INSURANCE LAW PRACTICE

THIRD EDITION

EDITORS-IN-CHIEF JOHN NONNA, ESQ. CHRISTOPHER W. HEALY, ESQ.

VOLUME ONE

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2019 Revision Product Number: 512519

SKU:4104125001901

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EDITORS

JOHN M. NONNA, ESQ.

John Nonna, is currently serving as Westchester County Attorney. He supervises a law department of over fifty attorneys handling litigation and transactions on behalf of the County. He was previously managing partner of the Squire Patton Boggs LLP New York office. He litigated complex commercial disputes, particularly those involving insurance and reinsurance, involving a range of business matters.

As a litigator, Mr. Nonna is known for his innovative approaches to complex cases involving accountants' malpractice, fraud, breach of fiduciary duty, breaches of warranties and representations, employment discrimination, distributorship agreements, stock and asset purchase agreements, and M&A disputes. He is a Fellow of the American College of Trial Lawyers, and has lectured at numerous conferences on topics including trial practice, arbitration and mediation, insurance and reinsurance coverage, commercial torts, and the attorney-client privilege. Mr. Nonna served as Mayor of Pleasantville, N.Y., and as a Westchester County Legislator, where he chaired the Legislation Committee.

CHRISTOPHER W. HEALY, ESQ.

A member of the law firm Reed Smith LLP in New York City, Christopher Healy practices primarily in the areas of insurance, commercial, financial services and mass tort and product liability litigation. He also advises clients on a variety of liability and insurance-related issues and topics, including commercial insurance and reinsurance, directors and officers liability and insurance coverage. Mr. Healy is a graduate of the College of the Holy Cross and Loyola University School of Law. He writes and lectures frequently on insurance and mass litigation topics.

AUTHORS

AARON J. AISEN, ESQ.

Aaron J. Aisen is an attorney in Goldberg Segalla's Buffalo office, where he works on a variety of issues including insurance regulation, coverage, and data privacy issues. He is a frequent author on a variety of financial, cyber, and regulatory issues, and has contributed to a chapter on reinsurance for the *New Appleman Insurance Law Practice Guide* and coauthored chapters on general, U.S., and international regulatory issues for the *Reinsurance Professional's Deskbook*. Recently, Aaron co-authored a

chapter on attorney-client privilege in the New York State Bar Association publication *Preparing for a Civil Lawsuit 2d Ed.* He earned his J.D., *cum laude*, from the State University of New York at Buffalo in 2011.

JOSHUA BACHRACH, ESQ.

Joshua Bachrach is a Partner in the Philadelphia office of Wilson Elser. He is the Chair of the Firm's Life, Health, Disability & ERISA Practice Team. Josh represents clients in state and federal courts throughout the United States in litigation involving ERISA and non-ERISA disputes over disability, life and health coverage as well as disputes over pension benefits. He is a frequent speaker at national seminars on ERISA-related subjects and has written numerous articles on ERISA and related topics.

MICHAEL BILLY, JR., ESQ.

Michael Billy, Jr. graduated from Georgetown University Law Center in 1975 and has been admitted to practice law in New York since March 1976. While at Georgetown Law, he was a Supervisory Editor and Editorial Board Member of the American Criminal Law Review. He graduated from Fordham University, College of Liberal Arts at Lincoln Center in 1972. In 1979, he was co-founder of Short & Billy, P.C. Prior to that, he was a staff attorney at Hanover Insurance Company.

He is co-author of the Claims Examiner's No-Fault Manual as well as the No-Fault chapters in New York Insurance Law (published by Matthew Bender) and Insurance Law Practice (published by New York State Bar Association). He has co-authored 2011 Chapter 27 of the New Appleman on Insurance Law Practice Guide.

He has conducted seminars for claims adjusters on no-fault and uninsured motorist claims. In addition, he has lectured for New York State Bar Association, Suffolk Academy of Law, Buffalo Claims Association and New York Trial Lawyers Association.

PAUL J. CALLAHAN, ESQ.

Paul J. Callahan is a partner with Brown & Kelly, LLP, in Buffalo. His extensive experience includes the analysis and litigation of complex insurance coverage and contractual risk transfer issues. He has also assisted special investigation units on a statewide basis in the investigation, evaluation and litigation of suspicious first party claims. Paul's experience also includes the representation of insurance companies with respect to unin-

sured/underinsured motorists and no-fault claims, insureds with respect to various third-party matters, and appellate practice.

A former litigation claims adjuster, Mr. Callahan obtained his bachelor's and legal degrees from the University at Buffalo. He is a founding member of The Buffalo Intellectual Property Law Journal and served as its second Editor-in-Chief.

Admitted to practice in the courts of the State of New York and the United States District Court for the Western District of New York, Mr. Callahan has chaired, lectured and published materials on insurance and defense related matters for the American Bar Association, New York State Bar Association, Claims and Litigation Management Alliance, as well as for regionally and locally-based associations such as the New York Association of Independent Adjusters, Inc. and the Buffalo Claims Association.

MICHAEL C. CANNATA, ESQ.

Michael C. Cannata is a seasoned litigator with extensive experience litigating complex, intellectual property, insurance coverage and other commercial disputes in federal and state courts throughout the country.

A leader in his fields, Mr. Cannata frequently publishes and lectures in his practice areas. He has been recognized, multiple times, in the *Long Island Business News*' "Who's Who in Intellectual Property," and is routinely consulted by media outlets such as *Newsday* for commentary and analysis concerning trends in the intellectual property arena. Mr. Cannata presently serves as Co-Chair of the Trademark Law and Practice Committee of the New York Intellectual Property Law Association and, earlier this year, was installed as Co-Chair of the Nassau County Bar Association's Insurance Law Committee.

Mr. Cannata represents a wide range of clients, including product manufacturers and suppliers, pharmaceutical companies, contractors, medical practice groups, municipalities and insurers, as well as animation companies, websites, artists, jewelers, actors, musicians, restaurants and entrepreneurs.

Mr. Cannata has secured the early resolution of lawsuits for his clients, including the summary dismissal of certain trade-dress infringement claims in a precedential decision concerning the applicability of trade-dress protection to consumer products. In addition, through the use of creative, forward-thinking negotiation strategies, he has also leveraged favor-

able business resolutions of countless matters before litigation even commences.

Apart from his active litigation practice, Mr. Cannata also counsels his clients on their intellectual property rights and how best to protect their intellectual property portfolios. To that end, he also has significant transactional experience in the prosecution of trademarks and service marks before the U.S. Patent and Trademark Office. Mr. Cannata has successfully registered numerous trademarks and service marks, including, trademarks and service marks connected to several high-profile brands.

While attending law school, Mr. Cannata clerked with the Office of the Federal Public Defender for the Northern District of New York, representing indigent criminal defendants before the district court. Michael also served as executive editor for the *Syracuse Journal of International Law and Commerce* and as associate editor of *The Labor Lawyer*, an ABA publication now known as the *ABA Journal of Labor & Employment Law*. he also served on the Moot Court Honor Society and received the CALI Award for Excellence in Trial Practice.

ALEXANDRA CAVALIERE, ESQ.

Alexandra Cavaliere is an associate in the Hartford office of Locke Lord LLP and is a member of the Insurance and Reinsurance Department. She concentrates her practice in corporate, insurance and reinsurance law. She counsels clients on mergers and acquisitions, private equity, general corporate matters, insurance regulatory issues and reinsurance.

MICHAEL F. CHELUS, ESQ.

Michael F. Chelus is of counsel to Chelus, Herdzik, Speyer & Monte, PC, one of the oldest law firms in Buffalo, N.Y. Mr. Chelus's practice areas include all forms of litigation, such as labor law, products liability, negligence and insurance coverage. Prior to joining the firm in 1971, he served in the U.S. Army and was certified as a military lawyer. He became of counsel to the firm in 2013.

Active in numerous bar associations and professional organizations, Mr. Chelus has chaired the Erie County Bar Association's Negligence Committee; he is a member of the New York State Bar Association's Torts, Insurance and Compensation, and Trusts and Estates Law Sections; the American Bar Association's Business Law, Torts and Insurance Practice, and Law Management Practice Sections (1978–2016); the Western New York Trial Lawyers Association (1976–2013); the Defense Trial

Lawyers Association of Western New York (1976–2013), Civility Award 2015; the Defense Research Institute (1978–2013) and American Board of Trial Advocates, Charter Member, New York Chapter (1996–2013). Mr. Chelus conducts seminars and is a frequent speaker on various legal subjects for regional, professional, social, philanthropic and corporate institutions. He has published articles in the NYSBA Journal.

MICHAEL M. CHELUS, ESQ.

Michael M. Chelus is a member of the Buffalo, N.Y. law firm of Chelus, Herdzik, Speyer & Monte, PC. Mr. Chelus practices primarily in the areas of personal injury and civil defense, commercial and insurance coverage litigation. He is a member of the New York State and Erie County Bar Associations and is admitted to practice in the courts of the State of New York, the United States District Courts for the Western and Northern Districts of New York and the United States Court of Appeals for the Second Circuit.

Mr. Chelus has written and co-authored articles and updates and presented on various insurance and litigation topics. He received his undergraduate degree in Management from Pennsylvania State University and his J.D. degree from the State University of New York at Buffalo School of Law.

RICHARD J. COHEN, ESQ.

Richard J. Cohen, a founding partner of Goldberg Segalla, has been the firm's Managing Partner since its inception. An AV-rated trial lawyer with nearly three decades of experience, Rick's practice spans sophisticated insurance and reinsurance coverage and regulatory matters; bad faith, D&O, and E&O; professional liability; sports and entertainment; and complex commercial litigation. He has served as chair of the firm's Professional Liability Practice Group and chair of its Global Insurance Services Practice Group, recognized as one of the largest of its kind in the United States. Rick has served The Defense Research Institute in numerous roles, including national co-chair of Insurance Company Relations Subcommittee, chair of the Insurance Law Subcommittee of the Construction Law Section, programming chair of the Law Practice Management Committee, and national membership chair of the Life, Health, and Disability Section. He is also a former chair of the National Committee for the Claims and Litigation Management Alliance (CLM). Rick has lectured across the U.S. and in Canada and has published dozens of works for publications including Mealey's and Appleman on Insurance. Rick was also inducted into the American College of Coverage and Extracontractual Lawyers (ACCEC). He also served for more than a decade as an instructor, lecturer, and speaker for the Chartered Property Casualty Underwriters (CPCU) Society. Best Lawyers in America and Super Lawyers repeatedly recognize him as a leading legal practitioner, while Business First has recognized him among its "Legal Elite" and "Power 250," additionally honoring him with its "C-Level" award for prominent, visionary executives.

JOSEPH P. DEPAOLA, ESQ.

Joe DePaola is a partner and lead trial attorney at DePaola Valdes, LLP, practicing in the areas of plaintiff's personal injury litigation, policyholder's insurance coverage litigation, and general commercial litigation. Mr. DePaola has represented clients before the New York Court of Appeals, in bench and jury trials to verdict, and in arbitrations to decision.

Mr. DePaola received his B.A. from The George Washington University in Washington, D.C. and his J.D. from St. John's University School of Law in 2005. He is admitted to practice in New York (2006), Connecticut (2007) and before the United States District Courts for the Southern (2006) and Eastern (2007) Districts of New York. He is a member of the New York State Bar Association and the New York State Trial Lawyers Association.

SANJEEV DEVABHAKTHUNI, ESQ.

Sanjeev Devabhakthuni is a senior associate in Barclay Damon LLP's Insurance Coverage and Regulation, Torts and Products Liability Defense, and Professional Liability Practice Areas. Mr. Devabhakthuni has published articles and spoken at CLE programs in New York State regarding various insurance coverage topics and is a member of the New York State Bar and Monroe County Bar Associations. Prior to working at Barclay Damon LLP, Mr. Devabhakthuni served for two years as an appellate court attorney for the New York State Supreme Court, Appellate Division, Fourth Department. Mr. Devabhakthuni graduated *summa cum laude* from Albany Law School in 2010 and is admitted to practice in all of the Federal and State Courts in New York.

DOUGLAS W. DUNHAM, ESQ.

Douglas W. Dunham is a Partner with Dechert LLP. Prior to joining Dechert, Mr. Dunham was Of Counsel at Quinn Emanuel Urquhart & Sullivan LLP. Mr. Dunham has played leadership roles organizing and managing large teams of lawyers for briefing, legal issues, strategy and

conduct of litigation at trial and on appeal in defending numerous individual cases and class actions brought against leading insurance, pharmaceutical and other companies and in coordinating with local counsel and trial teams in nationwide litigation. He has experience in federal and state appellate practice and has supervised and authored certiorari petitions and briefs before the U. S. Supreme Court, including supervision and preparation of the winning petitions for certiorari and merits briefs in *State Farm Mutual Automobile Insurance Co. v. Campbell* and *Metro-North Commuter Railroad Co. v. Buckley*. He also supervised and prepared briefs in federal courts of appeals and state appellate courts, including *Avery v. State Farm Mutual Automobile Insurance Co.*

Mr. Dunham supervised appellate court and trial court briefings for an insurance company defendant in Hurricane Katrina litigation, defended companies against consumer fraud claims and claims involving insurance sales practices, as well as claims of personal injury resulting from exposure to or consumption of a variety of products, including asbestos, tobacco and alcoholic beverages. Mr. Dunham also has led briefing and legal issues teams in the defense of manufacturers of pharmaceutical products and medical devices and counseled clients on minimizing exposure to potential liability. He has also represented clients in federal securities, environmental, commercial, and employment litigation. He has represented and advised clients concerning regulatory matters before federal and state agencies and regarding federal and state legislative matters, and handled cases for clients in white-collar criminal and discrimination litigation. Mr. Dunham has also performed pro bono work, including preparing and submitting amicus curiae briefs before the U.S. Supreme Court as Counsel of Record for organizations and individuals. He obtained his J.D. from Columbia Law School and his A.B.A.M. degree from Harvard University.

ELLEN M. DUNN, ESQ.

Ellen M. Dunn is a Partner at Sidley Austin LLP. She represents life, health and property casualty insurers in litigation, regulatory investigations, administrative proceedings, and compliance matters. She has extensive experience with internal investigations, insurance insolvencies, policyholder and shareholder class actions, complex contractual disputes, and commercial arbitrations. Ms. Dunn regularly represents clients before state and federal agencies and in investigations and inquiries by state attorneys general and other enforcement authorities.

Ms. Dunn is a member of the Association of the Bar of the City of New York and the Federal Bar Council. She has served as a director of a mutual insurance company, as well as a trustee and director on not-for-profit boards. Ms. Dunn obtained her J.D. from the University of Chicago Law School and her A.B. from Princeton University.

ADAM R. DURST, ESQ.

Adam R. Durst, an attorney in Goldberg Segalla's Buffalo office, devotes his practice to insurance law and coverage litigation. He counsels insurers and policyholders on their respective coverage obligations or entitlements under many different types of first-party and liability policies, including occurrence-based and claims-made coverages, and handles complex coverage litigation in state and federal courts across New York. Mr. Durst earned his J.D., *magna cum laude*, from the University at Buffalo School of Law, where he was the executive publication editor for the *Buffalo Human Rights Law Review*.

JONATHAN A. EMDIN, ESQ.

An associate with the Buffalo, N.Y., law firm of Chelus, Herdzik, Speyer & Monte PC, Jonathan Emdin practices in the areas of civil litigation, personal injury and civil defense, social security disability, criminal law, commercial and insurance coverage litigation. He received his undergraduate degrees in political science and philosophy from the City University of New York John Jay College of Criminal Justice and his law degree from Indiana University Robert H. McKinney School of Law; he has been a recipient of the Robert F. Wagner Trial Advocacy Trial Advocacy Award.

Mr. Emdin has focused on working with various communities helping the underrepresented through his efforts with The Salvation Army of Greater Buffalo where he helped re-establish a high school equivalency program free of charge and open to the general public in 2017. While in law school, Mr. Emdin was a member and eventually chairman of the Indiana University Student Outreach Clinic program that provided resources to low income communities in Indianapolis, and earned the Indiana Governor's Service award in 2014 for their contributions to the community.

JOHN N. EMMANUEL, ESQ.

John N. Emmanuel is Partner at Locke Lord LLP, where he practices insurance regulatory and general corporate law. He represents clients

from all sectors of the financial services industry and has represented clients with respect to administrative matters before state insurance departments. He advises property and casualty and life and health insurance companies, and insurance agents, brokers, surplus lines brokers, reinsurance intermediaries and third-party administrators with respect to licensing and compliance issues.

Mr. Emmanuel has written and co-authored articles and updates and presented on insurance reinsurance-related topics. He received his J.D. from the Boston University School of Law and graduated *magna cum laude* from the University of Connecticut. While in law school, he was an editor of the *Annual Review of Banking Law* at Boston University. He is a member of the Connecticut and New York State Bar Associations, and admitted to practice in Connecticut, the District of Columbia and New York.

JUDITH ZUCKERMAN FRANTZ, ESQ.

Judith Zuckerman Frantz is Of Counsel at Wilson Elser in White Plains, New York, where she is a member of the firm's Insurance and Complex Tort & General Liability practice teams, and sits on the firm's Oversight Committee for publications. Ms. Frantz represents and counsels insurers and corporate risk managers with respect to various types of insurance policies, advises clients on issues of risk transfer and apportionment of claim liability, and litigates declaratory judgment actions and appeals. She works hand-in-glove with corporate and insurance risk managers to devise indemnification solutions by drafting contracts and manuscript policy language. Ms. Frantz also defends various complex liability claims, including lead-paint poisoning, premises liability, construction accidents, auto liability and products liability. She began her legal career at Empire Insurance Group where she litigated uninsured and supplementary uninsured motorist claims at hearings and in arbitration. Ms. Frantz received her J.D. degree from the Benjamin N. Cardozo School of Law in 1994 and her undergraduate degree from the State University of New York at Albany. She is admitted to practice in the New York State courts and the U.S. District Courts for the Southern and Eastern Districts of New York.

A. MICHAEL FURMAN, ESQ.

A. Michael Furman is a founding partner of Furman Kornfeld & Brennan LLP. He defends lawyers, insurance brokers and other professionals in complex professional liability litigation in federal and state courts. He has extensive trial and appellate experience, having tried numerous jury

trials in both federal and state courts, and argued numerous appeals involving professional liability and insurance coverage matters.

Mr. Furman drafts insurance policies and represents insurers in coverage disputes involving financial institutions, professional liability, marine and non-marine risks. From 1997 to 1999, he worked in London for a major Lloyd's syndicate, served on various London market committees, and was Co-Chair of the International/London Sub-Committee of the Insurance Coverage Committee of the ABA Section of Litigation.

Mr. Furman is a member of numerous professional committees, including the Professional Liability Underwriting Society; the Torts and Insurance Practice Section of the American Bar Association; and the Professional Liability Committee of the Torts, Insurance & Compensation Law Section of the New York State Bar Association. He chairs the Lawyers Professional Liability and Ethics Committee of the NYSBA's Trial Lawyers Section, is a member of the Association of Professional Responsibility Lawyers (APRL), the Overall Planning Chairman of the bi-annual NYSBA-sponsored CLE statewide Legal Malpractice Seminar (2003, 2005 and 2007), and the editor-in-chief of the NYSBA CLE Legal Malpractice coursebook.

Mr. Furman has lectured extensively in the United States and Europe on various insurance-related topics, including professional liability issues and insurance coverage, and has written several insurance-related articles.

THOMAS M. GAMBARDELLA, ESQ.

Thomas Gambardella is a partner in the New York and White Plains offices of Wilson, Elser, Moskowitz, Edelman & Dicker LLP. He is a member of the firm's Executive Committee and Co-Chairman of the firm's Professional Liability Practice Team. He has more than 25 years of legal experience involving litigation, insurance coverage and supervisory/monitoring assignments.

Mr. Gambardella's experience includes handling the defense of insurance and annuity matters, ERISA matters, construction liability, employment liability, agents and brokers liability, and health care and managed care issues. He is the author of several articles, including "Construction Claims Under New York Law" and "Is It Safe?—Managed Care in the United States," and has lectured at seminars and for clients. Mr. Gambardella earned his B.A. from St. John's University and his J.D. from St. John's University School of Law, and is a member of various organiza-

tions, including the American Bar Association and the New York State Bar Association.

JEAN F. GERBINI, ESQ.

Of Counsel to the law firm of Whiteman Osterman & Hanna LLP, Jean Gerbini focuses her practice on issues affecting policyholders, group self-insureds and insurance service providers. She has represented policyholders in complex, multi-party insurance coverage actions in federal and state courts. Additionally, she provides advice and advocacy in connection with group self-insurance, licensure of insurance professionals and domestic and international commercial transactions, and is trained as a commercial mediator.

Ms. Gerbini has served as Chair of the New York State Bar Association Torts, Insurance and Compensation Law Section (2012), Delegate of that Section to the Association's House of Delegates, Chair of the Sections Caucus of the Association, and a member of the Association's Continuing Legal Education and Finance Committees. She has spoken widely on insurance-coverage topics at seminars organized by the New York State Bar Association. Ms. Gerbini received her A.B. degree from Harvard University and her J.D. degree from Albany Law School of Union University.

JARED T. GREISMAN, ESQ.

Jared Greisman is a partner with Goldberg Segalla LLP in New York, where he focuses his practice on counseling insurers and handling litigation and arbitration of insurance coverage matters. Jared handles many aspects of civil litigation, including insurance coverage and subrogation, as well as litigating matters involving business disputes for hedge fund advisors, collateral managers, and partnerships. His extensive experience also includes representing clients in matters regarding torts, construction defects, and faulty products and equipment. Jared has appeared in numerous state and federal courts at the trial and appellate levels throughout the United States on behalf of domestic and foreign insurers and businesses. In 2014, a judicial committee of the United States District Court, Eastern District of New York appointed Jared as Defendants' Liaison Counsel for the insurance industry in Hurricane Sandy cases. A highly regarded authority within his practice area, Jared regularly speaks at continuing legal education programs (CLEs) as well as at court-sponsored seminars. He is routinely quoted in law industry journals such as the New York Law Journal, Law360, and the National Law Journal.

AARON J. IGDALSKY, ESQ.

Aaron Igdalsky is an associate in the Washington, D.C. office of Locke Lord LLP, where he focuses his practice on regulatory and transactional matters on behalf of insurers, health care and financial institutions, and other regulated businesses. Mr. Igdalsky has significant experience advising on legal and regulatory compliance requirements imposed by federal and state health care and insurance laws, regulations and agency directives.

ANDREW R. JONES, ESQ.

Andrew R. Jones, born in Essex, England, is a partner of Furman Kornfeld & Brennan LLP, specializing in legal malpractice, professional liability, and insurance coverage and litigation matters. His practice includes the representation of insurers in complex insurance coverage matters and in the representation of law firms in professional liability claims. Mr. Jones's practice includes direct defense of lawyers and other professionals, as well as monitoring local counsel and protecting insurers' interests in professional liability matters, including coverage analysis and coverage litigation.

Mr. Jones has drafted various insurance policy forms for international insurers, and has advised on coverage matters both in the U.S. and abroad. Mr. Jones represented the Lloyd's insurance market in connection with the World Trade Center/September 11 litigation, has litigated numerous high-profile professional responsibility matters in State and Federal Court, and has counseled international and domestic insurers in complex commercial arbitrations in New York, London, and Bermuda.

He is a graduate of Kings College London, School of Law, where he received an LLB law degree with honors. During and after obtaining his law degree, Mr. Jones worked for a prominent Lloyd's insurance broker, and insurance defense law firms in both Toronto and New York City.

Mr. Jones has written and contributed to numerous articles on insurance coverage and insurance defense matters, and has been a speaker at professional liability conferences in both London and New York. Mr. Jones is admitted to practice in the State of New York and in the U.S. District Court, Southern and Eastern Districts of New York.

E. STEWART JONES, JR., ESQ.

E. Stewart Jones, Jr. graduated from Williams College in 1963 and Albany Law School in 1966, joining the firm of E. Stewart Jones, PLLC, in Troy, N.Y. following graduation. His practice concentrates on the representation of victims in personal injury and wrongful death cases of all kinds and in the defense of major criminal cases in all federal and state courts. Mr. Jones is a Fellow of the International Academy of Trial Lawvers, the Inner Circle of Advocates, the International Society of Barristers, the American College of Trial Lawyers, the American Board of Criminal Lawyers, and the American and New York State Bar Foundations. He is also a Diplomate of the American Board of Trial Advocates. Mr. Jones has been listed in the Best Lawyers in America from the first through the current editions (currently in five areas), and is listed in Who's Who in American Law and Who's Who in America. Since the inception of the Upstate New York Super Lawyers Magazine in 2007, Mr. Jones has been listed as one of top 10 lawyers and has been number 1 in 2007, 2016, 2017 and 2018, and second in 2008 and 2009. Active in civic and community affairs, he has served on many boards of trustees, including the Legal Aid Society of Northeastern New York, the Albany Academy, Albany Law School (each of which he also chaired) and the Saratoga Performing Arts Center, among many others, and has chaired numerous capital campaigns and annual funds.

Mr. Jones is the recipient of the New York State Bar Association's Criminal Justice Section's Outstanding Practitioner Award (1980), the Albany Academy Distinguished Alumnus Award (2002), the Albany Law School Trustees Gold Medal (2003), Law Day 2005—Equal Access to Justice Award from the Legal Aid Society of Northeastern New York, Partners in Literacy Award—Literacy Volunteers of Rensselaer County (2005), Capital District Trial Lawyers Association—Daniel Mahoney Memorial Charter President's Award (2006), Citizen Laureate Award— The University at Albany Foundation (2008), American Cancer Society— Beacon of Hope Award (2010 & 2018), and St. Rose Community Service Award (2010). Envoy Solute Award from the Albany-Colonie Regional Chamber of Commerce for leadership, philanthropy and impact on the economic vitality of the region (Empire State Plaza Convention Center, (March 5, 2015), The Edward H. Pattison "Ebbie" Citizenship Award -Rensselaer County Chamber of Commerce – September 15, 2016. He has authored numerous articles and chapters in a broad variety of trial advocacy books, and lectured extensively throughout the state of New York on all facets of personal injury lawsuits.

STUART E. KAHAN, ESQ.

Stuart E. Kahan is a litigation associate with the Oxman Law Group, PLLC. Mr. Kahan has tried numerous cases to verdict in state and federal courts involving medical and dental malpractice (plaintiff and defendant representation), violation of civil rights, wrongful conviction, amusement park liability, easement disputes, partition actions, commercial disputes, negligent highway design, wrongful death, insurance disputes and municipal liability. He has handled appeals in both state and federal courts.

Mr. Kahan graduated from the New York State School of Industrial and Labor Relations at Cornell University in 1978. He received his Juris Doctor degree from Brooklyn Law School in 1981. Mr. Kahan is admitted to practice law in New York and New Jersey as well as in the United States District Courts for the Southern and Eastern Districts of New York and the Second Circuit Court of Appeals. Mr. Kahan is a member of the mediation panel for the United States District Court for the Southern District of New York where he has mediated matters involving civil rights violations, Fair Labor Standard Act violations, commercial disputes and insurance coverage issues. In addition, Mr. Kahan is a panel member for the Ninth Judicial District Fee Arbitration panel and serves on the Grievance Committee for the Westchester County Bar Association.

THOMAS P. KAWALEC, ESQ.

A partner with the Buffalo, N.Y., law firm of Chelus, Herdzik, Speyer & Monte PC, Thomas Kawalec practices primarily in the areas of personal injury and civil defense, commercial and insurance coverage litigation. A member of the New York State and Erie County Bar Associations, Mr. Kawalec lectures frequently on issues of civil defense litigation. He serves as a Director for the Western New York Defense Trial Lawyers Association. He received his undergraduate degrees in political science and international studies from the State University of New York at Buffalo and his law degree from the SUNY at Buffalo School of Law; he has been a recipient of the Robert J. Connelly Award for Excellence in Trial Advocacy.

JASON M. KUZNIAR, ESQ.

Jason Kuzniar is a partner in the Chicago Regional Office of Wilson, Elser, Moskowitz, Edelman & Dicker LLP. He has defended a wide range of lawsuits and has represented insurers or directly defended insureds and corporate clients in federal and state courts. Mr. Kuzniar is a regular contributor to the Defense Research Institute's *Life*, *Health and Disability*

News. He earned his B.A. from Loyola University Chicago and his J.D. with honors from Chicago-Kent College of Law, and is a member of various organizations, including the American, Illinois State and Chicago Bar Associations and the Defense Research Institute.

ZACHARY N. LERNER, ESQ.

Zachary Lerner is an associate in the New York office of Locke Lord LLP and is a member of the Insurance and Reinsurance Department. He maintains a general corporate practice with an emphasis on insurance regulatory, transactional and reinsurance matters. In particular, Mr. Lerner has represented insurance agents and brokers, insurance companies, reinsurance intermediaries, third party administrators, captives, special purpose vehicles and other related entities in connection with their needs, including, but not limited to: formation, licensing, regulatory compliance, advertising and filing matters. Mr. Lerner also works with both insurance and non-insurance entities on an array of transactional matters, including corporate filings and annual reports, mergers and acquisitions, affiliate transactions and stock and asset deals.

ROBERT P. LESKO, ESQ.

Robert Lesko is an Equity Partner at Wilson Elser and Co-Chair of the firm's Life Health Disability and ERISA Practice Team. He has more than 26 years of experience representing financial services industry clients, including insurers, broker-dealers, TPAs and fraternal benefits organizations, in litigation and arbitration proceedings throughout the country, especially NY, NJ, and PA. Rob is active in several industry organizations committed to the education of industry and outside counsel, frequently engaged as a speaker at national conferences and seminars on related topics. Rob also serves as a trustee and director of a national pension and welfare plan as well as on several boards for local organizations in his community.

PETER D. LUNEAU, ESQ.

Peter D. Luneau is Counsel at Skadden, Arps, Slate, Meagher & Flom LLP, where he represents clients in a wide variety of complex insurance coverage matters, including multiparty litigation in state and federal courts concerning bodily injury, environmental, property and business interruption losses, and numerous U.S. and international insurance and reinsurance arbitrations and alternative dispute resolutions. Mr. Luneau was a member of the team that represented the Port Authority of New York and New Jersey with respect to all of its property insurance claims

arising out of the September 11 terrorists attacks, as well as the owner of an adjacent landmark building in connection with its September 11 losses. Mr. Luneau has been involved in all aspects of international Bermuda Form insurance arbitrations on behalf of clients with respect to various issues.

Mr. Luneau regularly advises clients on the structure, terms and conditions of corporate insurance programs across coverage lines as well as insurance aspects of corporate transactions and restructurings, with a particular emphasis on directors and officers liability insurance. He is admitted to practice in New York State and the U.S. District Courts for the Eastern and Southern Districts of New York. He received his J.D. from Benjamin N. Cardozo School of Law in 2003 (*summa cum laude*) and his B.S. degree from the University of Vermont in 1999 (*magna cum laude*).

MARTIN A. LYNN, ESQ.

Martin Lynn is a trial attorney with the Lynn Law Firm. He has extensive experience litigating matters including personal injury actions, insurance coverage disputes, and commercial litigation.

Mr. Lynn is a graduate of St. John's University School of Law (J.D. 2004) and the College of the Holy Cross (B.A. 2001) and is admitted to practice in New York and before the United States District Courts for the Eastern. Southern and Northern Districts of New York.

Mr. Lynn is a Certified Interior Structural Firefighter, a 2017 distinguished member of the Skaneateles Fire Department, where he currently serves as Vice President. He formerly served as Co-Chair of the Judicial Screening Committee for the Central New York Women's Bar Association and formerly was a member of the Committee on the Judiciary for the Women's Bar Association of the State of New York. He currently serves on the Board of Directors of the Onondaga County Bar Association, as Vice-Chairman of the Board of Directors of the Tully Hill Chemical Dependency Treatment Center, and is a member of the New York State Bar Association's Committee on Court Practice and Rules.

Mr. Lynn has been awarded the Sheldon Hurwitz Young Lawyer Award by the New York State Bar Association, Torts Insurance and Compensation Law Section in recognition for his outstanding contribution to the practice of law in the field of insurance. He is a 2018 Super Lawyer and a recipient of the "40 Under Forty" award by the CNY Business Journal.

PATRICIA A. LYNN-FORD, ESQ.

Patricia A. Lynn-Ford is a member of the Lynn Law Firm, LLP, a trial law practice based in Syracuse, NY, for over 50 years. Ms. Lynn-Ford has been with the firm since 1989, and is an active trial lawyer, representing clients in complex personal injury claims, commercial litigation and insurance coverage disputes. She is a Fellow and Upstate Chair of the American College of Trial Lawyers, and a member of the American Board of Trial Advocates, Litigation Counsel of American and multiple state, local and national bar associations and organizations for trial lawyers. She has lectured frequently for the New York State Bar association, local bar associations, and the Practicing Law Institute on trial practice and evidentiary issues. She has authored the Evidence Survey for the Syracuse University Law Review for Volumes 63 (2014), 64 (2014), 66 (2016) and 67 (2017). Ms. Lynn-Ford is also an active appellate lawyer, handling appeals in appellate courts throughout New York State.

STACY A. MARRIS, ESQ.

Stacy A. Marris is an associate at Barclay Damon LLP in its Insurance Coverage & Regulation practice area. Stacy graduated from Syracuse University College of Law and S.I. Newhouse School of Public Communications in 2016. During school, Ms. Marris worked as policy intern for the National Telecommunications and Information Administration in Washington, D.C.

SAMUEL B. MAYER, ESQ.

Samuel Mayer is Counsel to White & Williams LLP, where he handles insurance coverage litigation primarily related to financial products and financial institutions insurance, as well as defense work for various types of professional liability matters. He has also advised and guided numerous insurance broker clients in compliance and business practice issues. Mr. Mayer is a graduate of New York University, where he received his B.A. and J.D. degrees.

STEPHEN W. McInerney, Esq.

Stephen W. McInerney, Esq., is a litigation associate in the Insurance Disputes Group at Sidley Austin LLP. His practice focuses on a variety of complex commercial litigation and data privacy/cybersecurity issues. Mr. McInerney received his B.A. and J.D. degrees *cum laude* from the University of Michigan.

DANIEL J. MCMAHON, ESQ.

Daniel J. McMahon is Chairman of the Executive Committee and Senior Managing Partner of Wilson, Elser, Moskowitz, Edelman & Dicker LLP. He has prosecuted and defended a wide range of lawsuits, with a primary concentration in complex commercial litigation. Mr. McMahon has represented clients throughout the country. He has written extensively on a variety of legal issues for industry and legal publications, and has given speeches throughout the United States and in London. Mr. McMahon earned his B.A. from the University of Notre Dame and his J.D. from Notre Dame Law School, and is a member of various organizations, including the American, Illinois State and Chicago Bar Associations, the Defense Research Institute and *Who's Who in American Law*.

KEVIN T. MERRIMAN, ESQ.

Kevin T. Merriman, a partner with Ward Greenberg Heller & Reidy in Rochester, New York, concentrates his practice in insurance law, handling a broad range of commercial, professional and surplus/excess lines issues. He provides coverage counseling and represents litigants in complex coverage disputes involving asbestos, construction defect, environmental, mass tort, advertising injury, additional insured, bad faith/extra-contractual, employment practices, public entity, product liability, and priority of coverage issues. Mr. Merriman also counsels clients on foreign and domestic insurer insolvencies and schemes of arrangement.

Mr. Merriman is a member of the American College of Coverage and Extracontractual Counsel, and a fellow of the Litigation Counsel of America. He is AV-Rated/5.0 out of 5 by Martindale-Hubbell®, and has been selected by his peers for inclusion in *Best Lawyers in America* (Insurance Law)® and *New York Super Lawyers*®.

MARTIN MINKOWITZ, ESQ.

Mr. Minkowitz is of counsel in the law firm of Stroock & Stroock & Lavan, concentrating in insurance regulation and workers' compensation regulatory practice. He was a partner from 1988 to 2009. He was Deputy Superintendent and General Counsel of the New York State Insurance Department for seven years; prior to that, he was General Counsel of the New York State Workers' Compensation Board for five years. He has a Master of Laws degree from Brooklyn Law School. In July 2017 he became the Treasurer of the New York State Bar Association Foundation, and serves as a member of its Board. He is a former chair of the General Practice Section and has chaired many NYSBA committees as well,

including the Committee on Professional Discipline and the Committee on the Unlawful Practice of Law. He is a member of the NYSBA's House of Delegates. and a former member of the Board of Directors of the New York County Lawyers' Association.

Mr. Minkowitz writes the Commentaries to McKinney's New York Workers' Compensation Law and has often been cited by the Appellate Division and the Court of Appeals in New York. He was a member of the Recodification of the New York Workers' Compensation Law Project. He has written extensively on a broad range of topics, and his articles have appeared in several American Bar Association, Practising Law Institute and New York State Bar Association publications. He is also the coauthor of several legal texts, including Workers' Compensation Insurance Law and Practice: The Next Generation, and the author of West's New York Practice Series, New York Workers' Compensation. He is an Adjunct Professor of Law at Brooklyn Law School and New York Law School, where he teaches workers' compensation. He has been a frequent lecturer on a variety of topics for the American Bar Association; Continuing Legal Education programs of the New York State Bar Association; the Practising Law Institute; and numerous professional, labor and industry organizations. Additional information can be found in Who's Who in America, Who's Who in American Law and Who's Who in the World.

FRANK M. MISITI, ESQ.

Frank Misiti represents clients in insurance coverage litigation, commercial litigation and intellectual property litigation in state and federal courts throughout the country.

As a partner in Rivkin Radler's Insurance Coverage Practice Group, Mr. Misiti routinely advises insurers throughout the country on insurance coverage issues arising out of bodily injury, advertising injury, class actions, products liability, medical malpractice claims and environmental and toxic torts. He gained extensive experience in insurance coverage issues that stemmed from the events of September 11, 2001, including obtaining reimbursement for an insurer of defense costs incurred as part of the World Trade Center exposure lawsuits.

Additionally, Mr. Misiti has counseled and represented clients in various fields of intellectual property law, including trademark, patent, trade dress and copyright issues. He has also written articles addressing insurance coverage issues, bankruptcy law and intellectual property law. In

2017, Mr. Misiti was named Co-Chair of the Nassau County Bar Association Insurance Law Committee.

While at Hofstra University School of Law, Mr. Misiti served as a Notes and Comments editor on the Hofstra Law Review, which published his note, "The Discrepancy in Bankruptcy Code Section 330: Can a Chapter 7 Debtor's Attorney Collect Fees from the Bankruptcy Estate?"

Mr. Misiti taught history classes as a student teacher at DeWitt Clinton High School in the Bronx and served as a graduate assistant high school varsity basketball coach.

CHRISTOPHER O'DONNELL, ESQ.

A member of the New York City law firm Short & Billy, P.C. Christopher O'Donnell practices in the area of insurance litigation. Prior to joining Short & Billy, Mr. O'Donnell spent 5 ½ years as an Assistant District Attorney in the Bronx County District Attorney's Office. He is a graduate of Hunter College and the University of Pennsylvania Law School.

ERIDANIA PEREZ, ESQ.

Eridania Perez is a partner in the Litigation Practice Group of Squire Patton Boggs LLP and focuses her practice on commercial litigation and international arbitration. She has tried in U.S. courts and arbitrated cases involving complex contractual disputes, fraud and misrepresentation claims, breaches of warranties and representations, and complex insurance and reinsurance disputes. She regularly advises U.S. and non-U.S. multinationals regarding defense and strategy in potential U.S. litigation and international arbitration proceedings involving complex civil and common law issues.

Ms. Perez has been recognized in *The Legal 500's* U.S rankings and has published and presented on various topics. She is a member of the American Bar Association, Leadership Academy; and the New York State Bar Association. She received her J.D. from Rutgers University School of Law, Newark in 1999. She is admitted to practice in the State of New York.

CARL J. PERNICONE, ESQ.

Carl J. Pernicone is a partner in Wilson, Elser LLP's Metro New York Offices and is co-chair of the firm's Insurance and Reinsurance Coverage practice. He has extensive experience with matters involving toxic tort and environmental liability claims, including property insurance claims. For more than two decades he has represented insurers and reinsurers across the country as counsel of record in complex, high exposure, insurance and reinsurance coverage disputes in state and federal court. In addition to litigating matters, he analyzes coverage, issues coverage opinions, prepares coverage letters, drafts policy wording, and drafts insurance settlements and "buyback" agreements.

Much of his work concerns coverage disputes arising from so-called "long-tail" injury claims, such as those involving asbestos, lead, silica, workplace chemical exposure and environmental liability. More recently, Mr. Pernicone has applied his experience to address coverage implications for his clients in emerging areas, such as climate change liability and hydrofracking for oil and gas trapped in shale deposits.

A 1983 graduate of the Fordham University School of Law, he is a member in good standing of the New York State Bar; the United States District Courts for the Southern, Eastern, Northern and Western Districts of New York; the Second United States Circuit Court of Appeals and the United States Supreme Court. Selected to *New York Super Lawyers* 2009 through 2018, *Best Lawyers* 2016 and 2017 and AV-rated by Martindale-Hubbell, Mr. Pernicone is a member of the New York State Bar Association; Defense Research Institute; the American Bar Association and its Insurance Coverage Litigation Group. He is also a member of the Association of the Bar of the City of New York. He is also the principal author of the "New York Toxic Tort Law" chapter in West Publication's New York *Environmental Law and Practices*, which he updates annually.

ANTHONY J. PIAZZA, ESQ.

Anthony J. Piazza, a partner in the Rochester, N.Y. office of Barclay Damon LLP, serves as Chair of Barclay Damon's Insurance Coverage & Regulation Practice Area. Mr. Piazza's experience in handling insurance matters has prompted national insurance companies to retain him on a regional and statewide basis. Mr. Piazza's practice in this field includes litigating declaratory judgment actions throughout the Northeast. He is also a seasoned attorney who has successfully tried numerous cases to verdict. Additionally, Mr. Piazza frequently advises insurers, third-party administrators, self-insured entities and others on claims-handling procedures and practices, and addresses complaints with state insurance departments. He is admitted to practice law in New York and Pennsylvania.

KATHERINE B. POSNER, ESQ.

Katherine Posner is a partner at Condon & Forsyth LLP, a national law firm with offices in New York, Los Angeles and Miami. Founded in 1935, C&F is internationally recognized for its expertise in handling aviation, complex tort, products liability, insurance and commercial litigation. She concentrates her practice in C&F's New York office in the areas of insurance and reinsurance law, all types of commercial litigation and appellate work. She is a trained mediator and has extensive arbitration and other ADR experience.

Ms. Posner is one of the editors of the 4th Edition of *Margo on Aviation Insurance* (2014), a highly regarded text which examines all forms of aviation insurance and includes a detailed analysis of its practical applications and of the workings of the international aviation insurance market. She is a contributor to *Shawcross & Beaumont Air Law* and the ABA publication, *Litigating the Aviation Case*. She teaches the Law of Aviation Insurance in IATA's International Air Law Diploma program and has published numerous articles and spoken on a variety of issues relating to aviation, insurance, reinsurance and ADR. She is a past President of the International Aviation Womens Association (IAWA), a member of IAWA's Honorary Board and the first recipient of IAWA's Aviation Woman of Excellence award. She also is on the Board of the New York Women's Bar Association Foundation, of which she is also a past President and a member of the Board of Trustees of Vaughn College of Aeronautics and Technology.

ELLEN P. QUACKENBOS, ESQ.

Ellen Quackenbos is Counsel with Dechert LLP. Prior to joining Dechert, Ms. Quackenbos was Of Counsel at Quinn Emanuel Urquhart & Sullivan, LLP, Counsel at Skadden, Arps, Slate, Meagher & Flom and an associate at Debevoise & Plimpton. She defends companies in complex litigation and class actions, and has defended individual cases and class actions brought against insurance, pharmaceutical and other companies in insurance and products liability cases. She has extensive brief-writing experience on the appellate and trial court levels, and was a primary author of the petitions for certiorari and merits briefing in *State Farm Mutual Automobile Insurance Co. v. Campbell* and *Metro-North Commuter Railroad Co. v. Buckley.* Ms. Quackenbos is a graduate of Sarah Lawrence College, Columbia University, and Fordham University School of Law.

JAMES M. RINGER, ESQ.

James M. Ringer is a partner in Meister Seelig & Fein, LLP. A graduate of Cornell Law School and member of the New York bar since 1968, he has a broad-based commercial litigation practice that encompasses class actions, securities, acquisitions, contracts, insurance, antitrust, partnerships, intellectual property, alcohol beverage law and distribution contracts, franchises and termination. He has represented companies and individuals in investigations conducted by the Securities and Exchange Commission and the New York Attorney General and served as trial counsel on numerous domestic and international arbitrations and federal and state jury and bench trials. He has considerable experience in the management of discovery in complex litigation and in the design and use of computerized litigation support services. He has acted as a neutral arbitrator in ad hoc matters and under the rules of the AAA and CPR and is a member of the Chartered Institute of Arbitrators and of the New York Panel of Neutrals of the CPR International Institute for Conflict Prevention and Resolution.

VINCENT G. SACCOMANDO, ESQ.

A partner at the law firm of Barclay Damon LLP in Buffalo, New York, Vincent Saccomando's primary areas of practice are insurance coverage litigation, personal injury, professional malpractice defense, and products liability. His insurance coverage practice includes defending and prosecuting declaratory judgment actions on behalf of insurance carriers, representing carriers in life insurance cases, and handling appeals in coverage actions. He served as a local chair for the New York State Bar Association's 2010 Insurance Coverage Update. He graduated from the State University of New York at Buffalo in 1991 and from Boston College Law School in 1994.

LARRY P. SCHIFFER, ESQ.

Larry Schiffer is a partner in the New York City office of Squire Patton Boggs (US) LLP, where he practices in the areas of commercial, insurance, and reinsurance litigation, arbitration, and mediation. He also provides advice on coverage, insurance insolvency and contract-wording issues for a wide variety of insurance and reinsurance relationships. Mr. Schiffer was previously a partner with Patton Boggs LLP, Dewey & LeBoeuf LLP, LeBoeuf, Lamb, Greene & MacRae, LLP, and Werner & Kennedy, and was a Law Assistant to the Justices of the N.Y. State Supreme Court, Appellate Division, Second Department.

An active member of many professional associations, Mr. Schiffer is a past chair of the American Bar Association's Tort Trial & Insurance Practice Section's Excess, Surplus Lines and Reinsurance Committee, where he continues as a Vice Chair and is a Vice Chair of the Cybersecurity and Data Privacy Committee. Mr. Schiffer chaired the New York State Bar Association's Committee on Association Insurance Programs for nine years and remains a member of that committee, and is a member of its Commercial & Federal Litigation and Torts, Insurance & Compensation Law Sections. He is the Editor of the ARIAS•U.S. Quarterly, Co-Chair of the Technology Committee of ARIAS•U.S., a member of its Ethics Discussion Committee, and was also a Vice-Chair of the Reinsurance, Excess and Surplus Lines Section of the Federation of Defense and Corporate Counsel.

Author and co-author of numerous articles on issues of insurance and reinsurance, Mr. Schiffer has published in many journals and reporters. He is an Expert Commentator on Reinsurance for the IRMI.com website and edits the firm's Insurance and Reinsurance Disputes Blog, InReDisputesBlog.com and its Reinsurance Newsletter.. He also serves as a mediator for the Mandatory Commercial Mediation Program of the U.S. District Court for the Southern District of New York and for the New York State Supreme Court, Commercial Division, Alternative Dispute Resolution Program. Mr. Schiffer is a cum laude graduate of Albany Law School of Union University, where we was a member of the Albany Law Review and the Justinian Society. He has been recognized by Chambers USA, Euromoney Guide to the World's Leading Insurance and Reinsurance Lawyers, Expert Guides, Best of the Best USA, Insurance and Reinsurance, The International Who's Who of Insurance & Reinsurance Lawyers, Who's Who Legal 100, Insurance and Reinsurance, The Legal 500, and Super Lawyers.

JOSEPH M. SCHNITTER, ESQ.

Joseph M. Schnitter is a partner in the law firm of Schnitter Ciccarelli Mills PLLC. His practice focuses upon insurance coverage analysis and litigation, the defense of first-party and third-party claims, and appellate practice. He has been named a "Super Lawyer" in the practice area of insurance coverage for each year from 2009 until the present. He has also been selected as a member of Business First's Who's Who in Law. A native of Buffalo, New York, Mr. Schnitter graduated, *summa cum laude*, from the State University of New York at Buffalo and received his law degree from the SUNY Buffalo School of Law. He is a past officer in the Western New York Trial Lawyers Association. Mr. Schnitter is a frequent

lecturer at seminars sponsored by the New York State Bar Association, the Erie Institute of Law, and local claims associations.

MARTIN L. SEIDEL, ESQ.

Martin Seidel is a partner in the Litigation Department in the New York office of Willkie Farr & Gallagher LLP. His practice focuses on corporate governance, complex commercial litigation and arbitration, with an emphasis on multiparty class and derivative suits and corporate control contests. Experienced in all aspects of commercial litigation, governmental investigations and regulatory proceedings, Mr. Seidel has represented underwriters, investment advisors, issuers and corporate directors and officers in state and federal courts throughout the United States; in arbitral tribunals in the U.S. and Europe; before the U.S. Securities and Exchange Commission, Department of Justice, Federal Trade Commission, NASD, New York Stock Exchange; and in investigations by state and federal prosecutors and state attorneys general.

Mr. Seidel received his B.A., *magna cum laude*, from the University of Wisconsin, and his J.D. from Columbia Law School, where he was managing editor of the *Columbia Journal of Transnational Law* and a Harlan Fiske Stone Scholar. Mr. Seidel has published articles in *The Review of Securities & Commodities Regulation*, *The Journal of Commerce*, the *New York Law Journal*, and has spoken on Corporate Governance, Securities Litigation and Director & Officer Insurance.

STUART B. SHAPIRO, ESQ.

Stuart Shapiro is a former Partner in the Buffalo, New York law firm, Cohen & Lombardo, PC, where he headed the firm's litigation department for over 20 years. Mr. Shapiro is currently a solo practitioner and a fulltime professor at the State University of New York College at Fredonia. In his academic capacity, he teaches law courses to music industry students. His practice includes the areas of Personal Injury, Insurance Coverage, Entertainment and Intellectual Property Law. Mr. Shapiro previously served as Corporate Counsel to the Merchant's Insurance Group where he supervised in-house and outside counsel, and as staff counsel for Liberty Mutual Insurance Co. and Nationwide Insurance Co. He has written numerous articles on the carrier/defense counsel relationship for the DRI Journal and is the author of the book *How to Survive a Deposition*, published by John Wiley & Sons, Inc. Mr. Shapiro also served as Editor of the New York Law Newsletter and has been a featured speaker at the New York State Bar Association's Negligence and Compensation Law Section's Annual Meeting. A graduate of the State University of New York at Buffalo School of Law, Mr. Shapiro is admitted to practice in New York, Florida, Pennsylvania, all U.S. District Courts for New York State, the Second Circuit Court of Appeals, and the United States Supreme Court.

SKIP SHORT, ESQ.

A member of the New York City law firm Short & Billy, PC, Skip Short practices in the areas of insurance, international and commercial litigation. The author of numerous articles on the topic of insurance, Mr. Short has written for the New York State Bar *Journal*, *The Claims Forum*, the *No-Fault/SUM Arbitration Reporter* and the *New York Law Journal*. He is co-author of *The Claims Examiners' No-Fault Manual* and the chapter "No-Fault Automobile Insurance" in *New York Insurance Law*, published by Matthew Bender. Mr. Short has served on the faculties of special investigation and fraud detection associations, including the state Insurance Department Fraud Bureau. He has served as a Special Master in the Supreme Court, New York County, and the Civil Court, New York County; and an arbitrator and a mediator for the American Arbitration Association. He is a graduate of Fordham University and Georgetown University Law Center.

ARNOLD STREAM, ESQ.

Arnold Stream is an experienced practitioner in the area of insurance coverage and serves as Coverage Counsel for the Law Offices of Arnold Stream. Mr. Stream renders coverage opinions for Fortune 500 insurance companies. In addition to insurance coverage, he handles appeals, contracts, personal injury, property damage and professional liability.

Mr. Stream formerly worked as Coverage Counsel at Kardaras & Kelleher, LLP, Burns Russo Tamigi & Reardon, LLP, and Carole Burns and Associates. He was also Coverage Counsel at the Greater New York Mutual Insurance Group, Coverage Consultant for Risk Enterprise Management, Ltd., and Assistant Corporation Counsel to the City of New York, Torts Division and Appeals Division.

Mr. Stream received a B.A. from the City College of New York and a J.D. *cum laude*, from New York Law School. He is admitted to practice in New York State, the Eastern and Southern Districts of New York, and the U.S. Court of Appeals, Second Circuit. He is a member of the New York State Bar Association, and the New York County Lawyers Association, as well as former Chair of the New York County Lawyers Association Committee on Insurance Law.

LAURIE A. VAHEY, ESQ.

Laurie A. Vahey is a founding member and managing partner of Vahey Muldoon Reston Getz LLP. She focuses her practice in the areas of insurance, including subrogation and coverage disputes, as well as commercial and personal injury litigation. She is experienced in all levels of litigation, including pre-suit matters, arbitrations, as well as bench and jury trials. A frequent lecturer on insurance and litigation issues to legal and insurance professionals throughout New York State, Ms. Vahey has authored numerous articles on insurance coverage and litigation topics for several publications.

Ms. Vahey is a former Chair of the Torts, Insurance and Compensation Law (TICL) Section of the New York State Bar Association. She is also the former President of the Greater Rochester Association for Women Attorneys. Her contributions and experience in areas of insurance law have garnered her many awards and recognitions from local, state and national organizations. She has been included in the Insurance Law section of the 2007 through 2018 editions of *The Best Lawyers of America Guide* as well as the *New York Super Lawyers* Upstate and Corporate Counsel editions since 2009 in the areas of commercial litigation, insurance law and personal injury-plaintiff.

Ms. Vahey received her J.D., *cum laude*, from the University of Buffalo School of Law. As a senior, she received the Robert J. Connelly Award for Excellence in Trial Advocacy.

MARK T. WHITFORD, JR., ESQ.

Mark T. Whitford, Jr., is a partner with Barclay Damon LLP, where he focuses his practice on insurance coverage matters as well as tort and products liability litigation. His practice includes insurance coverage disputes under homeowners, automobile, commercial general liability, directors and officers and errors and omissions insurance policies for numerous major national insurance companies.

Mr. Whitford pursued his B.A. at the University at Buffalo, where he graduated *summa cum laude* in 2002. He received his J.D. with honors from The University of Connecticut School of Law in 2005. He was also managing editor of the *Connecticut Insurance Law Journal*. He is admitted to practice in New York. Mr. Whitford formerly worked as an appellate court attorney for the New York State Supreme Court, Appellate Division, Third Department. He is a member of the American Bar Association and the New York State Bar Association.