



ALFA International
THE GLOBAL LEGAL NETWORK



2023 Insurance Roundtable

CLAIMS, COVERAGE & CHANGE

Confronting Traditional Issues In Today's Progressive Environment

MAY 31-JUNE 2 | THE CHARLESTON PLACE HOTEL | CHARLESTON, SOUTH CAROLINA

www.ALFAInternational.com

ABOUT CHARLESTON

Welcome to historic Charleston, South Carolina. This port city is most well-known for its charming cobblestone streets, antebellum homes and horse drawn carriages. Located in the heart of downtown Charleston, The Charleston Place Hotel is surrounded by historic neighborhoods and homes. From the hotel, you can have easy access to enjoy the Waterfront Park, visit the Battery and catch a glimpse of Fort Sumpter National Monument off the shores of South Carolina.



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 140 member firms throughout the world. Our 80 U.S. firms represent 95 of the 100 largest metropolitan areas. Our 60 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.

CLAIMS, COVERAGE



Confronting Traditional Issues In Today's Progressive Environment

2023 Insurance Roundtable

MAY 31-JUNE 2 | THE CHARLESTON PLACE HOTEL | CHARLESTON, SOUTH CAROLINA

Welcome to Charleston! At the ALFA International 2023 Insurance Roundtable, we are looking forward to spending time with colleagues and insurance professionals from across the country. This year, we are tackling some long-standing problems with a fresh perspective, as well as new issues affecting insurance first and third party conundrums. We'll explore new ways to combat nuclear verdicts, including how to present insurance companies and their decision makers in the modern courtroom. We'll look at insurance company and independent agents, fraud investigations and reservations of rights. We'll also discuss modern issues and tools to prevent and respond to cyber security risks, first party property appraisals and overlapping concerns with additional insureds and indemnity contracts.

It won't be all work. ALFA International and our guests will take time to explore Charleston, with options to include a historic homes tour, a visit to Fort Sumpter and even a little kayaking. Join us for historical and picturesque sights, coupled with a laid-back, slow southern style that Charleston is known for. We'll see you soon.



Kathy Terry
Program Chair, 2023 Insurance Roundtable
PHILLIPS MURRAH P.C.
Oklahoma City, Oklahoma

2022-2023 Insurance Practice Group Leadership



Grace Garcia
Vice Chair, ALFA International
Board of Directors
MORRISON MAHONEY LLP
Boston, Massachusetts



Stephanie Brochert
Course Book Editor
PLUNKETT COONEY
Detroit, Michigan



Lex Dunn
Chair, Insurance Practice Group
MCCANDLISH HOLTON PC
Richmond, Virginia



Nicole Nowlin
Course Book Editor
COSGRAVE VERGEER KESTER LLP
Portland, Oregon



Richard Hennessey
Marketing Chair, Insurance Practice Group & Compendia Editor
MORRISON MAHONEY LLP
Boston, Massachusetts



Paul Farquharson
Compendia Editor
SEMMEs, BOWEN & SEMMEs
Baltimore, Maryland



Kathy Terry
Program Chair, 2023 Insurance Roundtable
PHILLIPS MURRAH P.C.
Oklahoma City, Oklahoma



Ken Newa
Compendia Editor
PLUNKETT COONEY
Detroit, Michigan



Michael Shunk
Compendia Editor
BAKER STERCHI COWDEN & RICE L.L.C.
Kansas City, Missouri

2:00 p.m. – 6:00 p.m.
EARLY REGISTRATION

Willow Foyer

3:00 p.m. – 5:00 p.m.
FACULTY REHEARSAL

Willow Ballroom

*All moderators are encouraged to use this time to set-up a meeting with their panelists to review their session materials.

3:00 p.m. – 4:00 p.m.
CLIENT ADVISORY BOARD MEETING

Beauregard Room

*Open to members of the Insurance Client Advisory Board & Practice Group Leadership.

4:00 p.m. – 5:00 p.m.
CLIENT ROUNDTABLE

Beauregard Room

This event allows client attendees the opportunity to exchange ideas and share best practices in a social setting without ALFA International lawyers present. An agenda of hot topics for discussion will be sent to all registrants a few weeks prior to the program. The roundtable will be moderated by a member of the Insurance Client Advisory Board. We look forward to a vibrant and engaging discussion!

4:00 p.m. – 5:00 p.m.
ALL ALFA INTERNATIONAL ATTORNEY MEETING

Ansonborough

*All ALFA International attorneys are required to attend.

5:30 p.m. – 6:30 p.m.
WOMEN'S INITIATIVE RECEPTION

Flag Pole Terrace

Charleston is a city with a rich history...of murder! You're invited to join your colleagues as the Women's Initiative hosts a local Charleston historian to chat about Lavinia Fisher, the U.S.'s first female serial killer. And if true crime doesn't thrill you, maybe our signature cocktail—the Blood and Sand—will!



Meghan Ruesch
Women's Initiative Liaison
LEWIS WAGNER, LLP
Indianapolis, Indiana

6:30 p.m. – 9:30 p.m.
WELCOME RECEPTION, BUFFET DINNER & REGISTRATION

Market Street Circle

Join us for a welcome cocktail reception and buffet dinner while the sun sets. Enjoy an evening catching up with old friends and making new acquaintances around the Market Street Fountain at The Charleston Place Hotel as we welcome you to Charleston!



THURSDAY, JUNE 1

7:00 a.m. – 8:00 a.m.
BREAKFAST BUFFET

Magnolia Ballroom

7:00 a.m. – 8:00 a.m.
FIRST TIME ATTENDEE BREAKFAST

Beauregard Room

*All first time client and attorney attendees are encouraged to attend this breakfast to connect and get to know each other.


8:00 a.m. – 1:00 p.m.
PROGRAM SESSIONS

Willow Ballroom, Jenkins King Charles Room

8:00 a.m. – 8:15 a.m.

Introductory Remarks

 **Grace Garcia**
Vice Chair, ALFA International Board of Directors
MORRISON MAHONEY LLP
Boston, Massachusetts

 **Lex Dunn**
Chair, Insurance Practice Group
MCCANDLISH HOLTON PC
Richmond, Virginia

 **Jessica Zaroski Bauer**
Chief Executive Officer
ALFA INTERNATIONAL
Chicago, Illinois


 **Kathy Terry**
Program Chair, 2023 Insurance Roundtable
PHILLIPS MURRAH P.C.
Oklahoma City, Oklahoma

8:15 a.m. – 9:15 a.m.
GENERAL SESSION


Nuclear Verdicts and Reptile Theory

Has anyone noticed an increase in the number of run-away jury verdict awards over the last few years? Nuclear verdicts of \$10 million or more are on the rise. To effectively defend against nuclear verdicts, you must first understand why they occur. There are multiple causes, including reptile and aggressive litigation tactics, distrust of corporations, psychosocial considerations, growing litigation funding for plaintiffs, marketing and generational influences. The panel will discuss the trends of socially inflated verdicts and defense litigation strategies to combat the nuclear verdict.

 **Glenn Ritter**
Moderator
WRIGHT LINDSEY JENNINGS
Rogers, Arkansas

 **Lori-Ann Russo-Green**
VP Claims, Specialty Risk Services
GRAMERCY RISK MANAGEMENT, LLC
Uniondale, New York

 **Doug Richmond**
Managing Director, Professional Services Practice
AON
Olathe, Kansas

 **Paul Farquharson**
SEMMES, BOWEN & SEMMES
Baltimore, Maryland

9:15 a.m. – 9:30 a.m.

BREAK

9:30 a.m. – 10:30 a.m.

GROUP ONE ROUNDTABLE DISCUSSIONS

TRACK 1 FIRST PARTY PROPERTY APPRAISALS

Appraisal should be a simple tool to determine the amount of loss in a first party property insurance claim. It often is not. This panel will explore the challenges of the simple sounding appraisal process, including the scope of appraisal and appointment of an umpire. The discussion will also focus on what to do after an appraisal award is issued, including challenging an award and bad faith exposure.



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



Amy Heiserman
Senior Counsel
NAUTILUS
INSURANCE GROUP
Phoenix, Arizona



Alisha Wilson
Senior Claims Counsel
IAT INSURANCE GROUP
Cheshire, Connecticut



Marcie Schout
QUILLING, SELANDER,
LOWNDS, WINSLETT
& MOSER, P.C.
Dallas, Texas

TRACK 2 BAG IT, TAG IT: FRAUD INVESTIGATION AND DETECTION IN THE CLAIM HANDLING PROCESS

Fraud and insurance claims are synonymous. Early investigation through SIU, recorded statements, ISO searches, underwriting details, independent medical examinations, medical record reviews and agency files are all tools for the claims professional and panel counsel in the endless pursuit of the facts. Expenses related to fraudulent claims—from presentment to ultimate coverage determination—can be contained through an efficient investigation protocol. The goal is to make the right coverage decision every time and use resources such as state insurance fraud bureaus to combat fictitious or exaggerated claims.



Richard Hennessey
Moderator
MORRISON
MAHONEY LLP
Boston, Massachusetts



Fred Benjamin
Liability Claims Team Lead
SEDGWICK
Lexington, Kentucky



Samuel Weisgarber
Senior Litigation Examiner
SENTRY INSURANCE
GROUP
Madison, Wisconsin



Meghan Ruesch
LEWIS WAGNER, LLP
Indianapolis, Indiana

10:30 a.m. – 10:45 a.m.

BREAK

10:45 a.m. – 11:45 a.m.

GROUP TWO ROUNDTABLE DISCUSSIONS

TRACK 1 THE IMPORT OF A RESERVATION OF RIGHTS LETTER

An insured has made a claim and there are possible defenses to providing insurance coverage. The reservation of rights letter is an important tool to preserve such defenses. Differences in approaches and contents can vary widely, but no matter how much experience a person has drafting reservation of rights letters, it is still easy to omit something. This panel will discuss the content, procedure, timing and effect of the issuance of reservation of rights letter as well as a possible forfeiture of the carrier's defenses if not drafted carefully.



Lex Dunn
Moderator
MCCANDLISH HOLTON PC
Richmond, Virginia



John Cavanaugh
Field Claims Manager
ACUITY INSURANCE
Sheboygan, Wisconsin



Todd McCormick
*Senior Counsel, Legal
Regulatory & Compliance*
QBE NORTH AMERICA
New York, New York



Glenn Fencil
JOHNSON & BELL, LTD.
Chicago, Illinois

TRACK 2 SHIFTING THE RISK: ADDITIONAL INSURED AND INDEMNITY

Coverage implications and overlapping concerns, how to navigate when there are multiple insureds, claims for indemnity and defenses to those claims and sometimes, inadequate limits will be discussed during this roundtable. This session will also address hold-harmless and indemnification agreements, as well as the obligation to procure and maintain insurance.



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



David T. Vanalek
*SVP, Chief Legal and
Compliance Officer*
RICHMOND NATIONAL
INSURANCE
Richmond, Virginia



Molly Glover
BURCH, PORTER &
JOHNSON, PLLC
Memphis, Tennessee



Kristian Moriarty
HAIGHT BROWN &
BONESTEEL LLP
Los Angeles, California

11:45 a.m. – 12:00 p.m.
BREAK

12:00 p.m. – 1:00 p.m.
GENERAL SESSION

Cyber Insights: Emerging Risks and Products

Cyber is one of the most complex and critical risks threatening society and businesses today. It impacts individuals, professionals and commerce across several key industries. Insuring this ever-evolving threat requires continued action, collaboration, product development and a dynamic approach. This session will provide attendees with an introduction to cyber issues such as data breaches, ransomware attacks, email compromises, class action lawsuits and various types of fraud incidents. These complex issues call for fresh and unconventional solutions. This panel will discuss proactive and alternative strategies to address cyber risks, the types of insurance products in the marketplace and emerging creative solutions to manage those risks.



Ellen Nimaroff
Moderator
LESTER SCHWAB KATZ
& DWYER, LLP
New York, New York



Gillian Stone
Director - Cyber Incident
Response Specialist
HSB INSURANCE COMPANY
Hartford, Connecticut



Laura Hawkins
Manager, Claims
AT-BAY
San Francisco, California




Bill Schneider
MORRISON MAHONEY LLP
Boston, Massachusetts

1:00 p.m. – 2:00 p.m.
LUNCH BUFFET
Magnolia Ballroom

1:45 p.m. – 6:00 p.m.
OPTIONAL ACTIVITIES

See attached document for optional activity choices.
Prior registration is required.

FRIDAY, JUNE 2

6:30 a.m. – 7:30 a.m.
WELLNESS WORLDWIDE 
WORKOUT
Market Street Circle

8:00 a.m. – 9:00 a.m.
BREAKFAST BUFFET
Magnolia Ballroom

9:00 a.m. – 11:45 a.m.
PROGRAM SESSIONS
Willow Ballroom

9:00 a.m. – 10:00 a.m.
GENERAL SESSION

Navigating Issues Between Insurance Companies and Independent Agents

The panel will address issues related to indemnity, agent mistakes, E&O coverage and the absence of E&O coverage, fraudulent joinder and dilemmas like: who does the agent represent at time of policy issuance (surplus lines issue); what happens when the agent is no longer active with the carrier; and, what impact does an agent have when he/she/they become involved in the claim handling?



Kathryn Terry
Moderator
PHILLIPS MURRAH P.C.
Oklahoma City, Oklahoma



Melissa Fernandez
Managing Counsel
| Claim Legal
TRAVELERS
Hartford, Connecticut



George Fagan
LEAKE &
ANDERSSON, L.L.P.
New Orleans, Louisiana

7:00 p.m. – 10:00 p.m.

RECEPTION & DINNER BUFFET

Hank's Social Hall

10 Hayne Street,
Charleston, South Carolina

7:00 p.m. – 7:30 p.m.
COCKTAIL RECEPTION

7:30 p.m. – 10:00 p.m.
PLATED DINNER



Join us at Hank's Seafood Restaurant to enjoy Charleston's best seafood restaurant for 18 consecutive years! Attendees will gather at Hank's Social Hall for a 30-minute cocktail period followed by a 3-course plated dinner. You won't leave hungry!

SUGGESTED ATTIRE: "Smart casual" attire is encouraged for this evening. Jeans are acceptable.

TRANSFER TIME & ACTIVITY TIMING: The restaurant is a 3-minute (.1 mile) walk from the hotel. Cocktails will be served beginning at 7:00 p.m. and please arrive by 7:30 p.m. as we will sit for a plated dinner at that time.



10:00 a.m. – 10:15 a.m.

ALFA International HQ Update

This session will provide an overview of many new and some improved offerings available at ALFAI as well as resources and opportunities available to our clients.



Jessica Zaroski Bauer
 Chief Executive Officer
 ALFA INTERNATIONAL
 Chicago, Illinois

10:15 a.m. – 10:30 a.m.

BREAK

10:30 a.m. – 11:30 a.m.

GENERAL SESSION

Humanizing the Insurance Company in Bad Faith Actions

Life, health, property & casualty and coverage insurers are often the target of bad faith lawsuits, which inevitably raises the possibility of punitive damage and emotional distress claims. In these cases, a common argument made by the policyholder is that the company willfully and intentionally put its own interests ahead of its policyholders, resulting in a bad faith claim denial. Proof of the insurer's good faith, however, can be presented through the claim file but also through the company's day-to-day actions in treating all claims fairly, using respectful and plain language in all interactions, and even treating insureds who bring suit as important customers. In this session, our panel members will offer perspectives and thoughts on "the human side of insurance" as a means of minimizing and defending against bad faith claims -- and as a way of doing business.



Leah Kippola-Friske
 Moderator
 NILAN JOHNSON
 LEWIS PA
 Minneapolis, Minnesota



Joseph Niglio
 Associate General Counsel
 KNIGHTS OF COLUMBUS
 New Haven, Connecticut



Bill Hittler
 NILAN JOHNSON
 LEWIS PA
 Minneapolis, Minnesota



Blythe Bradley
 Asst. General Counsel
 GLOBE LIFE
 Oklahoma City, Oklahoma



Brett Bacon
 FRANTZ WARD LLP
 Cleveland, Ohio

11:30 a.m. – 11:45 a.m.

Closing Remarks



Kathy Terry
 Program Chair, 2023
 Insurance Roundtable
 PHILLIPS MURRAH P.C.
 Oklahoma City, Oklahoma



Lex Dunn
 Chair, Insurance
 Practice Group
 MCCANDLISH HOLTON PC
 Richmond, Virginia

FACULTY BIOS

BRETT BACON is with the ALFA International member firm Frantz Ward LLP in Cleveland, Ohio where he 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.

JESSICA ZAROSKI BAUER joined ALFA International (ALFAI) in 2004 as a Coordinator of Events & Member Services. She then worked for several years as a Marketing Manager, Chief Events Officer and Chief Operating Officer. After 17 years with the association, she accepted her current role as Chief Executive Officer. In this position she is the strategic thought leader of the organization, working closely with the Board of Directors and the various ALFAI committees. She manages headquarters staff and maintains constant communication with association members. Jessica oversees the member recruitment, development and retention programs as well as the marketing and business development initiatives for the organization. Prior to joining ALFA International, she worked in the marketing department of the Chicago-based law firm of Gardner, Carton & Douglas, LLP (now Faegre Drinker Biddle & Reath). She is a graduate of the University of Iowa Tippie College of Business (Go Hawkeyes!) and is an avid college football fan. In her spare

time Jessica can be found enjoying family time with her husband Harry and her two young daughters, Greta and Vivian.

BLYTHE R. BRADLEY graduated from the University of Kansas School of Law in 2007. After law school, Blythe represented disability claimants before the Social Security Administration and the U.S Department of Veterans Affairs for ten years. She joined Globe Life And Accident Insurance Company in January 2018.

FRED BENJAMIN works with Sedgwick as a Team Leader, role model, and mentor managing 6 examiners handling commercial auto claims. Fred holds a Bachelor of Arts degree in Accounting as well as an Associate of Science degree in Health Sciences. He has over 35 years of experience handling personal and commercial insurance claims, skillfully negotiating them as well as managing a team of adjusters.

JOHN F CAVANAUGH is a Field Claims Manager for Acuity Insurance, a mutual Property & Casualty Company that writes over \$2 billion in premium in 31 states. Acuity is headquartered in Sheboygan, WI. For the past 18 years John has supervised the Chicagoland Field Claims district for Acuity after previously holding positions as a Staff Claims Consultant and a Field Claims Manager in the Milwaukee district. He has obtained the Associate in Claims (AIC) and the Chartered Property Casualty Underwriter (CPCU) insurance designations.

LAWRENCE A. "LEX" DUNN is a partner in the Richmond, Virginia ALFA International law firm of McCandlish Holton, PC and he is currently Chair of the Insurance Practice Group for ALFA International. Mr. Dunn has an active litigation practice which has a primary focus on property and casualty matters, coverage issues, insurance-agent broker liability and other professional liability matters. His experience also includes providing insurance coverage opinions, mediation, binding arbitration and inter-company insurance procedures. Mr. Dunn has extensive jury trial experience in both Virginia state courts and federal courts. Mr. Dunn received his undergraduate degree from the University of Virginia and his law degree from Marshall-Wythe School of Law at the College of William and Mary.

GEORGE FAGAN is a founding partner of Leake & Andersson, L.L.P., the ALFA member firm in New Orleans, Louisiana, 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 ALFAI 2011 Nathan Fishbach Service Award for his outstanding individual contributions and leadership to ALFAI. He is a past Chair of the ALFAI Insurance Practice Group, and has served on ALFAI'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.

PAUL FARQUHARSON is a principal at Semmes, Bowen & Semmes, the ALFA International member firm in Baltimore, Maryland. He leads the firm's Special Risk and Complex Litigation Group. Paul has successfully defended clients in high exposure drug and medical device, toxic tort, product liability and insurance coverage litigation. He has served as National Coordinating Counsel and MDL Counsel for defendants in nationwide class action litigation and has represented clients in several large insurance coverage cases involving environmental clean up costs, bodily injury, property damage and product liability claims. Paul also advises clients regarding risk management and how to identify and mitigate risks. This is particularly significant in a rapidly changing technology-driven world. Mr. Farquharson maintains an A/V® judicial and peer review rating from Martindale Hubbell®, the highest possible review rating for ethics and legal ability. He is highly ranked by Chambers and is a Maryland "Super Lawyer."

MELISSA FERNANDEZ is Managing Counsel in Travelers Claim Legal Liability Group, and manages a team of attorneys who provide coverage advice, litigation management and other legal services to Travelers complex claim professionals. She earned an A.B. in Psychology, summa cum laude, from Princeton University in June 2004. Melissa is also a 2007 graduate of New York University School of Law, and was an Articles Editor for NYU's Journal of Legislation and Public Policy. Melissa began her legal career at the firm of Cleary Gottlieb Steen & Hamilton, LLP in New York as an associate in the firm's Capital Markets and Litigation Groups. She then clerked for the Honorable Vanessa L. Bryant, United States District Court Judge, District of Connecticut. Melissa joined the Stamford, Connecticut office of Wiggin & Dana upon completion of her clerkship, where she focused her practice on a broad spectrum of civil litigation and was a member of the firm's Insurance and White Collar Practice Groups.

GLENN F. FENCL is chair of the Insurance Group at Johnson & Bell, Ltd. the ALFA International member firm in Chicago, Illinois, where his practice is concentrated on third party insurance coverage. Glenn has handled numerous declaratory judgment trials in state and federal courts including sexual misconduct matters for a national insurer of Catholic diocese. In addition, he is lead trial lawyer for various national manufacturers defending product liability cases, counsel defending NCAA football concussion cases and has more than 25 jury verdicts. He has given several ALFAI presentations and has authored numerous articles, including the "Comprehensive General Liability" chapter for the Illinois Institute for Continuing Legal Education treatise "Liability Insurance Coverage Practice." Holder of an AV rating from Martindale-Hubbell, Glenn is involved in many

law organizations, including: the International Association of Defense Counsel, the Illinois Association of Defense Trial Counsel, the Illinois Bar Association, Trial Lawyers Club of Chicago, American Arbitration Association, Defense Research Institute and the Illinois Society of Trial Lawyers. He is a past Chair of the ALFA International Insurance Law Practice Group.

GRACE V.B. GARCIA, a Partner in the Boston office of ALFA International member firm Morrison Mahoney LLP, concentrates her practice in the areas of product liability, construction law—including personal injury, construction defect, and contractual-OSHA, commercial litigation, employment litigation, premises liability and Americans with Disabilities Act (ADA) cases. Grace is the current Chair for the ALFA International Construction Practice Group, and is the former Chair of the Women’s Initiative Practice Group and a former member of ALFA International’s Board of Directors. Grace has an AV Preeminent Rating from Martindale Hubbell and in 2020 she was honored by Massachusetts Lawyers Weekly with its “Circle of Excellence” after being honored in 2013 as a “Top Women of Law.” Grace has almost 25 years of trial practice and litigation experience, and has obtained successful outcomes on behalf of her clients in both state and Federal Court trials. She also has successfully argued before the Appeals Court. Beyond ALFA, she is actively involved in many professional groups, and currently serves as President-Elect of the Massachusetts Bar Association. Grace is also a past President of the Massachusetts Defense Lawyers Association and past DRI State Representative for Massachusetts. She is a routine lecturer on defending brain injuries, risk transfer and indemnity issues, best discovery practices and deposition techniques, and OSHA.

MOLLY GLOVER is a Senior Attorney from Burch, Porter & Johnson, PLLC, the ALFA member firm 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.

MATTHEW GRAY is a shareholder at ALFA International member firm Young, Moore and Henderson, PA in Raleigh, North Carolina. Matt practice includes complex insurance coverage analysis and counseling, bad faith litigation, employment counseling and litigation, long-term care claims, and administrative law. Matt represents his clients in the trial and appellate divisions of the state and federal courts throughout North Carolina. Matt’s insurance practice involves advising insurers on complex first- and third-party coverage matters, including among others Commercial and Residential Property policies, Condominium

policies, Commercial General Liability policies, Farm policies, Tobacco policies, Crime policies, and EPLI policies. He routinely advises insurers on coverage matters involving those policies. He frequently provides coverage opinions, assists with Examinations Under Oath, and represents insurers in coverage litigation throughout North Carolina. Matt also has extensive experience in drafting insurance policies, including Commercial and Residential Wind policies, Crime policies, and many different Residential and Commercial policy endorsements. Matt’s employment practice includes all aspects of employment and labor law counseling and litigation. This includes advising and representing companies on EEOC litigation matters, Wage and Hour disputes and Department of Labor complaints. He advises a wide variety of business on day-to-day employment matters, including appropriate Performance Improvement Plans (PIPs), Wage and Hour issues, various ERISA issues, and the requirements of Patient Protection and Affordable Care Act (PPACA). Matt also counsels companies on employment policies and procedures, and has extensive experience drafting policy and procedures manuals, employment agreements and severance packages.

LAURA HAWKINS is a licensed attorney and independent adjuster with fifteen years of insurance industry experience. Laura manages a team of skilled Claims Specialists and Claims Counsel at At-Bay; her team helps insured businesses investigate and manage data breach and network security intrusions, mitigate liability and exposure on cyber claims, including class action litigation and regulatory investigations, and handle complex technology errors and omissions and media liability claims. Customer service is a top priority for Laura and she is skilled at providing transparency and guidance while collaborating with insureds, brokers, counsel, and other third party vendors throughout the lifecycle of a claim. Laura began her in-house insurance career with a Lloyd’s specialist insurer, where she handled professional liability claims. Prior to her in-house experience, Laura worked in private practice at a civil litigation firm in Atlanta, Georgia.

AMY HEISERMAN is Senior Counsel with Nautilus Insurance Group. She works with a talented team of insurance claims professionals and lawyers to evaluate coverage and review letters to policyholders addressing the company’s position on coverage. She also manages extra-contractual litigation files, overseeing outside counsel and participating in key strategy decisions. Prior to switching to her current role, Amy provided legal guidance and advice that touched on multiple facets of the insurance industry – regulatory and compliance for carriers seeking to transact business in the State of California, defense of insurance agents and brokers before the DOI or in professional negligence lawsuits, coverage counsel to policyholders and carriers, and defense of policyholders sued by third parties. Amy excelled as a commercial and insurance coverage & bad faith litigator both in California and Arizona, but she has truly enjoyed

the transition to in-house work and looks forward to continuing to learn and grow with her company.

RICHARD HENNESSEY is a partner in the Boston office of Morrison Mahoney LLP, the ALFA International firm in Massachusetts. He represents some of the nation's leading insurance carriers in a variety of civil litigation matters involving commercial property policies, professional and general liability policies, homeowners policies, and builders risk policies. He has extensive coverage experience in a variety of matters across several lines of coverage. Richard was recently a senior claims analyst with a national third-party claims administrator concentrating in complex professional liability insurance coverage issues throughout the United States.

BILL HITTLER is a shareholder with Nilan Johnson Lewis PA, the ALFA International member firm in Minneapolis, a Notre Dame Law graduate and a law clerk at the Ninth Circuit. He works primarily in the ERISA benefits, reinsurance, and health care litigation areas, as well as in commercial cases. Bill is proud to have served as a moderator at ALFAI roundtables and an active participant in the insurance practice group. On the non-professional side, Bill volunteers as a kindergarten mentor with the Minneapolis Public Schools, represents asylum applicants through the Advocates for Human Rights, and serves as a Scout Leader.

LEAH KIPPOLA-FRISKE is a shareholder with ALFA International member firm Nilan Johnson Lewis PA (NJL), one of the largest certified women-owned law firms in the country. She works in the ERISA benefits, reinsurance, life, and health care litigation areas, as well as non-ERISA case law where insurance policies are issued to individuals or are exempt from ERISA because they are governmental or church plans. Leah also maintains a general business litigation practice. NJL's ERISA and insurance practice group works with insurers, administrators, employers, and medical evaluators across the United States; and state compliance and regulatory matters. Leah is a member of NJL's Diversity, Equity, and Inclusion Committee and Minnesota Women Lawyers Partner Leadership Council. In her free time, Leah enjoys hiking, traveling, and spending time with her husband and two sons.

TODD D. MCCORMICK is Senior 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.

KRISTIAN MORIARTY is a partner with ALFA International member firm, Haight, Brown & Bonesteel, LLP, in Los Angeles, California. His practice centers on insurance coverage litigation

amongst disputing carriers, "bad faith" litigation, and providing coverage advice to carriers and insureds. He has extensive experience interpreting myriad lines of coverage including general liability, property, auto, homeowners, builders risk policies, and wrap-up insurance programs.

JOSEPH NIGLIO is Associate General Counsel for Knights of Columbus (KofC), a Fraternal Benefit Society headquartered in New Haven, Connecticut. He is a 2002 graduate of Quinnipiac University School of Law and has been the primary legal counsel to KofC's Member Benefits Department since 2003. In addition to overseeing claims related litigation, Joseph also administers KofC's Alternative Dispute Resolution Program.

ELLEN NIMAROFF is a partner at ALFA International member firm Lester Schwab Katz & Dwyer, LLP in New York City. Ms. Nimaroff handles insurance coverage and professional liability litigation. Ms. Nimaroff represents insurers in complex insurance coverage actions and analyzes insurance coverage issues and renders opinions for insurers. Her practice involves litigation of coverage disputes involving commercial general liability, excess and umbrella liability, auto, disability and errors and omissions. Ms. Nimaroff represents insurance agents and brokers in both New York and New Jersey in complex errors & omissions litigation and claims and in administrative proceedings before the New York State Department of Financial Services and Workers' Compensation Board. Ms. Nimaroff also handles other professional liability litigation, including the representation of real estate managers, security companies, staffing consultants, software developers, title agents, medical professionals, hair salons, spas, travel agents and other miscellaneous professional liability claims.

DOUG RICHMOND is Managing Director of Aon's Professional Services Practice. Aon is the world's leading broker of insurance for law firms. Doug consults with Aon's 275+ law firm clients on professional responsibility and liability issues, and additionally leads Aon's loss prevention efforts for all professions. Before joining Aon, Doug was a partner with Armstrong Teasdale LLP in Kansas City, Missouri (1989-2004), where he had a national trial and appellate practice. In his time at Armstrong Teasdale, he tried over 40 major cases as "first chair" and was often engaged to handle appeals of cases tried by other lawyers. In 1998, he was named the nation's top defense lawyer in an insurance industry poll as reported in the publications *Inside Litigation* and *Of Counsel*. He is a member of the ABA's Standing Committee on Lawyers' Professional Liability and previously was a member of the ABA's Standing Committee on Ethics & Professional Responsibility. He is also a member of the American Bar Foundation, American Law Institute (ALI), American Board of Trial Advocates (ABOTA), International Association of Defense Counsel (IADC), and Federation of Defense and Corporate Counsel (FDCC). In the ALI, he was an Adviser for the Restatement of the Law of Liability Insurance and the Principles

of the Law, Compliance, Enforcement, and Risk Management for Corporations, Nonprofits, and Other Organizations. Doug has also been selected to The Best Lawyers in America in the areas of legal malpractice, personal injury litigation, and railroad law. In 2003, the Euromoney Legal Media Group named him as one of the nation's top insurance and reinsurance lawyers. Doug is the lead author of the book *Professional Responsibility in Litigation* (3d ed. 2021), and the co-author of an insurance law treatise, *Understanding Insurance Law* (6th ed. 2018) and an insurance law casebook, *Cases and Materials on Insurance Law* (8th ed. 2018). He is also a named editor of the *New Appleman Insurance Law Practice Guide*. He has published more than 90 articles in university law reviews, and many more articles in other scholarly and professional journals. Doug teaches Legal Ethics at the Northwestern University School of Law, a seminar on Legal Malpractice Law at the Texas A&M University School of Law, and Insurance Law and a seminars on Liability Insurance Law and Legal Malpractice Law at the University of Florida College of Law. Doug is also a NITA faculty member, teaching both deposition and trial skills. Doug earned his J.D. at the University of Kansas, an M. Ed. from the University of Nebraska, and his B.S. from Fort Hays State University.

GLENN RITTER is a partner at the ALFA International member firm Wright Lindsey Jennings in Rogers, Arkansas. His litigation practice focuses on insurance defense, premises liability, products liability, trucking, medical malpractice defense, nursing home defense, construction, complex/mass torts, and commercial litigation. Mr. Ritter is the ALFA International leader for WLJ's Northwest Arkansas office, and he participates on the steering committees of the Insurance, Hospitality & Retail, and Transportation practice groups. Mr. Ritter is a graduate of Lyon College and the University of Arkansas School of Law. He is also a graduate of the American Board of Trial Advocates (ABOTA) National Trial College held at Harvard Law School. In his free time, Mr. Ritter enjoys rock climbing and fostering dogs with his loving wife, Rocio, as well as golfing, mountain biking, cycling, and playing tennis.

MEGHAN RUESCH is a partner at the Indianapolis ALFA International member firm Lewis Wagner, LLP. Her practice primarily focuses on insurance coverage, bad faith, reinsurance, professional liability, 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.

LORI-ANN RUSSO-GREEN is responsible for overseeing claims management for Gramercy's Specialty Risk Services Division. With a combined twenty-seven years in the Insurance industry, Lori-Ann brings a diversity of experience and a wealth of knowledge to Gramercy Risk Management. Starting

her career in the Property and Casualty space in 1996, she garnered experience across the country in both Auto and Homeowners claims. As her career progressed, she transitioned into Commercial claims specializing in SBLL, Construction Defect, Hospitality, Contractors, NYLL and IP claims. She excels in litigation management, coverage analysis, risk transfer as well as regulatory and compliance audits. Lori-Ann has claims experience in all 50 states and is well versed in pressing jurisdictional issues. Lori-Ann actively volunteers her time on behalf of the Autism Society of North Carolina. She teaches cooking courses for disabled teens and adults in Wake Forest, NC and offers her assistance as an IEP advocate for families within Wake County. Lori-Ann participated as a panelist at the 2022 ALFA International Construction Defect Conference in Santa Barbara, CA.

WILLIAM A. SCHNEIDER is a partner in the Boston office of ALFA International member firm 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. Bill is a Fellow of the American College of Coverage Counsel (ACCC), and selected by his peers to The Best Lawyers in America® Insurance Law guide (2023).

MARCIE SCHOUT is a shareholder at ALFA International member firm Quilling, Selander, Lownds, Winslett & Moser, P.C. in Dallas, Texas. A significant portion of Marcie's practice focuses on representing insurers in both first party property and third party-liability coverage disputes. Marcie is often called upon to assist her clients in formulating their coverage positions based on analysis of complex coverage issues and where necessary, represents insurers in litigation to resolve coverage disputes and to fend off bad faith allegations. Marcie earned her B.S. from Grand Valley State University (magna cum laude) and a J.D. from Baylor University (summa cum laude).

MICHAEL SHUNK is a member of the Kansas City, Missouri ALFA International member firm of Baker Sterchi Cowden & Rice LLC. He defends individuals, insurance carriers and other corporate clients in cases involving personal injury, contract and commercial disputes, construction defect, insurance bad faith and insurance coverage issues. He is a co-chair of the firm's Insurance Coverage Practice Group. Michael obtained his law degree from the California Western School of Law and earned his undergraduate degree in journalism at the University of Kansas. Michael has successfully tried many cases in Kansas and Missouri, and has argued appeals before the Missouri Supreme Court as well as the Tenth Circuit Court of Appeals. He is admitted to

practice law in the United States Supreme Court, as well as the state and federal courts of Kansas and Missouri.

GILLIAN STONE is a licensed claims adjuster with nine years of insurance experience, six of which have been in Cyber Insurance. Gillian started as a claims adjuster at HSB Insurance Company in the Personal Lines sector, handling claims for Equipment Breakdown, Service Line, and Identity Recovery. In 2017, she began her career in Cyber Insurance as a claims adjuster before being promoted to Cyber Claims Director in 2020, where she managed a team of Cyber claims adjusters. She currently serves as Cyber Incident Response Specialist at HSB, assisting claims adjusters with determining damages relating to Cyber incidents, as well as maintaining IR vendor relations. In her experience of working in Cyber claims at HSB, she has investigated, handled and managed both Commercial Cyber and Personal Lines Cyber claims involving matters such as data breaches, ransomware attacks, email compromises, class action lawsuits, and various types of fraud incidents.

KATHYS TERRY is a director with Phillips Murrah P.C., the ALFA International member firm in Oklahoma City, OK. Her practice focuses on labor and employment for management, insurance coverage, and bet-the-company litigation and crisis management. Her employment law practice includes litigation in wage/hour, discrimination, contract, and workplace torts, as well as labor arbitration, collective bargaining and consulting on wage differential, workplace culture and ESG matters. Another substantial portion of Kathy's practice includes representing both major insurance companies and their insureds in coverage and liability disputes for commercial, personal, life and specialty lines. In addition to coverage advice and defense, including extra contractual defense, she also provides claims handling training and consultation for her insurance clients. For policyholders, mostly businesses, Kathy gives guidance on risks and exposures for which insurance is recommended, coverage audits and helps resolve questions of coverage between her clients and their insurance companies. Kathy also advises clients in large loss, existential impact litigation and public management of company crises.

DAVID T. VANALEK is the Chief Legal and Compliance Officer and Corporate Secretary of Richmond National, a specialty excess and surplus lines insurance company dedicated to writing hard to place risks for small and mid-sized businesses headquartered in Richmond, Virginia. David is responsible for all corporate governance, regulatory, compliance, claims law, and litigation activities of the company and its affiliates, and serves as legal advisor to the leadership team, business units, and board of directors. Prior to joining Richmond National, David served as the Claims Chief Operating Officer at a global Fortune 500 insurance carrier, where he led the day to day

operational support for all claims divisions responsible for all lines of business throughout North America and Bermuda. David also served for years in various claims leadership roles in the professional liability, cyber liability and management liability product lines. Prior to joining the insurance industry, Mr. Vanalek was in private practice as a commercial litigator, serving clients throughout California and Illinois. He received his Bachelor's degree from the University of California, Los Angeles, and his law degree from the University of California, Davis, where he served as an Editor on Law Review, as well as a judicial extern for an associate justice of the California Supreme Court. Mr. Vanalek is a frequent speaker on insurance, claims, technology, professional liability, cyber liability and management liability issues.

SAMUEL "SAM" J. WEISGARBER serves as the Senior Litigation Examiner in Sentry Insurance's Major Case Unit. He maintains a national claims practice focused on complex litigation, catastrophic personal injury litigation, coverage disputes, and extra contractual litigation arising out of Sentry's nationally recognized dealership operations, industrial and consumer manufacturing, and construction and environmental lines of business. Sam is also a leader in Sentry's panel evaluation and performance improvement initiatives as well as a leader in Sentry's build the bench initiatives focused on recruiting, attracting, and retaining the next generation of insurance leaders. Sam frequently lectures and sits on panels related to trial and litigation strategy, panel management and improvement, and emerging claim issues. In 2022 Sam's was appointed, by Sentry's Executive Management team, to be Sentry's representative on the American Property & Casualty Insurance Association's (APCIA) Litigation Forum – an ongoing quarterly carrier invitation only event – where insurers have a dialogue on litigation outcomes and panel management. In addition to his claims practice, Sam is an adjunct faculty member at the University of Wisconsin School of Law (a USNWR Top 30 Law School), serves as a board member of non-profit, and devotes a substantial amount of time mentoring young and developing lawyers, law students, and undergraduate students. Sam holds his Juris Doctor from the Cumberland School of Law at Samford University and his undergraduate degree from Otterbein University. He is admitted to the Alabama and Ohio Bars. He lives in Madison, WI and outside of work enjoys traveling and cheering on the University of Alabama's Crimson Tide!

ALISHA WILSON is Claims Counsel IAT Insurance Group. Ms. Wilson has spent the last twenty years in the insurance industry, with the last fifteen years focused on first party property claims. In that time she has had experience with first party property claims as both an adjuster and later as claim counsel, both in house and in private practice. Ms. Wilson earned her B.B.A. from Texas Woman's University and her J.D. from Oklahoma City University School of Law in Oklahoma City, Oklahoma. She is licensed in Oklahoma, Florida and Texas.

GENERAL INFORMATION

MEETING LOCATION

BELMOND CHARLESTON PLACE
205 Meeting Street
Charleston, SC 29401
Tel: (843) 722-4900

[Hotel Link](#)

REGISTRATION

Please contact ALFA International Headquarters 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, and for the dinners on Wednesday and Thursday night, is business casual. The attire for the optional activities on Thursday is casual.

SPECIAL ACCOMMODATION

If you need any special accommodations, including a nursing room, special dietary meals, ADA access or other needs, please reach out to ALFA staff in advance of the meeting and we will ensure that necessary accommodations are provided.

CLE CREDIT

ALFA International is an approved CLE provider in Illinois, California & Pennsylvania and certifies this program has been approved for six hours of general CLE in these states. However, seminars are designed to meet CLE requirements, regardless of jurisdiction. To receive CLE credit outside of these states, attorneys should apply directly to their state's governing CLE board. Helpful links and information on how to apply for course credit are available on the ALFA International website and staff are available to assist with any concerns.

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