department of Insurance since former Governor Nikki Haley appointed him on November 13, 2012. Mr. Farmer brings more than forty years of experience in the insurance industry to his leadership role. Mr. Farmer served as the Deputy Insurance Commissioner of the Enforcement Division for the Georgia Department of Insurance and more recently Vice President for the American Insurance Association. Mr. Farmer is a member of the State Bar of Georgia and a member of the Tort and Insurance Practice section as well as the Workers' Compensation section. In 2014, he was named the Industry Person of the Year from the Independent Agents and Brokers of South Carolina. In 2017, Mr. Farmer received The Order of the

Palmetto from Governor Haley, the state's highest civilian honor awarded to citizens of South Carolina for extraordinary lifetime service and achievements of national or statewide significance. In 2018, Mr. Farmer oversaw the passing of the Data Security Law – a law that is the first in the nation to require insurance companies to have a comprehensive and secure plan to protect consumer data. Mr. Farmer also has the honor of being elected to serve as the President-Elect for the National Association of Insurance Commissioners. Mr. Farmer is a native of Atlanta and he and his wife, Gayle, have two children and five grandchildren.

MOLLY GLOVER is a Senior Attorney from Burch Porter Johnson in Memphis, TN with significant experience in defense litigation, including toxic tort, pollution coverage and asbestos claims, and often provides counsel to medical, legal and insurance professionals. Ms. Glover has appeared before the Tennessee Court of Appeals, Tennessee Supreme Court, and Sixth Circuit Court of Appeals and was admitted to practice before the United States Supreme Court in 2013. She has been listed by the Tennessee Supreme Court as a Rule 31 mediator and is routinely included in the list of Mid-South Super Lawyers. Ms. Glover is also an active member of the Leo Bearman, Sr. Chapter of the American Inns of Court.

BETH GRAHAM has been a Litigation Manager for Electric Insurance Company, a subsidiary of GE, for the past 15 years. In that capacity, she has been responsible for the oversight of both personal lines and commercial lines litigated matters, including coverage and bad faith issues. She has an undergraduate degree in Biology from Harvard University and a J.D. from Boston College Law School. In the 17 years prior to joining Electric Insurance, she was a very active trial lawyer with a focus in insurance, products and railroad liability defense.

KELLY HEDBERG is a Senior Associate with Renaud Cook Drury Mesaros, the ALFA International member firm in Phoenix, Arizona. Kelly's practice primarily focuses on insurance coverage and bad faith litigation, analyzing coverage under commercial general liability, workers' compensation and life insurance policies. She also advises insurers regarding coverage issues in high-stakes commercial and excess claims. Before focusing on coverage, her practice concentrated on insurance

defense in complex commercial litigation and personal injury cases. Kelly is licensed to practice in both Arizona and Nevada and has been named a Super Lawyers Rising Star for Insurance in 2012-2015.

ANGELA HIGGINS is a member of the Kansas City, Missouri ALFA law firm of Baker Sterchi Cowden & Rice, LLC. For 16 years, she has focused her practice on insurance coverage and bad faith litigation, and routinely provides coverage opinions, litigates coverage and bad faith cases, and argues appeals in state and federal court. She has written and presented extensively on topics of interest to insurance carriers and claims professionals, with a particular focus on Missouri and Kansas law. She is a member of the ALFA Insurance Practice Group Steering Committee.

BILL HITTLER is a shareholder with Nilan Johnson Lewis in Minneapolis. His professional practice focuses on life, health, disability and reinsurance litigation and counseling clients on state and ERISA compliance matters. Professionally, he is active in DRI, the Minnesota Federal Bar Association, and ALFA. Bill graduated from Albion College and Notre Dame Law School and clerked in the Ninth Circuit Court of Appeals. Bill is committed to his community, diversity, and volunteering. Presently, he serves on the Board of the Alan Page Education Foundation, helps kindergartners learn to read in north Minneapolis schools, is a Boy Scout leader, and works on asylum cases through the Advocates for Human Rights.

RHONDA HURWITZ, ESQ. is Senior Resolutions Counsel with United Educators, and Team Leader for Claims in the Mid-West. Before joining UE, Rhonda was the Director of Legal Affairs at Sibley Hospital in Washington, DC. Prior to Sibley, she was a partner at the law firm Brault Graham Scott & Brault in Maryland, where she specialized in medical malpractice defense. Rhonda is admitted to practice law in Maryland and the District of Columbia. She received her undergraduate degree from Loyola University and her JD from Catholic University, where she was a member of the Health Law Journal. She is a member of the Maryland and DC Bars, the American Health Lawyers Association, and the National Association of College and University Attorneys.

JAMES H. JOHANSEN is a shareholder, director, and Past President for the ALFA International member law firm of Butt,

Thornton & Baehr, PC, where he represents defendants in tort litigation and insurance coverage and bad faith litigation. James received his B.B.A. degree, with high honors, from New Mexico State University in 1977 and his J.D. degree from the University of New Mexico in 1980. He is a former New Mexico State Representative to the Defense Research Institute and a past President of the New Mexico Defense Lawyers Association. He was a member of the Board of Directors of NMDLA for 17 years. He frequently lectures on insurance coverage issues.

AISLING JUMPER is Vice President at YorkPro, Inc. and leads a team of attorneys that specialize in handling Professional Liability Claims including: Lawyers Professional Liability, Insurance Agent Errors and Omissions, Architects and Engineers, Employment Practices Liability, Social Services, Non-Profit, Cyber, Medical Malpractice and Non-Profit/Private Company D&O. Prior to joining YorkPro, Ms. Jumper practiced law in Massachusetts and New York specializing in handling coverage claims from a wide variety of professional liability lines, including D&O, EPL, & E&O. She has represented clients in cases dealing with diverse issues, such as securities class actions, employment actions, derivative actions, and M&A actions. In addition to Ms. Jumper's extensive monitoring and coverage experience, Ms. Jumper also litigated medical malpractice and long-term care lawsuits in state and federal courts. Ms. Jumper represented a variety of nursing homes, long-term care facilities, hospitals, and individual doctors at all stages of litigation; appearing for court conferences, attending depositions, working with experts and drafting and arguing motions before the court. In her litigation practice, Ms. Jumper focused on defending facilities which provided long-term care to individuals, and to defending mental health professionals who had been retained by the State to work in child abuse cases, and also those in private practice. The allegations against these individuals represented potentially high exposure to the relevant insurance policies. Ms. Jumper earned her Bachelor of Commerce from the National University of Ireland, Galway, and her J.D. from Boston College Law School. She is admitted to the New York and Commonwealth of Massachusetts Bars.

JOHN KIRTLEY was a commercial litigator and bankruptcy attorney in Columbus, Ohio before joining Ameritas in 2006. In his role

as Vice President and Associate General Counsel he primarily supports Ameritas' Life and Disability Claims, Distribution, and Retirement Plans teams. He is a member of the Marketing/Communications review team and manages all litigation arising from these business lines and act as transaction counsel in negotiations with Ameritas field partners. John was raised outside of Youngstown, Ohio. Before law school, he was a radio news broadcaster at 700 WLW in Cincinnati and moonlighted as a high school football radio broadcaster and also broadcast college basketball games for his alma mater. John and his wife Charity have been married for 17 years and are blessed with twin 12-year-old daughters and a ten-year-old daughter.

MICHAEL LAFOND is the Director of Litigated Claims for Pekin Insurance. His business unit is focused on the management of litigated claims using proven litigation management strategies, protocols and guidelines that drive results. He has worked at several carrier over the years with a focus on implementing claims wide strategic initiatives. Mike is a doting husband and father of two and spends his free time water-skiing competitively – yes, he is one of the twenty-five people skiing together that you see on YouTube. He also has the scars to prove it. He is also Wisconsin Badger to the core.

FREDERICK P. "RICK" LANDERS is a member of Axilon Law Group, PLLC, practicing in the firm's Bozeman, MT office. His practice focuses on construction, real estate, and litigation defense. Rick represents contractors, developers and design professionals in litigation and arbitration, as well as insurance companies on coverage and surety matters. On transactional matters Rick provides advice and counsel on Montana land acquisition, construction and development projects. Rick received his Bachelor of Science from Georgia Institute of Technology and his J.D. from the University of Georgia. He is admitted to practice in state and federal courts in Montana and Georgia, and before the U.S. Court of Appeals for the Ninth Circuit. Rick is AV-rated by Martindale-Hubbell.

MIKE LEAHY is the senior member of the Risk Management & Insurance Law practice group, as well as being a member of the Professional Liability and Construction Law practice groups. His practice is devoted to all areas of insurance related issues, including analysis of insurance coverage and reinsurance issues, rendering

opinions, drafting of insurance policies and endorsements, insurance coverage litigation, advice and litigation, first and third party bad faith litigation, expert witness testimony and acting as monitoring/supervisory claims counsel. He also represents professionals and individuals in high stakes complex litigation. He has expertise in virtually all lines of property & casualty insurance, including D&O, E&O, EPL, property, marine, Tech E&O, CGL and personal lines. He also handles fidelity and complex non standard coverage questions and claims. He has also drafted policies covering a myriad of risk, both commercial and personal. He is a Fellow of the American College of Coverage and ExtraContractual Counsel, a distinction held by few lawyers in the United States.

STEPHANIE P. LIZOTTE currently serves as Assistant Vice President, North American Claims Group for Allied World where she assists in overseeing all bad faith and coverage litigation brought by or against Allied World and its affiliated companies in the United States. Prior to assuming this role, Stephanie assisted in the management of Allied World's E&O team which handles lawyers errors and omissions (E&O) liability, insurance agents and brokers E&O liability, miscellaneous professional liability, tech/privacy professional liability and architects and engineers professional liability lines. Prior to joining Allied World, Stephanie held the position of Senior Claims Counsel at XL Professional in Hartford, CT, handling high-severity public and private directors and officers (D&O) liability claims as well as employment practices liability matters and fiduciary liability matters. Stephanie's previous professional experience includes practicing as an insurance defense and personal injury attorney with Noble, Young & O'Connor, P.C. in Hartford, CT as well as clerking with the Danbury Superior Court. Stephanie earned her B.A. at The Catholic University of America and her J.D. at Pepperdine University School of Law. She is a member of the Connecticut Bar and is admitted to practice before the United States District Court for the District of Connecticut.

JOANNE M. LOCKE is Vice President and Associate General Counsel at Liberty Mutual Insurance Company in Boston and manages its Corporate Legal Coverage Group, which provides advice to Liberty's Commercial Insurance and U.S. Consumer Markets business units on coverage and related issues. Ms. Locke's team of 27

attorneys works closely with internal clients and outside counsel on all types of domestic coverage litigation. In addition, Ms. Locke participates on several internal committees and coordinates coverage matters on enterprise-wide exposures. Ms. Locke is a member of the American Law Institute and served on the Members' Consultative Group to the Restatement, Law of Liability Insurance.

LING D. LY is Counsel at Travelers in the Claim Legal General Liability Group, where she advises on complex coverage issues and manages coverage litigation involving the company. She was previously an associate attorney at Saxe Doernberger & Vita, P.C., focusing on policyholder coverage issues and litigation. A graduate of Seattle University School of Law and Wesleyan University, she is admitted to the bars of Connecticut and Virginia. She serves on the Boards of the Connecticut Asian Pacific American Bar Association and Greater Hartford Legal Aid.

CHARLES LYNCH joined CapSpecialty in 2014 as Claims Counsel. He manages coverage litigation and extra-contractual litigation involving all lines of business and provides counsel to adjusters handling professional liability claims and property and casualty claims. In addition, he assists the legal and underwriting departments in policy drafting. Prior to CapSpecialty, Charles worked in a similar role for Allied World Assurance and prior to that he handled complex professional liability claims for Allied World and Chubb & Son. Prior to working in the insurance industry, Charles practiced commercial litigation in Massachusetts with a concentration in employment law after graduating, with honors, from University of Connecticut School of Law. He received his undergraduate degree from the University of Massachusetts at Amherst and worked for several years in the publishing and entertainment industries before attending law school.

TODD D. MCCORMICK is Corporate Counsel for QBE where he manages litigation and legal risk on behalf of the global insurance carrier and its related companies. Prior to his work at QBE, Mr. McCormick was in private practice, litigating and mediating matters involving insurance disputes, business torts, media law and intellectual property, as well as appeals.

LISA MICKLEY is a Member with Hall & Evans, LLC, the ALFA International member firm in Denver, CO, where her practice is

dedicated primarily to coverage advice and bad faith litigation involving a wide variety of coverages, including both commercial and professional lines. Lisa enjoys working closely with her clients to identify and address coverage concerns and to develop successful strategies in litigation. She strives to develop long-term working relationships with her clients to be a valuable resource. Lisa is currently serving as the Chair of the ALFA International Insurance Practice Group. She is licensed in Colorado and Texas and practices in both state and federal courts. Lisa also serves on the board of the Center for Legal Inclusiveness, where she dedicates her energies to tackling the challenges of diversity in the legal profession.

MELISSA MORTON is a partner with the Buffalo, New York ALFA International law firm of Gibson, McAskill & Crosby, LLP. Ms. Morton focuses her practice on complex insurance litigation and insurance coverage matters including but not limited to cases involving industrial and construction accidents, medical malpractice claims, and premises liability matters. Ms. Morton also has extensive experience in business/commercial litigation matters. Ms. Morton is a member of the American Bar Association, the New York State Bar Association, and the Bar Association of Erie County, where she currently serves on the Continuing Legal Education and Negligence Committees. Ms. Morton provides pro bono legal services to low income families in the City of Buffalo School District through the Say Yes! Legal Task Force and also to federal litigants through the Volunteer Lawyers Project Pro Se Assistance Program, which is venued in the United States District Court for the Western District of New York. Ms. Morton is a graduate of the State University of New York at Buffalo School of Law and is admitted to practice in the State of New York, as well as in various federal district and circuit courts, as well as the United States Supreme Court.

ELAINE MOSS is counsel to the ALFA International law firm of Brown & James, P.C., headquartered in St. Louis, Missouri. She focuses her practice on insurance coverage and complex insurance litigation, including large scale construction disputes. She frequently writes and speaks on coverage related topics. She also enjoys working with small startup companies in developing policy, procedures and contract templates. She was responsible for creating a comprehensive litigation training program for her firm and

she is one of the founders of the firm's Fifth Friday Women's Initiative. She is actively involved in efforts to increase diversity in the legal profession with a particular focus on increasing the presence and profile of women attorneys. She received both her undergraduate and law school degrees from the University of Arkansas – Little Rock. She began her legal career in Los Angeles working for a predecessor to Reed Smith. She is Program Chair & Marketing Chair for ALFA International's Insurance Law Practice Group and was recently elected as the Secretary on the ALFA International Board of Directors.

KEVIN E. O'BRIEN is a member of the Denver, Colorado ALFA International law firm of Hall & Evans, L.L.C. Mr. O'Brien's practice emphasizes representation in complex and industry-wide litigation, with particular focus on insurance, disability, bad faith, reinsurance, commercial and products liability matters. In addition to Mr. O'Brien's active trial practice, he is a frequent speaker. He is the former Chief Executive Officer of Hall & Evans, L.L.C., and served on the firm's Board of Directors. He is a member of the Federation of Defense and Corporate Counsel. He is a former member of the Board of Directors and Corporate Secretary of ALFA International and Chair of the ALFA International Insurance Practice Group. He has also served as Program Chair, moderator and speaker for numerous ALFA International events. Mr. O'Brien is a graduate of the University of Notre Dame and the University of Denver, College of Law.

KATHERINE RAFFERTY is a civil litigation attorney at Taylor, Day, Grimm & Boyd in Jacksonville, Florida. Katherine's practice generally focuses on insurance coverage in multi-party construction defect litigation, as well as first and third-party extra-contractual and bad faith claims. She regularly provides recommendations to insurance carriers in coverage opinions involving general liability insurance, where her approach is to leave no stone unturned. Prior to joining Taylor, Day, Katherine represented insureds in bodily injury, construction defect, and products liability lawsuits. Katherine also worked as a prosecutor for the 17th Judicial Circuit in Broward County, Florida. Katherine earned her J.D. from University of Miami School of Law, and her B.S. from Florida State University.

MEGHAN RUESCH is a partner at the Indianapolis ALFA firm Lewis Wagner,

LLP. Her practice primarily focuses on insurance coverage, bad faith, reinsurance, and cyberliability/cybersecurity. Meghan is admitted to practice in the state and federal courts in of New York, New Jersey, and Indiana. Ms. Ruesch is a magna cum laude graduate of the Syracuse University College of Law, and received her Bachelor of Arts degree from Hanover College, where she majored in English and Theater.

PATRICIA A. RYAN focuses on insurance regulatory, transactional and risk management issues. She is a former insurance company executive with extensive and diversified experience delivering legal counsel and practical business solutions to her clients. Ms. Ryan represents clients in the financial services and insurance industries, including property and casualty insurers, captive insurers and reinsurers, producers, managing general agents, life insurers, and accident and health insurers. She has experience in all aspects of insurance and reinsurance transactions, including mergers and acquisitions, corporate formations, structuring and licensing, risk management issues, corporate governance, compliance, licensing, insurance law and regulation, reinsurance, employment law and coverage litigation issues. Ms. Ryan also has extensive experience in insurer and reinsurer run offs and receiverships, as well as other troubled company and insurer insolvency actions. Prior to joining Johnson & Bell, Ms. Ryan served as Executive Vice President and General Counsel for the holding company and operating entities of American Overseas Group Limited, a Bermuda insurance holding company. She also has worked as the Vice President and Assistant General Counsel at QBE and served as a business attorney for the Specialty and Commercial lines at Fireman's Fund Insurance Company, a subsidiary of Allianz. Ms. Ryan has a BA in Economics and History from University of Illinois and earned her JD from Loyola University School of Law.

WILLIAM A. SCHNEIDER is a partner in the Boston office of Morrison Mahoney LLP where focuses his practice on civil litigation and first-party insurance, with an emphasis on trial and appellate work in the state and federal courts. He has extensive coverage experience including policy drafting, policy interpretation, and the general representation of insurance companies in a variety of matters across several lines of coverage. Bill received his B.A. with honors from the University of Massachusetts, Amherst in

1994, and Graduated from Suffolk University Law School with Honors in 1997. He earned his CPCU designation in 2001.

GARY SCHUMAN is Senior Counsel-Litigation at Combined Insurance Co. of America, Glenview, Illinois, a supplemental life, health & disability insurer. He is a graduate of the University of Notre Dame Law School and admitted to the Illinois and New York bars. Mr. Schuman's practice includes providing day-to-day legal support to the company's Claims, Underwriting and Policyholder Service Departments as well as managing nationwide all employment, contract and extra-contractual litigation filed against the company. Mr. Schuman has lectured at numerous national and regional legal conferences and is widely published in a number of law journals and treatises on a variety of life, health and disability topics, including articles in the FDCC Quarterly. His article "Post-Claim Underwriting: A Life and Health Insurers Boon or Bane" received the 2005 Andrew C. Hecker Award. Mr. Schuman is an active member of the Federation of Defense & Corporate Counsel and of the Defense Research Institute, having served as Chairman of its Life Health and Disability/ER/SA Committee (2010-2012). Prior to joining Combined, Mr. Schuman was an attorney with a Chicago law firm concentrating in civil trial and appellate litigation and a Division Counsel with a Chicago-based manufacturing company.

ANDREA D. SNOWDEN is Second Vice President and Assistant General Counsel at Ameritas Life Insurance Corp., which is a life, group and disability insurer. Ms. Snowden is the chief litigation/dispute resolution counsel in charge of managing nationwide contract and extra-contractual litigation filed against Ameritas. She also provides legal support to Ameritas' broker/dealer and represents Ameritas in FINRA arbitration matters. Prior to joining Ameritas, Ms. Snowden was a partner with a Nebraska law firm concentrating in civil trial litigation with an emphasis in insurance, bad faith and tort matters. She is a graduate of the University of Kansas School of Law and admitted to the Nebraska bar.

ERIC SPENCER is currently the VP Chief Claims Officer at Ameriprise Auto & Home in Green Bay, WI. Ameriprise handles 100K+ claims annually through our affinity partners in personal lines auto and home. Prior to Ameriprise, Eric was head of claims at Amerisure Mutual Insurance Company

in Farmington Hills, MI, which catered to elite agencies focused on the construction industry in liability, property and worker compensation. Before Amerisure, Eric had various leadership and technical roles at QBE with the last being the head of claims for their agency book focused midsize main street commercial and personal lines insurance. Eric has 30+ years of experience in claims, the last 20 leading teams in property, casualty and worker compensation. Prior to his leadership roles he worked with Mercury Insurance, Cuna Mutual, Travelers and Zurich. Eric claims the best education he received has been trial by fire on the job, but he also has degrees in psychology, business administration and organizational management. Eric is lucky to be married to his college sweetheart. They have two grown kids but no grandkids, yet. Here is hoping!

JAMES O. SPIKER IV is an associate at the Maryland ALFA Firm Semmes Attorneys at Law. He practices in the Semmes Firm's Litigation Department, and generally focuses on civil litigation in the areas of insurance defense, products liability, and negligence based torts. Mr. Spiker is a graduate of the University of Baltimore School of Law, where he graduated first in his class. His formal education and training also includes a Bachelor of Science degree from Loyola College and a Master of Science degree from the University of Maryland Baltimore County.

KARA TROUSLOT STUBBS is a Member in the Kansas City ALFA International law firm of Baker Sterchi Cowden & Rice, L.L.C., where her civil litigation practice is primarily focused on the defense of product liability matters, including the defense of manufacturers of medical devices, pharmaceutical products, construction equipment, children's products, commercial grade fireworks, diacetyl containing products, and various consumer products. Her practice also includes general personal injury, commercial litigation, employment, and consumer fraud. She has served as national and regional counsel to various clients in mass tort litigation. She is a member of the Kansas, Missouri, and American Bar Associations, International Association of Defense Counsel, and DRI. She is a frequent lecturer and author on issues related to product liability litigation. She currently serves as the Chair to the Board of Directors of ALFA International. She received her B.A. from the University of Kansas in 1989 and her J.D. from the University of Kansas in

1992. Prior to joining the firm she served as law clerk to the Honorable Thomas C. Clark of the Circuit Court of Jackson County, Missouri.

PAUL TENNER is Senior Counsel at Allianz Global Corporate & Specialty's (formerly Fireman's Fund Insurance Company) Legal & Compliance division and has been serving in that capacity since 2011. As Senior Counsel, Paul manages corporate litigation, primarily bad faith litigation involving commercial insurance policies. Prior to 2011, Paul was a Senior Director for Fireman's Fund's Litigation Services Unit where he was the relationship manager of outside law firms. Paul also was a managing attorney and trial counsel for Fireman's Fund's internal insurance coverage team. Prior to joining Fireman's Fund, Paul prosecuted attorney discipline cases as a Deputy Trial Counsel for the State Bar of California and practiced civil litigation for several years. Paul earned his JD degree from the University of California, Hastings College of Law and his BA degree from the University of California, Los Angeles.

PAUL WHITT, a shareholder in the Knoxville office of Lewis Thomason, practices in the areas of construction law and litigation, including professional liability defense of design professionals, such as engineers, architects and surveyors, as well as professional liability representation of accountants and lawyers. Mr. Whitt also has significant experience representing insurance carriers in first party actions brought by insureds related to coverage matters, claims of bad faith, insurance fraud and other extra-contractual matters, as well as experience in general civil litigation.

TERESA YOUNG is a partner in the St. Louis, Missouri ALFA International law firm Brown & James, P.C., practicing in the firm's St. Louis office. Within her specialty of insurance defense, Teresa regularly takes on cases that fall into the category of complex litigation, including coverage analysis, multi-party and multi-jurisdictional cases, as well as cases that contain intricate factual or legal issues. She also consistently handles appellate matters for her insurance clients and was recently named an Influential Appellate Advocate by Missouri Lawyers Weekly for her work in bringing a seminal case on co-employee liability before the Missouri Supreme Court. She received her Bachelor's and Master's degree from the University of Kansas, and her J.D. from Washington University in St. Louis.

GENERAL INFORMATION

MEETING LOCATION

The Hilton Nashville Downtown
121 Fourth Avenue South
Nashville, Tennessee
Tel: (615) 620-1000

https://www3.hilton.com/en/hotels/tennessee/hilton-nashville-downtown-BNANSHF/index.html?SEO_id=GMB-HI-BNANSHF

REGISTRATION

Please contact your ALFA International Attorney to register.

ATTENDANCE IS OPEN ONLY TO MEMBERS OF ALFA INTERNATIONAL AND THEIR INVITED GUESTS AND IS LIMITED TO AGES 21+.

ATTIRE

The attire for the educational sessions throughout the conference is “business casual”, as is the dinner on Wednesday evening. Dinner Thursday is “Country Music Row attire”, jeans and cowboy boots are encouraged. No jackets/sport coats are necessary at any evening events but a light jacket or sweater is recommended as there are a number of outdoor meals.

CLE CREDIT

ALFA International certifies that this program has been approved for 7.5 hours of General CLE credit in the states of Illinois and California. If you need credit in another state, please contact that state bar regarding the necessary requirements to obtain CLE credit. ALFA International staff are available to assist in any way possible but you must apply individually to obtain credit in your particular state.

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