



**84th ANNUAL MEETING &
EDUCATIONAL CONFERENCE**

JANUARY 28-30, 2015

Marriott Tampa Waterside

**Setting a Standard for the Future:
The Rapidly Changing Landscape of**

CLAIMS



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J. Southall Stone



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WEDNESDAY

January 28, 2015

8:00 - 5:00 pm

Registration Open
(Level 2)

8:00 - 5:00 pm

Speaker Ready Room Open
(Meeting Room 6, Level 2)
(Each panel has been assigned a specific time.)

11:30 am

Rod Birmingham Memorial Golf Outing
Westchase Golf Club

**Please note that the LEA will not be holding an
Executive Forum at the January meeting.*

6:00 - 8:00 pm

Opening Night Reception
(Open to All Registered Attendees)

*(Riverwalk Patio. If inclement weather, the reception will be moved
indoors to Florida Rooms 4-5)*



Loss Executives Association
P.O. Box 37
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Phone: 201-569-3346
Email: info@lossexecutives.com
Website: www.lossexecutives.com

Program Chair
J. Southall Stone
southall.stone@gmail.com

THURSDAY

January 29, 2015

7:30 - 5:00 pm

Registration Desk Open
(Level 2)

8:00 - 9:30 am

Continental Breakfast
(Level 2 Foyer)

8:00 - 12:00 pm

Speaker Ready Room Open
(Meeting Room 6, Level 2)
(Each panel has been assigned a specific time)

8:30 - 8:45 am

General Session/Welcome
(Salon F - J, Level 2)



Kevin Ennis, LEA President
Swiss Re America Holding Corporation



Opening Remarks

Southall Stone, LEA Program Chair
Independent Consultant

8:45 - 9:15 am

LEA Members Business Meeting
(All LEA Registered Members are Invited to Attend)

9:15 - 10:15 am



Topic

Guest Speaker

Carl G. Hedde, CPCU, Senior Vice President
Head of Risk Accumulation
Munich Reinsurance America, Inc.

Building Performance and Risk Mitigation Research Results - IBHS (Insurance Institute for Building and Home Safety)

Mr. Hedde will give an overview of who the IBHS is, how the research relates to the industry, what the impact on the claims settlement impact might be, and talk about how the claims professional can help move society forward in building safer homes and businesses. The talk will focus on current research results and how building practices can be changed.

10:15 - 10:30 am

10:30 - 11:30 am



11:30 - 12:30 pm

Refreshment Break

(Level 2 Foyer)

Nanotechnology: Prospects for the World's Smallest Claim

There have been few, if any, first party property insurance claims involving damage caused by nanotechnology-based products, (i.e. products that manipulate matter on an atomic, molecular, and supramolecular scale). Similarly, there are no publicly known insurance cases involving damage to property classified as nanotechnology. However, because this revolutionary development in physics and material science has proliferated in our everyday life, it is only a matter of time before insurance claims involving nanotechnology will be made under traditional property insurance forms or specialized coverages some insurers already offer for nanotechnology.

This session will be led by an engineering expert, claims manager, and coverage lawyer who will outline some of the technical, claims handling, and legal issues that are likely to arise in a claim involving nanotechnology. The presentation will include one or more hypothetical claim scenarios intended to facilitate discussion.

Facilitator

Craig Eberhardt, Ph.D, Senior Technical Consultant
Mechanical and Aerospace Engineer
LWG Consulting

Presenters

Douglas Backes, Operations Claims Manager
FM Global

Sava Alexander Vojcanin, Esq., Senior Partner
Clausen Miller P.C.

Property Insurance Case Update

Give us sixty minutes and we'll give you the year in review! Bill Erickson and Jim Harrington of Robins Kaplan, Miller & Ciresi L.L.P. will update you on the most important and interesting property insurance case decisions of the year. Cases illustrating important trends in a variety of areas will be featured, including the latest decisions on fortuitous physical loss, exclusions and limits in storm claims, excess insurance, CBI coverage, suit limitations and whether an adjuster can be sued for negligent misrepresentation. This Property Case Update is not a lecture session. Join us for a fast-paced combination of audience participation and case discussion covering the recent cases and trends you need to know.



Presenters

William N. Erickson, Esq., Partner
Robins, Kaplan, Miller & Ciresi LLP



James S. Harrington, Esq., Partner
Robins, Kaplan, Miller & Ciresi LLP

12:30 - 1:30 pm

Lunch

(Salon A - E)

(Open to All Registered Attendees)

1:30 - 4:45 pm

LEA Concurrent Workshops

WORKSHOP 1 *(Florida Salon I-IV, Level 2 - Across Lobby Bridge)*

Offshore Energy Insurance & Claims

This session will provide a general overview of the offshore energy insurance market place, the kinds of coverages available, the kinds of claims offshore, and recent litigation concerning additional insureds.

Insurance for the offshore energy industry has constantly been evolving from first beginning in the 1950s. Claims arising in the offshore energy industry are typically large, complex and involve a variety of issues that warrant the need for multiple areas of expertise. Managing an offshore energy claim requires an understanding of the policies and contracts, and technical knowledge of vessels, equipment and operations. This session will highlight items necessary for managers to consider when procuring insurance or dealing with a claim in the offshore energy industry.

The presenters for this session include three adjusters that specialize in offshore energy claims and a lawyer with intimate knowledge of recent litigation concerning additional insureds stemming from the legal cases involving the Macondo blowout and oil spill.

Facilitator

Bryan Johnson, President
BC Johnson Associates – A Unit of York SLA





Presenters

J. Steven Butler, Vice President
BC Johnson Associates – A Unit of York SLA



Rodney Winkler, Vice President
BC Johnson Associates – A Unit of York SLA



Stephany Olsen-LeGrand, Esq., Associate
Sutherland Asbill & Brennan LLP

WORKSHOP 2 *(Salon G-H, Level 2)*

Ethical Crossroads: Which Way Do I Go?

Properly adjusting property insurance claims requires skill and knowledge that must be applied in a proper and ethical fashion. The adjuster and the adjusting team have a variety of duties: duties to the policyholder; duties to their employer, whether it be an insurance company or an independent adjusting firm; and duties to the applicable regulatory agencies or insurance departments.

When confronted with choices, how can we best ensure that our decision-making is ethical? What tools can we bring to the task? How can we test the ethics of our choices?

This session will include both instruction and interactive case studies to develop practical approaches that will enable ethical decision-making.

Facilitator

Joseph Gerber, Esq., Partner
Cozen O'Connor



Presenters

Frank Bayer, Vice President & General Executive Adjuster
Ace Group Ltd.



Maria Louise (Ria) Cousineau, Esq., Member
Cozen O'Connor



Daniel Q. Harrington, Esq., Partner
Cozen O'Connor





Kammy Poff, Esq., Litigation Consultant
Allstate Insurance Company



Katharyn E. Thompson CPA, CFF, Partner
RGL Forensics

WORKSHOP 3 *(Salon F, Level 2)*

Earthquake Damage & Claims – Lessons Learned

Earthquake events can cause catastrophic damage and extensive exposure to insurers. The investigation and resolution of earthquake claims involves specialized issues that require training and skills beyond those needed in general catastrophe scenarios.

The potential severity, relative infrequency of and sudden onset of earthquake events is such that regular training and skills refreshment is essential. This session will be presented by an attorney, a claims adjuster and structural and geotechnical engineers, all experienced in the assessment and handling of complex earthquake related claims in the United States and elsewhere, including the use of alternative dispute resolution, litigation and trial.

There will be discussions and illustrations on pre-catastrophe planning, how earthquakes effect different structure types, damage investigation and assessment and claim adjustments. The facts of a hypothetical commercial earthquake loss will be used to exemplify earthquake and related insurance coverages and their interaction in the adjustment of the claim.

Facilitator

Peter S. Evans, Executive General Adjuster/Owner
Evans Adjusters

Participants

Marjie D. Barrows, Esq., Partner
Foran Glennon Palandech Ponzi & Rudloff PC

John A. Egan, GE, Principal
SAGE Engineers, Inc.

Terrence F. Paret, Senior Principal
Wiss, Janney, Elstner Associates, Inc.

Rick Kuzmanoff, Senior Vice President, Property Claims NA
XL Insurance America, Inc.



WORKSHOP 4 (Salon I-J, Level 2)

OSHA's Effect on Business Interruption Claims

Business interruption claims often involve intensely fact-sensitive scenarios that require technical but practical analysis in order to adjust such claims credibly and sensibly. Some of these issues can become even more complex when you are dealing with a new facility, which has not had a history of revenues on which the insured can base such a claim. On top of these considerations, when the incidents giving rise to these claims affect worker safety, OSHA becomes involved, but can "freeze" adjustment activity at the facility, leading to additional issues and hurdles for insureds and insurers in assessing and managing business interruption and subrogation claims.

This session will be an interactive workshop which will address all of these issues through a lecture portion and table discussions of a hypothetical scenario. The program will be led by an attorney, claims manager, and consultants, all of whom have handled complex business interruption claims. The session will be premised on specific policy language, with alternative language being presented to generate discussion as to how policy language affects the presentation and measurement of these claims.

Facilitator

Jeffrey S. Weinstein, Esq., Partner
Mound Cotton Wollan & Greengrass



Participants

Marc Giovannetti, Assistant Vice President
Scor Re



William Kramer, President
William A. Kramer & Associates



Michael Rotolo, Executive General Adjuster
William A. Kramer & Associates



William Bradshaw, CPA, CVA, CFE, Managing Partner
Matson Driscoll & Damico



Alan Purbrick, CEO
Capital Consulting International



FRIDAY

January 30, 2015

7:30 - 11:45 am

Registration Table Open
(Level 2)

7:30 - 8:30 am

Continental Breakfast
(Level 2 Foyer - Open to all Registered Attendees)

8:30 - 11:45 am

Repeat of Concurrent Workshops

Workshop No. 1

Offshore Energy Insurance & Claims
(Meeting Rooms 8-10, Level 3)

Workshop No. 2

Ethical Crossroads: Which Way Do I Go?
(Salon C-D, Level 2)

Workshop No. 3

Earthquake Damage & Claims – Lessons Learned
(Salon F, Level 2)

Workshop No. 4

OSHA Post Loss Investigations on BI Coverages
(Salon G-I, Level 2)

9:45 - 10:15 am

Refreshment Break
(Level 2 Foyer)

Refreshment Break time is at the discretion of the workshop speakers but should be taken between 9:45 –10:15 am

11:45 am

Conference Adjournment

An LEA officer will provide concluding remarks at the end of each workshop session.

As a Reminder: Please remember that CE forms are to be signed by only an authorized LEA CE delegate and/or by the instructor of each session.

IMPORTANT: In order to receive CE credit, attendees must attend the general session on Thursday as well as two alternative workshops on Thursday and Friday. No partial credit will be given. Attendees must attend the full sessions to receive CE credit for that session.

GENERAL SESSION

speakers

KEVIN ENNIS, LEA PRESIDENT

*Vice President, Claims Manager
Marine/Engineering/Property
Swiss Re America*



Kevin Ennis graduated from the US Merchant Marine Academy, Kings Point, N.Y. in 1978. He sailed on a Third Mates License for Farrell Lines Steamship Co. on a "break bulk" carrier during 1978-1979. He spent six and one half years (6½) as a Marine Surveyor (MOAC) and seven (7) years as a Claims Examiner, then,

Claims Manager handling offshore/onshore energy losses (AIG Oil Rig and Starr Tech).

Prior to that, Mr. Ennis spent four and a one half years (4½) as a Claims Supervisor for Guy Carpenter, a reinsurance broker, handling strictly marine clients, three and one half (3½) years at Navigators Insurance Co. as a Property Claims Manager handling commercial property losses.

From 2001 to the present time, he currently holds the position of Vice President, Claims Manager for Swiss Re America and is involved in ocean marine/offshore energy/engineering & construction, as well as handling other specialty lines claims. In addition, Mr. Ennis is responsible for and supervises Swiss Re's property/engineering/ocean marine and other specialty lines claims for Canada/US/Latin America.

Kevin Ennis serves as President of the Loss Executives Association, a position he has held since 2013. He has participated on various committees along with other Board members and officers in the development and implementation of the LEA's "Young Professionals Program," a series of seminars designed to further develop and enhance the skills and knowledge base of young industry professionals. In addition, Mr. Ennis has worked side by side along with Ed Ryan of Munich Re America and LEA's Vice President, Paul Aviles of Allied World Assurance Co., Ltd.

and LEA's Secretary and Costantino Suriano of Mound Cotton Wollan and Greengrass and LEA's counsel, on the implementation and expansion of the Association's educational mission of developing industry seminars in conjunction with St. John's University Center for Education for both St. John students interested in the insurance industry and LEA's younger industry members. Mr. Ennis is also a member of the "Regional Reps" committee, a new committee comprised of LEA members who are focused on the cultivation and implementation of reaching out to other insurance professionals to promote the LEA and its educational benefits in various geographic areas throughout the country.

Mr. Ennis is a member of the Association of Average Adjusters, Maritime Law Association and the AIMU Offshore Energy Committee.

J. SOUTHALL STONE

*LEA Program Chair
Independent Insurance Consultant*



J. Southall Stone has recently retired from Essex Insurance Company, part of Markel Corporation where he held the position of Vice President for 24 years. Southall interfaced with reinsurance companies, TPA's and underwriters in the handling of large complex property and inland marine

claims and conducted claim audits and large loss reporting procedures. He was also responsible for the complete handling of all first party property & inland marine claims for the company. Southall was heavily involved with setting procedures, setting reserves, large loss reporting, interfacing with re-insurance companies, attorneys, experts and independent adjusters. He managed relationships with Third Party Administrators doing business with Markel Corp. as well as analyzed and conveyed summations of complex claim issues, while recognizing alternative approaches and developing action plans.

GENERAL SESSION

speakers

After his retirement, Southall continued to work with Market as a Human Resources Consultant teaching CPCU courses and mentoring Market employees in the handling of complex property & inland marine claims.

As a seasoned veteran of the insurance industry, Southall Stone continues to work in the industry as an independent insurance consultant and provides his clients with exceptional claim service by providing complete & detailed reviews of all claims assigned, insuring quality control standards are met or exceeded and insuring all reports are current and proper on claims assigned to the company.

Southall is a past President of the LEA and has always remained dedicated, committed and active in the educational mission of the Association. In 2014, Southall was appointed by the LEA Board of Directors as LEA Education Program Chair and is currently responsible for the development and coordination of speakers and topics for LEA conferences and seminar.

Southall Stone has a “no closed door” policy and welcomes all proposed topics and speakers for LEA conferences and seminar. Southall can be reached at: southall.stone@gmail.com or by visiting the LEA website at: www.lossexecutives.com and clicking on the Board of Directors and Officers tab.

CARL G. HEDDE, CPCU

*Senior Vice President,
Head of Risk Accumulation*

Munich Reinsurance America, Inc.



Mr. Hedde manages the Risk Accumulation Department, which includes the catastrophe management, risk accumulation and geo research functions within Munich Re America. His responsibilities include oversight of corporate accumulation issues at Munich Re America; including the use of Catastrophe Risk

Models, Client Cat Risk Consulting Services, and portfolio management and optimization. Additionally, he manages a group of scientists that provide seismological and meteorological expertise and research capabilities to Munich Re America and its' clients.

Mr. Hedde received a Bachelor of Science Degree from the State University of New York – Albany, and holds the CPCU Designation. He has 30+ years experience at Munich Re America, holding various positions within the Company. He has served as the Chairman of the Board of Directors of the Insurance Institute for Business and Home Safety (IIBHS), and is a founding Board Member of the International Society of Catastrophe Managers (ISCM). He currently serves on the IBHS (Insurance Institute for Building and Home Safety) and National Institute for Building Science Boards.

CRAIG EBERHARDT, PH.D.

Senior Technical Consultant

Mechanical & Aerospace Engineer Consulting



Dr. Craig Eberhardt is a Senior Technical Consultant with LWG Forensic Engineering based in Cary, NC. Craig performs damage assessment and failure analysis following a variety of mechanical and electrical equipment failures. As a consultant, he has been retained as an expert in the resolution of numerous insurance cases.

Craig has extensive testing and instrumentation experience. He has been involved on losses involving product liability claims, crane failures, contamination concerns due to smoke and water, rotating machinery failures, pallet rack collapse, and control systems among others.

Craig is a graduate of the University of Virginia and holds a BS, MS, and a Ph.D. in mechanical engineering. While at the University of Virginia, Craig conducted research testing

GENERAL SESSION

speakers

arc fault circuit interrupters, investigating traumatic failures of the human aorta resulting from impacts simulating vehicular accidents, and designed and developed biomimetic sensors for tracking fluid motion.

DOUGLAS BACKES

Operations Claims Manager

FM Global



Doug Backes is the Chicago Operations Claims Manager for FM Global. His career began in 1986 as a Loss Prevention consultant with FM. Doug has worked as a Field Engineer, Claims Adjuster, Home Office Claims Manager and has been in his current position as Vice President and Chicago

Operations Claims Manager since 1999.

Doug is a graduate of the University of Wisconsin-Milwaukee and holds a Bachelor of Science degree in Mechanical Engineering.

SAVA ALEXANDER VOJCANIN, ESQ.

Senior Partner

Clausen Miller P.C.



Sava Alexander Vojcanin is a senior partner based in Clausen Miller P.C.'s Chicago office whose practice focuses on property insurance matters. His experience includes appraisals, arbitrations, mediations, and litigation in jurisdictions across the United States and in England. As a litigator, Sava is

generally responsible for all phases of civil litigation, including trial and appeal.

During his 26 years representing foreign and domestic companies and syndicates, Sava has advised his clients with the objective of resolving coverage disputes without the necessity of litigation. He has been appointed as coverage counsel in property damage,

time element, and inland marine claims arising in a wide variety of contexts ranging from on-line computer gaming enterprises, hotels, warehouses, cold storage facilities, and textile plants to steel mills. Underwriters have solicited Sava's advice in drafting and editing proposed policy provisions, most recently for unique cyber-security and risk cover. From time to time, he represents liability insurers' interests in litigation involving significant property damage and lost profits.

A Registered Foreign Lawyer in England and Wales, Sava is also a partner of Clausen Miller International, an "international cooperation of leading independent law firms practising in all aspects of insurance and reinsurance law, contentious and non-contentious, dispute resolution and liability law," with representative offices in the United States, the United Kingdom, France, Belgium, Germany, Italy, and China.

Sava is often invited to speak to industry groups on emerging issues in first-party property insurance and to provide continuing education programs. Based on his pro bono work, he is periodically requested to lecture on the First Amendment's Establishment Clause. He is also the editor of Law, Culture, and Values, a textbook anthology of scholarly essays addressing historical attempts to achieve distributive justice.

Licensed in Illinois and admitted to practice before the Supreme Court of the United States, Sava earned his J.D. from Washington University in St. Louis School of Law (1988) where he was a Special Editor of the Washington University Law Quarterly. He holds a B.A. with distinction from DePauw University (1985) and is a graduate of the Culver Academies (1981).

GENERAL SESSION

speakers

WILLIAM N. ERICKSON, ESQ., PARTNER
Chair, Insurance and Catastrophic Loss Group
 Robins, Kaplan, Miller & Ciresi LLP



William Erickson is a Partner and the Chairman of the Insurance and Catastrophic Loss Group at Robins, Kaplan, Miller & Ciresi L.L.P. For over twenty-five years Bill has handled insurance and reinsurance matters throughout the United States. He provides coverage advice and analysis of matters

involving property policies, commercial general liability policies, technology policies, excess policies, claim appraisals and reinsurance arbitrations. In addition, Bill is an accomplished trial attorney and experienced trial advocacy instructor.

Bill represents insurers and reinsurers in high profile matters; he represented two insurers in the appraisal of the 9/11 insurance claims for the World Trade Center and more recently handled insurance matters arising from the 2011 Massachusetts tornadoes and Hurricane Sandy.

Bill holds a B.A. magna cum laude and a Masters in Business Administration from the University of Massachusetts. Bill received his J.D. cum laude from Suffolk University Law School where he was Lead Article Editor of the Suffolk University Law Review. Bill is a frequent presenter at the Loss Executives Association, as well as other industry programs. Bill is the founder and past president of the Massachusetts Reinsurance Bar Association and currently serves as a member of the association's Board of Directors.

Bill has worked on selected assignments such as: Representative cases often involving \$100 million or more include the GTE Y2K claims; the 9/11 World Trade Center appraisal; September 11 coverage litigation; builder's risk claims involving Boston's legendary Big Dig; and appraisal of 2011 Massachusetts tornado claims.

JAMES S. HARRINGTON, ESQ.
Partner
 Robins Kaplan Miller & Ciresi LLP



For more than twenty-five years, Jim Harrington has represented insurers as plaintiffs and defendants in arbitrations, litigation, and trials throughout the United States. On behalf of insurer clients, Jim has litigated property and liability coverage disputes involving fire, flood, wind, physical loss, ensuing

loss, design failure, equipment breakdown, code upgrade, business interruption, extra expense, period of restoration, rental value, civil authority, service interruption, arson, fraud, construction disasters, and contractor negligence as well as several large loss subrogation matters.

Jim serves as coverage counsel for individual companies or markets on multiple significant property insurance claims in the northeastern United States. Examples of recent assignments include builders risk issues arising from highway, tunnel and bridge projects; sublimit, deductible, and exclusion issues arising in the context of hurricanes and named storms; coverage and measurement issues arising in the context of tornado losses; disputes over the application of ensuing loss clauses; and the application of exclusions to losses occurring in the course of an insured's manufacturing, processing, research and development, or warehousing business.

As a national speaker and author on insurance coverage topics, Jim has presented programs on property insurance coverage issues to the Loss Executives Association, the Property Claims Committee of the American Insurance Association, the American Bar Association Tort & Trial Practice Section, and the Property Loss Research Bureau. Jim's past programs for the LEA include the Property Insurance Law Update, Business Interruption In the Age of Disaster, and the Ethics of Large Loss Claim Adjusting. In 2013, American Lawyer Media

GENERAL SESSION

speakers

named Jim a "Top Rated Lawyer in Insurance Law."

Jim received his A.B., cum laude, from Harvard College where he received the prestigious designation of Harvard National Scholar. He received his J.D. cum laude from Boston College Law School where he was an editor of the Environmental Law Review and the first Edward Bigham III Scholar.

Jim has represented matters involving \$10 million or more including the Rockwell Aerospace earthquake arbitration; the LKBOC Katrina litigation, the Ludlow Plastics recovery action; the Connecticut Indemnity v. IRI Excess DIC arbitration; the PSEG Sandy claim, the DTCC Sandy claim, and the Sentinel Products trial. He also obtained the landmark Pirie insurance coverage decision making new law in Massachusetts on the law of physical loss in the property insurance context.

IN MEMORIAM **EDWARD R. REILLY, JR.** 1929-2014



The officers and the membership of the Loss Executives Association mourn the loss of the Association's Membership Chairman and esteemed colleague, Edward R. Reilly, Jr.

Ed was the Chairman and Chief Executive Officer of the well regarded Independent Adjusting firm of Edward R. Reilly & Company, Inc., which was founded in 1934 by his father. In his sixty one years with the firm, Ed was a mentor to two generations of adjusters, as well as being a significant resource to the insurance, reinsurance, legal and legislative communities. He was aptly described as being one of the "Deans" of the insurance claim business.

He was the past President of the National Association of Independent Insurance Adjusters, the New York Association of Independent Adjusters, Inc., the International Institute of Loss Adjusters, as well as being a longtime member of the International Association of Claims Professionals and the Loss Executives Association.

The LEA was where Ed's heart was, as he was a staunch promoter of the LEA and very proud of his affiliation and service to the organization, as he strongly believed in its mission of quality education to the property loss professional.

Ed led a remarkable life and we will never forget him.

WORKSHOP 1

speakers

BRYAN JOHNSON

President

BC Johnson Associates - A Unit of York SLA



Bryan has been an energy loss adjuster since 1984, as well as having served as president of a major international adjusting firm before starting BC Johnson Associates. Bryan is experienced in adjusting a variety of energy losses, including control of well, physical damage, business

interruption, liability, and marine matters. He has also conducted pre-risk and loss prevention services on behalf of Underwriters and has provided numerous presentations to the energy and insurance industry, on topics such as deepwater risk, horizontal drilling, shale hydraulic fracturing losses and loss prevention.

J. STEVEN BUTLER

Vice President

BC Johnson Associates - A Unit of York SLA



Steven has been in the energy adjusting industry since 2001 and is experienced in a variety of energy loss adjustments including offshore and onshore physical damage, drilling and service contractors equipment, pollution liability, control of well, builder's risk, salvage/wreck and debris removal,

mobile offshore drilling units, hull and machinery – multiple vessels, seismic equipment and high-end yachts and pleasure crafts.

RODNEY WINKLER

Vice President

BC Johnson Associates - A Unit of York SLA



Rodney has been in the energy adjusting industry since 1999 and is experienced with control of well, physical damage, builder's risk, and business interruption claims, both offshore and onshore. His field experience is with a major oilfield service company providing engineering and field

supervision in relation to drilling/workover operations in the Persian Gulf, Mediterranean Sea, Venezuela, and other locations.

STEPHANY OLSEN-LEGRAND, ESQ.

Associate

Sutherland Asbill & Brennan LLP



Stephany Olsen-LeGrand represents energy producers, drilling contractors, oil field service providers, and pipeline owners in a variety of complex commercial, insurance, maritime, and energy-related disputes and in the negotiation and finalization of oil field service agreements. Recently,

Stephany served on the trial team in a multi-district litigation in which she represented an inter-national drilling contractor in unprecedented litigation arising from the Gulf of Mexico oil spill in 2010. Stephany also assists clients with crisis management, internal investigations, and governmental inquiries, including those of Congress, the Department of Justice, the U.S. Coast Guard, Bureau of Safety and Environmental Enforcement (BSEE), and Chemical Safety Board.

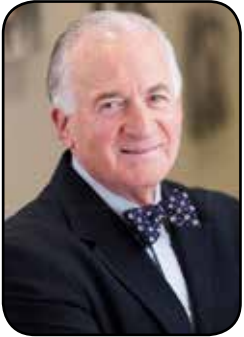
WORKSHOP 2

speakers

JOSEPH A. GERBER, ESQ.

Partner

Cozen O'Connor



Joe Gerber Chairs Client Relations at Cozen O'Connor where he also serves in the leadership of the Cozen O'Connor Foundation. Joe spent many years trying to verdict numerous civil and criminal matters in both jury and non-jury settings including products liability matters;

insurance coverage disputes; catastrophic injury defense assignments; and bad faith and punitive damages defense matters.

Joe has been actively involved in a number of professional insurance associations and is the former Chairman of the Board of the Chubb Foundation and The Insurance Society of Philadelphia.

He earned his Undergraduate Degree from Albright College and his Law Degree from Georgetown University Law Center.

FRANK BAYER

Vice President & Executive General Adjuster
Ace Group Ltd.



Frank Bayer is Vice President and Executive General Adjuster for Complex Property and Multi-National Claims for the ACE Group Ltd. He has held a number of specialty claims and senior adjusting positions with ACE during his eighteen years with the company. Prior to his insurance career, Frank served

as a Police Officer for the New Jersey Marine Police, Delaware River Station in Delran, NJ.

Frank, who is retired from the United States Naval Reserve with twenty-five years combined active and reserve military service, earned his Bachelor of Arts Degree in Political Science from Rutgers University and his MBA

in Management and Finance from Southern Illinois University Graduate School of Business.

MARIA LOUISE (RIA) COUSINEAU, ESQ.

Member

Cozen O'Connor



Maria Louise (Ria) Cousineau joined Cozen O'Connor's Los Angeles office in 2014 as a member in the firm's Global insurance Department. Ria concentrates her practice in complex insurance coverage matters and bad faith litigation. She joins Cozen O'Connor from Sedgwick LLP.

Ria represents major insurance companies in matters involving all types of commercial and personal lines insurance policies. She also represents agents and brokers in professional liability cases, and handles other general commercial litigation. She has tried cases to juries in several states. She has defended clients through trial in bad faith cases in California, Nevada and Oklahoma and is often called upon to assist attorneys in other regions in preparing cases and witnesses for trial.

Ria is a member of the ABA, the California and Nevada Bar Associations, the LA County Bar Association, DRI, the Loss Executives Association, and the National Association of Insurance Women. She also volunteers as a mediator/arbitrator for numerous courts in Los Angeles County including the U.S. District Court, the California Court of Appeal (Second District) and the Los Angeles Superior Courts. She has been recognized by the Superior Court of Los Angeles for her continuing service as a volunteer mediator and arbitrator.

Ria earned her J.D., cum laude, from Southwestern University. While in law school, she was an extern to the Honorable Arthur Alarcon, 9th Circuit Court of Appeals. She was also a judicial law clerk to the Honorable Charles Springer, Chief justice of the Nevada

WORKSHOP 2

speakers

Supreme Court. She received a B.A. from the University of California at Irvine.

DANIEL Q. HARRINGTON, ESQ.

Partner

Cozen O'Connor



Dan Harrington has thirty years' experience as a practicing Subrogation and Recovery Partner at Cozen O'Connor in its Philadelphia office. He is an active member of a number of professional committees focusing upon ethics including the Pennsylvania Bar Association's Committee on

Legal Ethics and Professional Responsibility where he serves as Vice Chair. He is also a member of the New Jersey Supreme Court's District IV Ethics Committee.

Dan earned both his Bachelor of Arts and his Law Degree from the University of Iowa. He presently serves as an Adjunct Instructor in Trial Advocacy at Temple University's Beasley School of Law.

KAMMY POFF, ESQ.

Litigation Consultant

Allstate Insurance Company



Kammy Poff presently serves as a Litigation Consultant to Allstate Insurance Company, where she previously served as Staff Counsel responsible for an insurance defense case load. Kammy has been part of the Allstate organization for some 25 years. She is active in the National Association of Subrogation

Professionals (NASP) where she presently serves as Treasurer and as a member of the Board of Directors. Kammy also serves as Co-Chair for the NASP Legislative Affairs Committee and has been an active panel member for the past five years for the NASP Amicus Committee.

Kammy earned both her Bachelor of Arts Degree in Communications and her Law Degree from The Ohio State University. She resides in Roanoke, Virginia.

KATHARYN E. THOMPSON CPA, CFF

Partner

RGL Forensics



In 28 years as a forensic accountant, Katharyn Thompson has dedicated herself to becoming an expert in a variety of businesses and products, helping her understand the context, economics and industries in which her clients work.

Focusing on the quantification of economic damages for insurance companies and law firms, Katharyn has analyzed innumerable complex and multi-million dollar cases and claims.

Katharyn focuses on claims and cases involving:

- Business interruption and loss of profits
- Stock losses
- Product liability and recall
- Fraud and fidelity claims
- Personal injury and wrongful death

She has worked throughout the US and abroad with claims professionals and attorneys to quantify losses across industries as diverse as hospitality, forestry, energy (including renewable, hydro and solar), shipping and distribution, multi-family residential, retail and manufacturing.

Born with an investigator's keen sense of fairness and truth, Katharyn is a graduate of the FBI Citizen's Academy and member of the FBI Citizens Academy Alumni Association (FBICAAA). She has been on the educational committee for the Property & Liability Resource Bureau (PLRB) and has served as president of WISE (Women in Sound Equities), a local investment and education organization for women.

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speakers

PETER S. EVANS

Executive General Adjuster/Owner
Evans Adjusters



Peter Evans was educated in England and, after working for some 13 years as a broker and an independent adjuster in England, moved to the United States in 1978 where his experience has been almost entirely in the supervision and adjustment of first party claims of all types. He is involved in

the adjustment of major losses throughout the U.S., including those following earthquake, fire, flood and windstorm damage to commercial and agricultural properties, utilities and municipalities, together with time element, inland marine and fidelity losses. Much of his work is in the area of layered programs, both for primary and excess insurers.

Peter also acts as appraiser or umpire under policy appraisal procedures, and serves as consultant or expert witness in disputed or litigated matters following property related claims. He is a past president of the California Association of Independent Insurance Adjusters and, for several years, was an adviser to the Board of Directors of the LEA.

MARJIE D. BARROWS, ESQ.

Partner
Foran Glennon Palandech Ponzi & Rudloff PC



A partner in the firm, Marjie D. Barrows concentrates her practice on the defense of insurers in bad faith suits involving both personal and commercial policies. Her representation of insurers also includes the rendering of legal advice in connection with the investigation and resolution of

complex insurance claims presenting issues such as causation, the applicability of

exclusions and conditions and the extent of the insurer's liability. She has tried cases in both federal and state courts. Ms. Barrows began private practice with the San Francisco law firm of Cooley Godward Castro Huddleson & Tatum and went on to become a partner in the law firm of Gordon & Rees. She co-founded Rudloff Wood & Barrows LLP before it merged to form Foran Glennon Palandech Ponzi & Rudloff PC.

Ms. Barrows graduated from the University of California at Berkeley before attending the University of California, Hastings College of Law. While in law school, she served as an extern law clerk to the Honorable Robert M. Takasugi, Judge of the United States District Court for the Central District of California. She received her law degree from Hastings with honors in 1985 and is a member of the Thurston Legal Honor Society. After graduation, Ms. Barrows served as a law clerk to the Honorable Judith N. Keep, Judge of the United States District Court for the Southern District of California.

Ms. Barrows has been involved in the Tort Trial and Insurance Practice Section of the American Bar Association for many years, having served as a vice-chair of the Property Insurance Law Committee and the chair and member of standing committees on Women and Minority Involvement and on Professionalism. She served a three-year term as a Lawyer Representative to the Ninth Circuit Judicial Conference from the United States District Court for the Northern District of California as well as on the District's Local Rules committee and Magistrate Judge Selection committee. Ms. Barrows is a member of the Loss Executives Association and Property Claims Association of the Pacific.

Ms. Barrows is the author of a number of published articles and chapters, as well as a frequent speaker on issues of bad faith, insurance coverage and litigation.

In 2005, Ms. Barrows was recognized by the Bay Area Lawyers Magazine as one of the Best Lawyers in the Bay Area for insurance matters.

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Each year since 2006, she has been named a Northern California Super Lawyer in the areas of insurance coverage and civil litigation defense. Super Lawyers magazine names attorneys in each state who received the highest point totals, as chosen by their peers and through independent research. Each year only 5% of the attorneys in the state receive this designation.

Ms. Barrows is admitted to practice law in California, all U.S. District Courts in California and the U.S. Court of Appeals for the Ninth Circuit.

JOHN A. EGAN

GE, Principal

SAGE Engineers, Inc.



Mr. Egan practices in the areas of geotechnical and earthquake engineering. His project experience, over the past 30 years, is diverse in both geography and type. He has conducted studies for more than 400 sites encompassing locations throughout the San Francisco Bay region and California, as well as

across the United States and worldwide, for new and existing buildings, harbor and waterfront facilities, offshore structures, power plants, dams, pipelines, and environmentally sensitive sites. His involvement has included field exploration, static and dynamic soil characterization, studies for geotechnical/foundation engineering design, characterization of site-specific design ground motions using probabilistic and deterministic approaches, and assessments of earthquake-related geotechnical and geologic hazards (e.g., surface fault rupture, liquefaction and related phenomena, slope instability and land sliding, and tsunami and seiche). Among his project experiences are numerous projects utilizing performance-based design and a variety of studies associated with seismic evaluation and new design or retrofit of structures incorporating passive damping, base isolation, and/or other energy dissipation systems for seismic protection.

TERRENCE F. PARET

Senior Principal

Wiss, Janney, Elstner Associates, Inc.



Since joining Wiss, Janney, Elstner Associates in 1986, Mr. Paret has performed hundreds of engineering investigations in the U.S. and abroad, focusing on the evaluation of structures after damaging events, particularly earthquakes. In addition to investigating structures that

have failed due to disasters such as earthquake, flood and fire, he has investigated a wide variety of failures resulting from defective or deteriorated structural elements, construction materials and installations.

He specializes in large, complex and unique projects. Recent seismic projects to which Mr. Paret has contributed his expertise include the post-earthquake damage assessment, repair and seismic vulnerability assessment of the Washington Monument and the Washington National Cathedral after the 2011 Virginia earthquake, and post-earthquake damage assessment of multiple buildings involved in large losses following the 2010 Tohoku earthquake in Japan, the 2010/2011 earthquake in Christchurch New Zealand, and the 2014 Napa earthquake. He has also managed several state-of-the-practice seismic strengthening projects involving notable buildings in San Francisco. Examples of his practice in non-seismic arenas include investigation of the collapse of the I-35W bridge in Minneapolis and the MacArthur Maze in California, strength assessment of the anchor rods on the new San Francisco Bay Bridge, and investigation of construction defects in the Harmon Tower in City Center in Las Vegas and the McGuire Building in Seattle.

Mr. Paret has authored or co-authored more than 80 technical publications and has received a variety of awards for his research and practice, including the 2001 Moisseiff Award from the American Society of Civil Engineers, the 2008 AISC Presidential Award of Excellence

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in Structural Engineering and the 2012 Oliver Torrey Fuller Award from the Association of Preservation Technology International.

Mr. Paret's practice frequently takes him overseas. He has conducted seismic assessments in Algeria, China, Greece, Guam, Japan, Jordan, New Zealand, Turkey, Kazakhstan, Kyrgyzstan, and Uzbekistan and is currently working on a large project in India.

RICHARD J. KUZMANOFF

Senior Vice President – Property Claims NA
XL Insurance America, Inc.



Richard J. Kuzmanoff is Senior Vice President and head of Property Claims North America for XL Insurance America. He is a graduate of Indiana University with a bachelor's degree in Business Administration with concentration in Economics. He began his career with

Underwriters adjusting company in 1975 and stayed with Continental Insurance / CNA for almost 30 years before moving to XL in 2005. He has served on numerous claims related industry panels over the years and is a past President of the Loss Executives Association.

His claims experience over the last 35 years has included global catastrophe response to most of the major catastrophes in the US as well as global events. He has specialized in complex industrial and commercial property claims including chemical and air products plant explosions, fires and breakdowns, industrial furnace failures of various causes, office and professional building claims, major hospitals, luxury resort hotels risks, and various public and private school facilities. He has addressed all facets of first party property coverage including building, inventory/contents and time element issues. He is well versed in structured & layered programs involving manuscript forms involving direct carriers, captives and reinsurance transactions on global and domestic risks.

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speakers

JEFFREY S. WEINSTEIN, ESQ.

Partner

Mound Cotton Wollan & Greengrass



Jeffrey S. Weinstein has over twenty-eight years of experience in insurance, reinsurance, commercial, tort, contract, corporate, and multi-district litigations and arbitrations. His practice is concentrated in domestic and international insurance coverage disputes involving first-party property and

energy, and coverage issues arising from major CAT losses (e.g., 9/11, 2005 hurricanes, 2011 Japan earthquake, Superstorm Sandy). Mr.

Weinstein also assists clients in policy drafting, claims handling, and litigation in connection with worldwide property and specialty coverages, such as "Kidnap, Ransom, Extortion," "Malicious Product Tampering," "Product Recall," "Contaminated Products," and "War Risks." He has litigated and handled appeals in state and federal courts throughout the United States and Puerto Rico and has participated in litigations involving several European countries.

Mr. Weinstein has lectured throughout the United States and in the U.K. on first-party coverage issues involving environmental damages, product recall/contamination insurance, mold, and hurricane claims, and he has written for Best's Review, Mealey's Litigation Reports (Insurance), and The National Law Journal. In 2006, Mr. Weinstein was

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speakers

a panelist at the Matson, Driscoll & Damico Annual Business Interruption Roundtable Panel Discussion in London. Mr. Weinstein is a co-sponsor and participant in the New York Powercon Conference, now in its fourth year.

He is admitted to the New York and New Jersey State and Federal bars, the District Court of Wisconsin, and the United States Court of Appeals for the Second and Third Circuits.

MARC V. GIOVANNETTI

Assistant Vice President

Scor Re



Marc Giovannetti is an Assistant Vice President at Scor Re in New York. Marc has been involved in the insurance industry since receiving a law degree in 2000. He currently oversees a claim portfolio of insurance and facultative reinsurance property risks. He is also responsible for catastrophe

event coordination and claim management for North American insurance clients whose interests were affected in a number of CAT losses, including the Japan Earthquake, Thailand floods, and Superstorm Sandy.

Marc handles a wide variety of property losses in the energy, power, and construction sectors and was a Chairperson at the New York Powercon conference in November 2013.

WILLIAM KRAMER

President

William Kramer & Associates (WKA)



Bill Kramer founded William Kramer & Associates (WKA) in 1997. WKA focuses on complex, major losses and tailored adjustment services across both property and casualty lines.

Entering the business in 1978, Bill has handled a variety of losses throughout the New York metropolitan area as

a staff adjuster, including losses in school districts, hospitals, and malls including fire, business interruption theft, cargo, and inland marine losses. Beginning in 1983, as a General Adjuster at American International Underwriters (AIU), Bill traveled throughout Europe, the United Kingdom, South America, Far East, and the Mid-East for American International Underwriters Fortune 50 clients.

In addition to international losses, Bill focuses on petro chemical losses and has handled losses at refineries and petro chemical plants in North and South America. He is a licensed adjuster in eighteen states.

MICHAEL ROTOLO

Executive General Adjuster

William Kramer & Associates, LLC



Michael Rotolo has extensive experience adjusting complex property losses in the energy, chemical and manufacturing sectors. Michael has in excess of thirty-five years of commercial property insurance claims experience.

Prior to joining WKA, Michael was a Vice President with Marsh

USA. At Marsh he provided claims advocacy service to Marsh's major clients. Prior to that, he was an AVP/General Adjuster with Maxson Young & Associates, independent adjusters.

Michael started his career with Factory Mutual Engineering Association as a Loss Prevention Engineer. Michael became an adjuster at FM, eventually being promoted to General Adjuster. Michael was also a Regional Claims Manager at Arkwright Mutual, one of the former parent companies of FM.

Michael handled property claims for large commercial clients throughout his career. He also has experience in handling Marine Cargo claims. He co-developed and taught a course for FM adjusters on using forensic accounting techniques to audit property claims. He authored an article focusing on Risk Management concepts for educational institutions.

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speakers

WILLIAM J. BRADSHAW, CPA, CVA, CFE

Managing Partner

Matson, Driscoll & Damico



Bill has over thirty-five years of forensic accounting experience, all with Matson, Driscoll & Damico or its predecessor. His practice is concentrated in damage measurements and accounting investigations on behalf of attorneys and insurance carriers.

Bill's expertise includes large and complex assignments on a global basis involving lost profits and business interruption, breach of contract, physical damage to assets, construction defect and delay, shareholder disputes, personal injury, and product contamination and recall. Bill has also been qualified as and has testified as an expert witness in both federal and states courts in the U.S. regarding lost profits and business interruption, fraud, subrogation and various types of business disputes. His experience in alternative dispute resolution includes participation in insurance appraisals, arbitrations and mediations.

Bill has presented at a variety of seminars to attorneys and the insurance industry on pertinent issues related to measurement of damages and other forensic accounting topics.

ALAN PURBRICK

CEO

Capital Consulting International



Alan is the CEO of Capital Consulting International, a specialist practice providing expert time and cost consultancy to the insurance sector.

CCI was formed in 1998 and has now grown to be the leading provider of schedule monitoring and time-related analysis to the global insurance industry.

Alan's background is in construction and engineering and he became involved in the insurance industry following the IRA bombings of the City of London in 1992 and 1993. He is a Chartered Quantity Surveyor and Building Engineer and has over 25 years' experience in global construction projects, 20 of those years' against the backdrop of insurance losses.

Alan has undertaken consultancy roles on a number of high profile DSU and BI losses worldwide and is experienced in analysing outages caused solely by insured events. He has appeared as an expert witness in the US, UK and Caribbean and is regarded as one of the leading experts on DSU time-related issues.





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