



84th SPRING EDUCATIONAL CONFERENCE

JUNE 10 - 12, 2015

Newport Marriott

THE
Undercurrent
of Claims
Handling:
NAVIGATING
the *Rocky Waters*



LEA 2015 Annual Meeting
& Conference photos
included throughout
the brochure.

Board of Directors	2
Agenda	3

General Session Speakers	10
Workshop Speakers	16



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THE PROGRAM

WEDNESDAY 10 JUNE 2015

8:00 - 5:00 pm
Registration Open
Marble Desk, 3rd Floor

Speaker Ready Room Available
Board Room, 3rd Floor
(Each panel was assigned a specific time slot.)

10:00 am
Rod Birmingham Memorial Golf Outing
Newport National Golf Club
**Please note that the LEA will not be holding an Executive Forum at the June meeting.*

6:00 - 8:00 pm
Opening Night Reception
Atrium, Lobby Level
(Open to All Registered Attendees)

THURSDAY 11 JUNE 2015

7:30 - 8:30 am
Continental Breakfast
East Foyer, 3rd Floor

8:00 - 5:00 pm
Registration Desk Open
Marble Desk, 3rd Floor

8:00 - 12:00 pm
Speaker Ready Room Available
Board Room, 3rd Floor
(Each panel was assigned a specific time slot.)

8:30 - 8:45 am
General Session
Salon 2-4, 3rd Floor

Welcome
Costantino Suriano, Esq.
Mound Cotton Wollan & Greengrass
Anti-Trust Admonition Statement

Opening Remarks
Edward J. Ryan, LEA President
Munich Reinsurance America, Inc.

Program Overview
Southall Stone, LEA Program Chair
Independent Consultant, FL

8:45 - 9:15 am
LEA Members
Business Meeting
(All LEA Registered Members are invited to attend)



THE PROGRAM

9:15 - 10:15 am

General Session Salon 2-4, 3rd Floor

Hot Topics: Drones, Robotics & Swarm Technology

Robotics is in the news – but how will it affect first party loss adjustments? Is Builders Risk immune?

Participate in a lively discussion as multiple case studies are used to crystal ball possible adjusting challenges - particularly in different types of manuscript first party policies.

Swarm technology, which has not yet hit the popular press, involves the use of very simple robots in construction projects. This session will also address and update you on drones and automated manufacturing. You'll get the basics and a sense of how this technology will unfold.

MODERATOR

Liz Peterson Wilcoxon
Northeast Regional Manager
DGPA Engineers, NY

Nader Elm, CEO
Exyn Technologies, Inc.

SPEAKERS

James E. Podesva, RPA, Senior
Executive General Adjuster
Vice President, York SLA
(Specialized Loss Adjusting)

Brian St. Jacques
Complex Claim Director - Severity
AIG Energy and Engineered Risks

10:15 - 10:30 am

Refreshment Break
East Foyer, 3rd Floor

10:30 - 11:30 am

Marijuana Claims: Ready or Not Here They Come

The emerging legal marijuana economy will see explosive growth with expanded legalization over the next two years. In 2016, California, Arizona, Massachusetts and many other states may join Washington, Colorado, Alaska and Oregon in legalizing the recreational sale and use of marijuana. This development will significantly impact not only the personal and commercial property coverage in those states, but

also raise unique liability issues under EPLI, general and commercial liability policies. Insurers should be prepared to adopt

policies that spell out coverages, exclusions and limitations to confront this emerging coverage risk.





SPEAKERS

Robert S. May, Esq., Partner
Kilmer, Voorhees & Laurick, PC

Wendy M. Kent, Esq., Partner
Bodyfelt Mount LLP

11:30 - 12:30 pm

Emerging Trends & Developments in Subrogation

Within most insurance companies, subrogation recoveries account for the second highest source of revenues behind premium dollars. Yet, at the same time, recoveries on large property and associated business interruption claims are increasingly threatened by the ever-changing and complex laws governing a company's right to subrogate. Subrogation is no longer an afterthought within insurance companies, and, thus, it is no longer an afterthought in decisional and statutory law.

This presentation will offer the information claims professionals need in order to provide their company with the best chance for a recovery, and to comply with the legal duty which has developed to handle and prosecute subrogation claims in a fair and informed manner. Hand in hand with staying on top of the law governing subrogation is the need to satisfy the heightened burdens associated with advancing the facts and evidence required to support your case. To this end, the presenters will review the

latest technology and resources available to advance your case. Following the course, claims professionals will be better able to assess the likelihood of a successful recovery at the outset; know and understand what experts, tools and evidence are needed to advance recovery efforts; and, in the process, satisfy legal duties owed to insureds in this regard.

MODERATOR

John R. Schleiter
*Grotefeld, Hoffmann, Schleiter, Gordon,
Ochoa & Evinger, LLP*

SPEAKERS

Jason Karasinski, President/Owner
Fire Research & Technology, LLC

John Foster, Education Director
*National Association of
Subrogation Professionals (NASP)*

12:30 - 1:30 pm

Lunch

Atrium, Lobby Level

(Open to all registered attendees)





THE PROGRAM

1:30 - 5:00 pm

LEA Concurrent Workshops

The sessions you have selected to attend are noted on your name badge.


1:30 - 3:30 pm



WORKSHOP 1 (2 Hours)

Salon 2-4, 3rd Floor

**Understanding Ensuing Loss Provisions:
Everything You Need To Know**



In this workshop, the panel will dissect ensuing loss coverage exceptions; analyze their application in the context of different types of coverage; and provide an overall substantive foundation from which attendees will then rely as they work through ensuing loss case studies together and alongside the panel. These interactive hypothetical case studies will encourage attendees to combine their real world experience with the analytical backdrop provided through the panel's guidance to tackle some of the most challenging factual scenarios our courts have faced with respect to ensuing loss provisions. This workshop facilitates participation as faculty and attendees work and learn together in this enjoyable and informative program. The workshop will assist insurance professionals in identifying key issues to consider when determining the relevance and application of an ensuing loss provision in future claims.



MODERATOR

Joann Selleck, Member
Cozen O'Connor



SPEAKERS

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

Stacey S. Farrell, Member
Cozen O'Connor

Charles J. Jesuit, Jr., Member
Cozen O'Connor




WORKSHOP 2 (2 Hours)

Salon 1, 3rd Floor

**Understanding Hydraulic Fracturing –
Property Damages**

This course will provide the audience with a brief overview of hydraulic fracturing from three distinct perspectives: engineering, legal and liability claims. The audience will then



participate in a series of case studies focusing on the potential liabilities associated with each, those scenarios include a well head failure that resulted in a surface explosion, a motor vehicle accident that resulted in release of site related fluids, and an earthquake in a densely populated area. The end result should allow the audience to improve their individual understanding of potential liabilities that are possibly tied to hydraulic fracturing operations throughout the United States.

MODERATOR

Christopher M. Feters, PE
Conestoga-Rover & Associates (CRA)

SPEAKERS

Paul Garrot, Vice President
Product Line Manager - Energy
Iron Shore US Specialty Casualty

Carl J. Pernicone, Partner
Wilson Elser Moskowitz Edelman & Dicker LLP

3:30 - 4:00 pm

Refreshment Break
East Foyer, 3rd Floor

4:00 - 5:00 pm

WORKSHOP 3 (1 Hour)

Salon 1, 3rd Floor

The Mediation Game:

Recent Changes to the Playbook

Mediation, derived from Latin, "mediatus," while literally translating into "mediate" but in common usage in old Rome meant "to meet in the middle," so it is no surprise that everyone expects a mediation to result in splitting the difference between two positions.

As statistics show that a large majority of insurance disputes are resolved through mediation,

it is no surprise that attorneys specializing in representing insureds seek to increase their damages demands in order to raise the midpoint of the disputed amount.

Having found that bad faith generally claims fail to gain traction in mediation, we have identified a variety of techniques that we have recently experienced public adjusters and attorneys for insureds frequently use, particularly expert testimony that uses correct code words, but with appropriate analysis and context, is shown to lack a basis in objective facts.

This program reviews and debunks these more frequently used techniques and code words and further explores the evolution of court opinions – including very recent court decisions – that assist in cracking the code.

MODERATOR

Nick Pasciullo, Director
Complex Property & Energy
The Chartwell Law Offices LLP

SPEAKERS

Marguerite Hart, CPA, CFE, Senior Manager
Matson Driscoll & Damico LLP, PA

Howard D. Sproul, Assistant Vice President
AIG

WORKSHOP 4 (1 Hour)

Salon 2, 3rd Floor

Utilizing Geographic Information Systems (GIS) to Help Solve Some of Property Claims' Toughest Challenges

Our claims investigation experience over the past 25 years shows that 70 to 80 percent of all property claims are the direct result of weather-related perils.

Coverage analysis of weather related claims typically require cause and origin engineering investigations that attempt to calibrate





THE PROGRAM

the observed damage to the weather event, sometimes separating damaged caused by different perils (wind vs water).

However, most engineering investigations are performed without the benefit meteorological analysis of the different forces applied to the property during the storm, or of a geographic mapping analysis of key weather data available from FEMA, USGS and NOAA.

This presentation will identify how Geographic Information Systems, Global Mapping Software and Big Data can be leveraged to not only expedite the claims investigation process, but to yield much more accurate analyses, with greater detail and visual proof of the conclusions.

SPEAKER

Jack L. Halliwell, PE, President
Halliwell Engineering Associates, Inc.

WORKSHOP 5 (1 Hour)

Salon 3-4, 3rd Floor

The Emerging Hail Risk: What the Hail is Going On?

This one hour presentation will provide an introduction to the emerging hail risk in the United States and review the regional epidemic proportions of hail claims affecting many jurisdictions, particularly in the Midwest and Southwest, including Texas.

The presenters will provide examples of hail claims, the extent to which physical damages effects buildings, and the problems associated with determining date of loss, the amount of damage and the appropriate scope of work to repair damage. A discussion of the widespread and increasing litigation and appraisal and fraud involving hail claims in the U.S. will also be included.

MODERATOR

Jonathon C. Held, President
J.S. Held, Inc.

SPEAKERS

Steven Badger, Esq., Partner
Zelle Hofmann Voelbel & Mason

Boyd Beadles, Managing
General Adjuster
*The Hartford Insurance
Company*



6:00 – 8:00 pm

LEA Reception

The Viking Hotel

(Open to all LEA registrants)

The Thursday night reception is being held off-site at The Viking Hotel, 1 Bellevue Avenue, Newport, RI 02840. The Viking Hotel is a short walk from the Newport Marriott.

FRIDAY 12 JUNE 2015

7:30 – 11:45 am

Registration Open

Marble Desk, 3rd Floor

7:30 – 8:30 am

Continental Breakfast

East Foyer, 3rd Floor

(Open to all registered attendees)

8:30 – 12:00 pm

Repeat of Concurrent Workshops

8:30 – 10:30 am

The sessions you have selected to attend are noted on your name badge.

WORKSHOP 1 (2 Hours)

Salon 1, 3rd Floor

**Understanding Ensuing Loss Provisions:
Everything You Need To Know**

WORKSHOP 2 (2 Hours)

Salon 2-4, 3rd Floor

**Understanding Hydraulic Fracturing –
Property Damages**

10:30 – 11:00 am

Refreshment Break

East Foyer, 3rd Floor

11:00 – 12:00 pm

WORKSHOP 3 (1 Hour)

Salon 1, 3rd Floor

The Mediation Game:

Recent Changes to the Playbook

WORKSHOP 4 (1 Hour)

Salon 3-4, 3rd Floor

**Utilizing Geographic Information Systems
(GIS) to Help Solve Some of Property
Claims' Toughest Challenges**

WORKSHOP 5 (1 Hour)

Salon 2, 3rd Floor

The Emerging Hail Risk:

What the Hail is Going On?

12:00 pm

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 only by an authorized LEA CE delegate and/or by the instructor of each session. No partial credit will be given. Attendees must attend the full sessions to receive CE credit for that session.

All forms are to be submitted at the close of the conference.

**NO FORM, NO CREDIT
NO EXCEPTIONS**



GENERAL SESSION SPEAKERS

EDWARD J. RYAN, CPCU

LEA President

Vice President, Property Claims

Munich Re America



Ed Ryan currently holds the position of Vice President, Property Claims at Munich Re America and has been with the company, formerly known as American Re, since 1991. His current responsibilities include managing reinsurance claims reported by east coast client

companies, as well as supervising losses reported under direct policies issued by affiliated companies. His duties also include consulting with client companies on individual claim strategies, organizational issues and catastrophe loss planning.

Ed began his property loss career as a field adjuster with Liberty Mutual in 1977 and moved to Hartford Ins as a supervisor in their North New Jersey Regional Claim Office, prior to entering reinsurance as a claim specialist with Prudential Re. In addition to being a member of the LEA, Ed has achieved the CPCU designation.

Ed currently holds the position of LEA President and was elected for a two-year term at the 2015 Annual Meeting and Conference in Tampa.

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 reinsurance 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.

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

LIZ PETERSON WILCOXEN, LEED AP BD+C, GGP

DGPA Engineers



Liz Peterson Wilcoxen heads up the New York City office of DGPA Engineers. She Project Manages a wide variety of insurance investigations from the routine to the complex.

In addition to her operational and Project Management duties, Liz is very involved in educational initiatives.

As MLG of the New York City Blue Goose Pond she instituted a series of training sessions for Claims Professionals new to First Party Claims that have been very well received.

In the Executive Director’s role for the 2013 New York Power Conference (PowerCon), with her Co-Sponsors and prestigious Advisory Committee, Chaired by Marc Giovannetti, SCOR, they bridged the New York PowerCon with the London Power Forum tying the two energy focused conferences across the Atlantic live for several hours. In the same role for the 2015 PowerCon, along with her Co-Sponsors and Advisory Committee Co-Chaired by Marc Giovannetti, SCOR, and John Roberts, AIG, the team built off their success and created a unique dialogue between claims and underwriting bringing the US Energy market together for a meaningful day of continuing education.

NADER ELM

Chairman and CEO

Exyn Technologies Inc.



Nader is the CEO and Chairman of Exyn Technologies Inc. – a company formed with principal investment from IP Group to lead the commercialization of leading edge drone-technologies developed at the GRASP Laboratories at University of

Pennsylvania under the leadership of Professor Vijay Kumar whose ground-breaking research includes creating autonomous ground and aerial robots, designing bio-inspired algorithms for collective behaviors, and on robot swarms.

Prior to Exyn, Nader was Senior Vice President of Strategy & Corporate Development at IMAX Corporation where his responsibilities included strategic planning as well as leading the incubation and launch of the IMAX Private Theatre, a new business venture within IMAX.

Prior to IMAX Nader was in the senior leadership team at Rogers Media and Bell Canada where he focused on various new growth businesses initiatives.

He holds a B.Eng (Hons) from University College London, London University and an MBA from London Business School.

JAMES E. PODESVA, RPA

Senior Executive General Adjuster

Vice President, York SLA (Specialized Loss Adjusting)



Mr. Podesva has been involved with the adjustment of insurance claims since 1981. He began his carrier at his family’s independent loss adjusting firm located in upstate New York. He accepted various positions of responsibility with several

GENERAL SESSION SPEAKERS

insurance carriers and independent loss adjusting firms until accepting his current position as a Vice President and Executive General Adjuster with York Risk Services, Inc.

Mr. Podesva is currently responsible for the development of professional staff and products for York's Specialized Loss Adjusting Division. In addition, he is the nominated adjuster on several marquis global and national accounts, and is often brought in to handle large exposure claims for multi-national insurers and members of the London and European Markets.

He has been a featured speaker and presenter on a national level at the Property Loss Research Bureau, and the Loss Executives Association, ISO, and several other forums.

Mr. Podesva has undergraduate study in Archeology, and is a Registered Professional Adjuster. He currently licensed to handle property and marine claims in over 20 states.

BRIAN ST. JACQUES

*Complex Claim Director - Severity
AIG Energy and Engineered Risks*



Brian St. Jacques has been with AIG for over 9 years and currently serves as the Complex Claims Director -Severity for the Energy and Engineered Risk unit based in Houston Texas.

Brian has over 20 years of diversified expertise in onshore and offshore Energy, and Marine claims.

Brian is a member of the (SAE) Society of Automotive Engineers (Land Sea Air and Space), the Society of Petroleum Engineers, the National Cargo Bureau (NCB), and the Society of Naval Architects and Marine Engineers.

Brian has been a requested teacher, instructor and requested presenter for various industry events and he served as a member of the board for the Oil & Gas Environmental Advisory Board at the University of Texas.

Brian proudly served in the United States Navy and is also a certified firefighter and first responder with 25 years of experience.

ROBERT S. MAY, ESQ.

Partner

Kilmer, Voorhees & Laurick, PC



Robert May has spent his entire legal career serving the insurance industry in first party insurance defense, commercial, tort, multi-district litigation, complex casualty claims and coverage disputes. An accomplished trial lawyer, Rob has taken dozens of civil

cases to verdict in both state and federal courts. Prior to attending law school he worked for three years as a Senior Claim Representative for State Farm Fire & Casualty Company.

During his 18 year career, Rob has been involved in several significant cases, including serving as lead coverage counsel for one of three companies insuring the Society of Jesus (Jesuits) in the \$167,000,000 multi-district litigation settlement. Earlier this year, he successfully argued to the Oregon Court of Appeals that neither waiver nor estoppel prevented his client from relying on policy exclusions despite an underwriter's statement that an excluded risk is covered. His defense of a Washington bad faith suit established significant restrictions on the ability of an insured to allege and prove bad faith damages. In addition to his insurance practice, Rob serves as counsel for several private colleges and universities.



Rob is a regular guest lecturer, teaching direct and cross-examination technique at Willamette University College of Law. He is a frequent lecturer for national and local insurance companies as well as professional organizations, including the Oregon Association of Defense Counsel, Multnomah Bar Association, CPCU Institute and the Oregon Casualty Adjusters Association. His article Marijuana: An Emerging Coverage Risk was featured on the cover of the March, 2015 issue of Claims Magazine. He has written several articles on Washington and Oregon insurance law and presented on topics such as Effective Claim Handling, Washington and Oregon SIU/Fraud, Avoiding Excess Verdicts, Defense of Attorney Fee Claims and Claim Handling Ethics.

Rob's practice takes him throughout the Pacific Northwest and he is licensed to practice in the state and federal courts of Washington, Oregon and Idaho as well as the 9th Circuit Court of Appeals.

WENDY M. KENT, ESQ.

Partner

Bodyfelt Mount LLP



Wendy M. Kent is a trial attorney with more than 25 years of experience successfully defending employment discrimination, professional malpractice, personal injury and product liability claims. Wendy is a partner at Bodyfelt Mount LLP in Portland, Oregon

where her trial practice emphasizes employment, professional malpractice, and personal injury defense. For almost a decade, Wendy served as lead trial attorney and managing attorney for Zurich North America Insurance Company in Portland, Oregon.

Originally from northern New York, Wendy traveled west to earn her B.A. from the University of Colorado at Boulder and her J.D.

from Northwestern School of Law at Lewis & Clark College. Wendy is licensed to practice in Oregon, Washington and Utah. She is active in a number of industry and legal organizations including the Oregon Association of Defense Counsel, Transportation Lawyers Association and the Defense Research Institute. Locally, Wendy volunteers for several community organizations and is a High School Mock Trial coach and judge.

JOHN R. SCHLEITER, ESQ.

Grotefeld, Hoffmann, Schleiter, Gordon, Ochoa & Evinger, LLP



John Schleiter's legal practice involves representing the interests of domestic and foreign corporations as well as insurance companies. Mr. Schleiter's experience includes both complex transactional and large scale litigation matters. Exemplar

defense cases involve class actions, multi-district litigation in the federal circuit, construction defect cases, product liability cases and commercial litigation matters. Mr. Schleiter has successfully defended his clients in cases involving numerous parties wherein 10-figure damages are claimed.

Exemplar plaintiff cases arise out of product failures, fires and explosions which result in damage to both property and business interests. Such cases involve the analysis of complex tort, contractual and Uniform Commercial Code issues. Grotefeld Hoffmann has successfully obtained nine-figure recoveries for its clients in plaintiff cases.

Mr. Schleiter prides himself on being able to methodically and effectively counsel and advise his clients as they work their way through complex litigation. Mr. Schleiter understands that the most effective method of resolving disputes is to avoid them in the first place. To this end, Mr. Schleiter provides advice and counsel to companies on best practices to

GENERAL SESSION SPEAKERS

help guard against becoming a defendant in a case. Mr. Schleiter regularly lectures abroad on the legal considerations of doing business in the United States, and is a frequent lecturer domestically on litigation skills and considerations.

Mr. Schleiter is a Trustee for the Ray Graham Association, an organization that supports and works with people with disabilities, and a member of the Board of Directors of the National Association of Subrogation Professionals.

JASON KARASINSKI

President/Owner

Fire Research and Technology, LLC (FT)



Jason Karasinski is currently the President/ Owner of Fire Research and Technology, LLC (FRT). He is an NFPA 1033 Nationally Pro Board Certified Fire Investigator, New York State Level I/II Fire Investigator, IAAI- CFI, NAFI CFEI, and holds the current position as President for the

NY State IAAI Chapter 23. As President, he holds a seat on the Training Committee, Peer Review Committee, as well as the 921 Committee for the NY State Chapter. Mr. Karasinski serves as a volunteer firefighter for the Wallington Fire Department where he holds the position of Fire Investigator and has served as President. Mr. Karasinski also serves as an instructor at the National Fire Academy (NFA).

Mr. Karasinski has conducted, or participated in hundreds of origin and cause investigations within the United States including major explosion incidents in San Bruno CA, West Texas Fertilizer Plant, Allentown, and Dixon City PA. All through his time as a fire investigator and fire fighter, he has also had an opportunity to conduct hundreds of live burns, demonstrations, testing and training for both the public and private sectors. During 2012-2013, Mr. Karasinski was a key contributor that led the effort to successfully secure a \$267,000

grant from the Department of Homeland Security, awarded to the NYS IAAI Chapter 23, for the development, delivery and institution of electrical training for fire investigators and Fire Dept. Line Officers in New York and regionally. The training initiative encompassed 8 seminars ranging in length from one to five days, as well as development of Course Expert Material, Subject Matter Experts, technical articles, handouts, and web based content.

JOHN FOSTER

Education Director

National Association of Subrogation Professionals (NASP)



John Foster graduated cum laude from Point Loma College in San Diego, California. After seven years as a teacher and coach, he began his State Farm career in 1982 as a combination claim representative in Medford, Oregon. Mr.

Foster and his family made

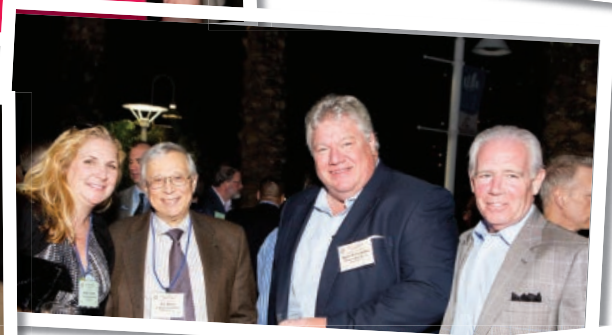
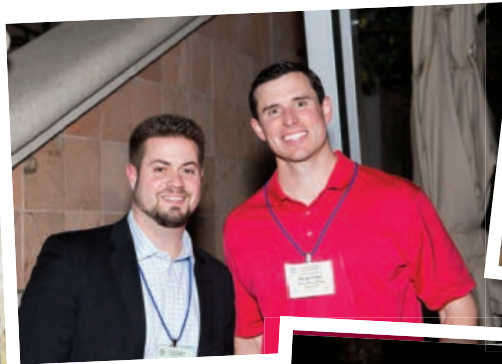
numerous moves in his claim career throughout the state of Oregon as he served in numerous claim management positions. Mr. Foster joined the Property and Casualty Claims Department at State Farm's home office as a Consultant in 1989.

After a claim career spanning over 30 years, Mr. Foster retired from State Farm as a Claim Consultant in Property and Casualty Claims assigned to Subrogation. One of his primary responsibilities included working closely with State Farm's Subrogation Services operation regarding technical subrogation issues. Responsibilities also included working with all enterprise auto and fire line claim units throughout the United States and Canada providing input regarding specific state and enterprise-wide claim issues impacting company-wide subrogation efforts. He also worked closely with State Farm's Corporate Law Department on numerous subrogation legislative matters.

Currently, Mr. Foster holds the position of Education Director, NASP, teaching various subrogation courses, writing for the Subrogator Magazine, and providing input to NASP on a number of subrogation educational issues and initiatives. Mr. Foster also consults with NASP regarding a number of anti-subrogation legislative issues and also owns and operates J Foster Consulting, LLC, which allows him to consult with insurance carriers and subrogation

service providers regarding property and casualty subrogation matters.

Mr. Foster has served as a member of the Board of Directors of the National Association of Subrogation Professionals (NASP) from 2004 – 2011. This service included serving on the Board's Executive Committee. John also served as President of NASP from 2008 – 2010.



WORKSHOP

speakers

1

Understanding Ensuring Loss Provisions: Everything You Need To Know

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.

STACEY S. FARRELL, ESQ.

Member
Cozen O'Connor



Stacey is a member in Cozen O'Connor's Global Insurance Department, where she represents insurers in high exposure coverage disputes and complex litigation. She is based in the firm's Atlanta office and also works closely with the firm's London practice area in the

representation of London insurers in federal

and state courts throughout the Southeast. Stacey focuses on working with excess and surplus line insurers in relation to potentially catastrophic risks and representing those insurers in connection with catastrophic losses.

A significant portion of Stacey's practice is devoted to commercial firstparty property losses, with a particular emphasis on those arising out of suspected arson and fraud, explosions, hurricanes and other widespread natural disasters. In addition to her first-party property practice, Stacey also handles potentially high exposure thirdparty liability claims under commercial excess policies, arising from underlying allegations of wrongful death, construction defect, and product liability.

Stacey routinely defends insurers against alleged statutory and common law bad faith claims and extracontractual damages in jurisdictions throughout the United States. Her practice regularly includes protecting industry clients from abusive discovery practices and pretrial litigation tactics associated with policyholder bad faith allegations.

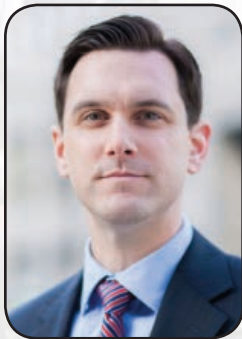
Stacey earned both her B.B.A. in international business and her law degree from the University of Georgia. Stacey also studied at Osaka University of Foreign Studies, in Osaka, Japan, where she completed her minor in Japanese.





CHARLES J. JESUIT, JR., ESQ.

Member
Cozen O'Connor



Charles J. Jesuit, Jr., is a member in the Philadelphia office of Cozen O'Connor and practices in the Global Insurance Group. Chuck's practice primarily focuses on complex insurance coverage litigation involving firstparty insurance claims, as well as the defense of bad faith

claims against insurers.

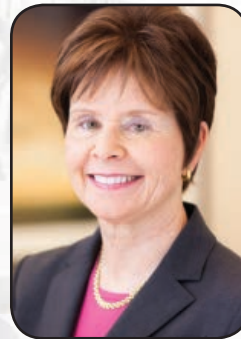
Chuck has extensive experience representing clients in litigation in state and federal courts throughout the United States involving both first and thirdparty coverage disputes under commercial property, personal lines, general liability, and professional liability policies. He also regularly advises insurers investigating suspected fraudulent and/or exaggerated insurance claims. During these investigations, Chuck routinely conducts examinations under oath of insureds.

Chuck writes articles and white papers on emerging insurance coverage issues arising out of catastrophic losses, as well as bad faith. He is also a frequent speaker at inhouse client seminars.

Chuck graduated with honors and distinction from The Pennsylvania State University in 2000 and was a Schreyer Honors College Scholar. He received his law degree from Temple University Beasley School of Law in 2003.

JOANN SELLECK

Member
Cozen O'Connor



Joann Selleck is a member of the firm and maintains offices in San Diego and Los Angeles. Joann previously served as the firm's office managing partner for the California offices.

A member of the Global Insurance Group, Joann practices throughout California, concentrating her practice in the areas of insurance litigation and coverage, particularly first party property coverage, bad faith/extra contractual defense and arson and fraud defense. Her practice has involved insurance coverage disputes and litigation concerning large commercial property losses, builders risk claims, high end homeowner claims, wildfire and earthquake losses and insurance broker disputes, to name a few. Joann has also practiced in other areas of the Southwest on a pro hac vice basis.

Joann currently serves on the board of trustees of Ripon College and is a volunteer at Rachel's (homeless) Women's Center. She has also received an AV Preeminent rating from MartindaleHubbell.

Joann earned her undergraduate degree from Ripon College. She earned her law degree from Villanova University School of Law.



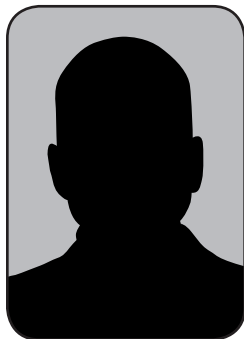
WORKSHOP 2

speakers

Understanding Hydraulic Fracturing - Property Damage

CHRISTOPHER M. FETTERS, PE

Conestoga-Rover & Associates (CRA)



Mr. Feters is a Chemical Engineer with over 19 years' experience in the design, installation, and operation of various environmental remediation systems. He has extensive experience in both traditional and innovative treatment technologies, including electrocoagulation,

chemical flocculation and physical separation technologies. This work lead to providing technical oversight in the development of numerous water management systems and both mobile and fixed treatment technologies, specific to supporting hydraulic fracturing operations throughout the United States.

PAUL GARROT, CPCU

*Vice President Product Line Manager - Energy
Iron Shore US Specialty Casualty*



Prior to Joining Ironshore in July 2010, Mr. Garrot spent 16 years at AIG holding various underwriting and management positions in American Home's Excess Casualty unit in Houston Texas. Mr. Garrot focused on energy sector risks for upstream, mid stream

and down stream clients as well as power generation and mining risks. Prior to Mr. Garrot's tenure at AIG, he served 8 years with Chubb's Houston office. Mr. Garrot began his insurance career as an underwriter in 1981 with

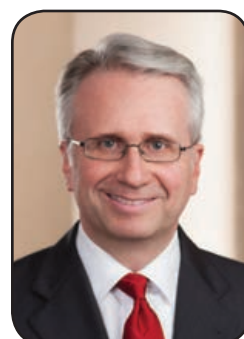
the Atlantic Mutual in Chicago and Houston, where he focused on the energy sector.

Mr. Garrot holds a B.A. degree from the University of Wisconsin-Milwaukee. He earned his CPCU designation in 1994.

CARL J. PERNICONE, ESQ.

Partner

Wilson Elser Moskowitz Edelman & Dicker LLP



Carl Pernicone is co-chair of the firm's Insurance-Reinsurance Coverage practice. Carl has extensive experience with matters involving toxic tort and environmental liability claims, including property insurance claims. He also applies the skill set he has

developed in handling complicated environmental issues to assist insurers facing claims in emerging coverage areas such as climate change and clean energy technologies.

Carl adds value to his client relationships through responsiveness and regular follow up. He takes the time to get to know the issues of interest to each of his clients – including issues not related to projects Carl is handling for them– and frequently will pass along relevant news articles, email alerts or other materials to his clients. Carl also provides regular follow up on key topics of interest to attendees of educational programs he has presented.

In addition to his legal practice, Carl manages Wilson Elser's national attorney training program and is chair of the Associate Development Committee.



For more than two decades, Carl 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 courts. In addition to litigating matters, he analyzes coverage, issues coverage opinions, prepares reservation of rights and disclaimer letters, drafts policy wording, and drafts insurance coverage settlement and "buyback" agreements.

Much of Carl's 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, Carl has applied his extensive experience assisting insurance companies with long-term pollution cases from the 1980s and 1990s to address coverage implications for his clients in emerging areas such as climate change liability

and hydrofracking for natural gas trapped in shale.

Currently, Carl is counseling insurers on the coverage implications of claims brought by plaintiffs residing in the vicinity of hydrofracking operations. The plaintiffs are seeking medical monitoring for future injury due to the potential seepage of fracturing fluid into groundwater and the potential release of methane gas during the natural gas extraction process. In addition to such toxic tort and property damage claims, Carl is counseling insurers on potential product liability claims alleging defective drilling equipment.

Many of these same issues are surfacing in connection with other clean energy technologies such as wind and solar, and Carl presently is involved in analyzing them on behalf of his insurer clients.



WORKSHOP 3

speakers

The Mediation Game: Recent Changes to the Playbook

MARGUERITE HART, CPA, CFE

Senior Manager

Matson Driscoll & Damico LLP



Marguerite joined MDD Forensic Accountant's in 2007 and is a Senior Manager in the Pittsburgh office. A forensic accountant for over 25 years, she focuses on the quantification of damages resulting from business interruption, lost profits, liability, fidelity and

fraud. In addition, she has been active in the area of catastrophe services.

Marguerite works on assignments throughout the U.S. as well as internationally, across a wide range of industries such as automotive, manufacturing, mining, fisheries, hospitality, and technology.

She also provides litigation support to attorneys analyzing monetary damage claims providing expert reports and trial preparation. She has provided expert testimony and assists attorneys during depositions.

Marguerite is a dual national (France and U.S.), fluent in French and English and has a working knowledge of Spanish.

NICHOLAS A. PASCIULLO, ESQ

Director of Complex Property & Energy

The Chartwell Law Offices LLP



Mr. Pasciullo is the Director of Complex Property and Energy and the Chair of the Cyber Risk Practice Group at The Chartwell Law Offices LLP. He has served our domestic and international industry for over 30 years, providing coverage, defense and subrogation legal

services for clients in the energy, power generation, refinery, industrial, communication and commercial markets. Mr. Pasciullo is also a certified mediator and assists the industry in alternate dispute resolution of claims and was appointed a Special eDiscovery Master by the US District Court for the Western District of Pennsylvania.





HOWARD D. SPROUL

Assistant Vice President
AIG Claims, Inc.



Howard Sproul is currently an Assistant Vice President overseeing operations in the Northeast region for the Property Claims Field Group for AIG Claims, Inc. He is based in Pittsburgh, PA. He brings 30 years of claims experience including the investigation and settlement of both first and third party property loss claims in the U.S, Mexico, Guam and the Caribbean.

Mr. Sproul has held positions in the property insurance industry as both a staff adjuster and as an independent adjuster with experience involving commercial and industrial property including boiler & machinery and business interruption, municipal risk liability, product liability (property), inspection and evaluation of large scale building damage, Large Retail and Manufacturing, Power Generation and Transmission and Distribution, Catastrophic Loss Inspection and Supervision, Toxic Mold claims.

Mr. Sproul is a member of the Loss Executives Association.



WORKSHOP SPEAKERS

WORKSHOP 4 speaker

Utilizing Geographic Information System (GIS) to Help Solve Some of Property's Toughest Challenges

JACK L. HALLIWELL, PE

President

Halliwell Engineering Associates, Inc.



Jack Halliwell is President of Halliwell Engineering Associates, Inc. (HEA) a forensic engineering and architectural firm. He has over 30 years of experience in the investigation and analysis of building-related damages and failures. As program manager for the firm's investigation of

building-related damages, Mr. Halliwell develops and manages, the company's analytical processes for evaluating the cause and origin of large scale property damages, identifying the mode of casual failures and evaluating the scope of required repairs and/or replacements. He also provides program management for large scale CAT losses and litigation strategy for complex claims.

Mr. Halliwell's main areas of expertise include: Civil/Structural/Environmental Engineering; Program Management of Complex CAT Claims; Cause and Origin Analysis of Building System Failures; Scope of Damage/Scope of Repair Investigations; Repair vs. Replacement Analysis and Failure Analysis: Design, Construction and Pre-Existing Conditions.

In 2002, the largest real estate investment trust in the US tapped Mr. Halliwell to investigate the company's entire portfolio of multifamily properties in South Florida for building failure issues related to moisture intrusion through the high rise building envelopes. Following the successful completion, Mr. Halliwell was invited to assist in the development and presentation of similar investigative programs for the

National Multi-Housing Council (NMHC) in Washington, DC.

Starting in 2004, with the extensive amount of Hurricane activity throughout the Southern portions of the US, HEA has been asked to provide its expertise to investigate property damages in commercial, institutional, industrial and residential buildings. Mr. Halliwell has led this effort for the company, developing the investigation and analytical processes for determining cause and origin, scope of damages and repair/replacement evaluations, as well as providing litigation support for individual and class action lawsuits.

In 1998 the ServiceMaster Company requested Mr. Halliwell to lead the development of a rapid response and management program for the 2100 Hospitals, Universities and K-12 Schools that it managed throughout the United States.

In 1996, the American Society of Heating, Refrigeration and Air Conditioning Engineers invited Mr. Halliwell to join its Standard 62 Committee to assist in the development of Building Air Quality Standard to be used by Architects, Engineers, Building Operators and Code Officials throughout the United States.

In 1986, Walt Disney World requested Mr. Halliwell's firm to survey the Magic Kingdom and Epcot in Orlando, Florida for specific construction-related and environmental concerns. As a result, HEA has continued to be the lead engineering firm for WDW in Orlando. From 1991 through 1995 Mr. Halliwell developed and personally managed the largest commercial real estate Building Systems investigation and management program in the United States, for the Equitable Real Estate Investment Management Company.

WORKSHOP

speakers

5

The Emerging Hail Risk: What the Hail is Going On?

STEVEN BADGER, ESQ.

Partner

Zelle Hofmann Voelbel & Mason



Steven Badger is an attorney/partner with Zelle Hofmann Voelbel & Mason in the Dallas Office. Mr. Badger's career has spanned more than twenty years as a plaintiff in large loss recovery matters, including the subrogation of the 9/11 insurance cases.

Mr. Badger has also represented clients in hundreds of hail storm claims, and is active in industry hail education throughout the United States.

BOYD BEADLES

Managing General Adjuster

The Hartford Insurance Company



Boyd Beadles is a Director in The Hartford Insurance Company's Property Major Case Unit. In this role, he has direct and indirect responsibility for the adjustment of all large loss property claims that occur in the Western portion of the United States. Mr. Beadles started his insurance career

with The Hartford in 1992 and has held numerous positions of increasing responsibility within that 23 year time span. Prior to being promoted to Director, Mr. Beadles served as The Hartford's first ever Executive General Adjuster, in which he handled all claims throughout the country of a certain severity or complexity.

Mr. Beadles is domiciled in Dallas TX and has been directly involved with hundreds of hail damage

claims throughout the country and most particularly within the states of Texas, Oklahoma and Arizona. His experiences with these claims include damage evaluation, negotiation, mediation and litigation in the settlement of these losses.

JONATHON C. HELD

President & CEO

J.S. Held, LLC



Jonathon Held, President and CEO, has been associated with the company for 34 years. During that period he has overseen the growth of the firm from a small regional two man consulting company into an internationally respected organization with global reach.

Mr. Held has consulted on many of the largest and most complex catastrophic insurance claims in history, including the 1993 and 2001 terrorist attacks on the World Trade Center in NY, the litigation between Firestone/Bridgestone and its insurers for damages sustained to the Harbel Rubber plantation during the Liberian Civil War, the AOL Time Warner Center fire in NY, and many of the worlds most visible claims. He is widely considered the expert of choice in large complex "bet the farm" cases.

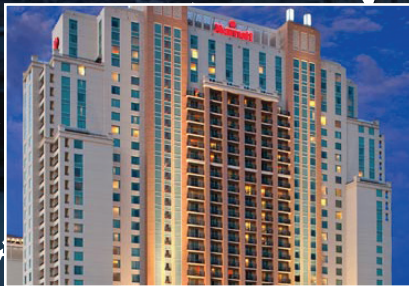
Mr. Held has testified in numerous courts throughout the United States. He also has an unparalleled reputation in the dispute resolution arena, having been an appraiser, arbitrator and umpire. He was the party appointed appraiser in the four largest claims ever to be resolved in the appraisal process.

Mr. Held is also widely sought as both an industry educator and author, having spoken at numerous conferences, and written a number of published papers in his areas of expertise.



SAVE THE DATES

LEA'S
85TH
Anniversary
CELEBRATION



*85th Annual Meeting &
Educational Conference

January 27 - 29, 2016

Marriott Tampa Waterside
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Tampa, Florida 33602



2016 Spring Educational
Conference

June 15 - 17, 2016

The Ritz-Carlton Buckhead
Atlanta, Georgia

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