



**Celebrating 90 Years of  
Promoting Professionalism  
& Personal Growth**

**Continuing with its Mission of  
Professional Claims Education**

**2021  
GOLF OUTING  
& EDUCATIONAL  
CONFERENCE**

**SEPTEMBER  
9-10, 2021**

**Seaview Resort  
401 S New York Rd  
Galloway, NJ**

wednesday  
september

# agenda

**All photos are from the  
LEA 2020 Annual Meeting  
in Fort Lauderdale, FL**

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**10:00 – 4:00 pm**

**SPEAKER READY ROOM AVAILABLE**

*Ocean City Room*

*(Please note times have been pre-scheduled. If you have not scheduled a time and would like to, please visit the registration desk.)*

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**3:00 – 6:00 pm**

**REGISTRATION OPENS**

*Seaview Lobby*



thursday  
september

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agenda

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**9:00 – 4:00 pm**

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**SPEAKER READY ROOM AVAILABLE**

*Ocean City Room*

*(Please note times have been pre-scheduled. If you have not scheduled a time and would like to, please visit the registration desk.)*

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**8:30 – 9:30 am**

**CONTINENTAL BREAKFAST**

*Bayview Ballroom Foyer*

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**9:30 – 10:00 am**

**WELCOME**



**PAUL  
AVILES**

LEA President  
Senior Vice President  
North American Property Claims Group  
**Allied World Assurance Company (USA) Inc.**

**ANTI-TRUST ADMONITION POLICY**



**COSTANTINO  
SURIANO, ESQ.**

Partner  
**Mound Cotton Wollan & Greengrass LLP**







**10:00 – 11:00 am**

*Bayview Ballroom*

## **ADJUSTMENT/ANALYSIS OF 2020 CIVIL UNREST CLAIMS**

The 2020 U.S. civil unrest claims provided unprecedented challenges to the insurance industry. Specifically, adjusters had to devise novel methods to develop facts necessary to address hundreds of claims, particularly when the insured was a national chain with locations throughout the country and, in some cases, with many damaged locations also clustered within a particular geographic area. Attorneys were faced with having to rely on case precedents that may have involved similar perils (e.g., "riot," "vandalism," "civil commotion") but that were applied to much more limited geographic scopes and were being applied to claims covering areas across the United States. Consequently, policy language, choice of law, and several other factors have had a bearing on how it would be anticipated that courts would adjudicate a number of coverage issues, particularly the application of deductibles and/or self-insured retentions. Brokers were also faced with managing client expectations as different methodologies were developed to manage and to resolve these claims.

***Moderator***



**JEFF  
WEINSTEIN, ESQ.**

**Mound Cotton Wollan & Greengrass LLP**





## Speakers



**STEVE  
COGDILL**

National General Adjuster  
**Tokio Marine America**



**MEAGAN  
CROSSMAN**

Senior Property Claims Adjuster  
**GuideOne Insurance**

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**11:00 – 11:15 am**

### **NETWORKING BREAK**

*Bayview Ballroom Foyer*

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**11:15 – 12:15 pm**

*Bayview Ballroom*

### **TEXAS FREEZE 2021 – THE DEREGULATED ENERGY MARKET AND INSURANCE CLAIMS CHALLENGES**

The polar vortex that descended upon the southern US in February 2021 impacted large portions of Texas with natural gas and electric interruptions that resulted in losses due to power interruption, freezing pipes and product damage. Understanding the complexity of the deregulated energy market, limits to investigation, challenges to claim adjustment and policy wordings and intent will help insurance professionals better navigate claims from future events that may be related to our changing climate.





**Moderator**



**PAUL  
CARNOVALE**

Executive General Adjuster  
**AEGIS**

**Speakers**



**MICHAEL  
PAGANO**

Major Loss Group Director  
**Envista Forensics**



**AARON  
PREFONTAINE**

Executive Adjuster  
**Integra Technical Services**



**WILLIAM G.  
ZIEDEN-WEBER, ESQ.**

Partner  
**Zelle, LLP**

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**12:15 – 1:30 pm**

**LUNCHEON**

*Bayview Ballroom Foyer*

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**1:00 – 5:00 pm**

**GOLF OUTING  
PINES GOLF COURSE**

*(There will be a Putting Contest and a Chipping Contest at the golf course. Tee off time is 1:30 pm. If you wish to participate in one or both of these contests, please arrive at the golf course no later than 12:45 pm.)*

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**6:00 – 8:00 pm**

**OPENING NIGHT RECEPTION**

*Bayview Terrace*

*(Open to All Registered Attendees)*

# LEA 2021 Golf Outing

We wish to extend our sincere thanks to our 2021 Golf Outing Sponsors for their continued support.

## GOLF OUTING HOLE SPONSORS





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**BEVERAGE CART #1 SPONSORED BY**



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**BEVERAGE CART #2 SPONSORED BY**



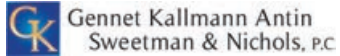
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**CLOSET TO THE PIN  
MEN'S 1 - HOLE #7**



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**CLOSET TO THE PIN  
WOMEN'S 1 - HOLE #7**



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**CLOSET TO THE PIN  
MEN'S 2 - HOLE #17**



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**CLOSET TO THE PIN  
WOMEN'S 2 - HOLE #17**



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**LONGEST DRIVE  
MEN'S 1 - HOLE #3**



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**LONGEST DRIVE  
WOMEN'S 1 - HOLE #3**



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**LONGEST DRIVE  
MEN'S 2 - HOLE #13**



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**LONGEST DRIVE  
WOMEN'S 2 - HOLE #13**



friday

september

10

agenda

10

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**8:30 – 12:30 pm**

**REGISTRATION OPEN**

*Bayview Ballroom Foyer*

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**9:00 – 10:00 am**

**CONTINENTAL BREAKFAST**

*Bayview Ballroom Foyer*

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**10:00 – 12:00 pm**

**GENERAL SESSION: ETHICS ISSUES  
FOR INSURANCE PROFESSIONALS**

*Bayview Ballroom*

This session will review the general guidelines for ethical conduct of insurance professionals in handling claims from notice of loss through litigation. The panel will discuss issues including the duty of good faith and unfair settlement practices. The course will help adjusters understand their ethical responsibilities through examples of ethical issues that arise within insurance claims. This session will satisfy the two-hour ethics requirement for Adjusters.

**Speakers**



**DANIELLE  
KAMINSK, ESQ.**

EVP, Lowers Risk Group  
COO, Periculus



**WILLIAM  
KRAMER**

CEO  
CEO Global Risk Solutions USA



**CHARLIE  
ROCCO, ESQ.**

Partner  
Foran Glennon







**ASHLEY  
VICERE, ESQ.**

Foran Glennon Palandech Ponzi &  
Rudloff PC

**12:00 pm**

## **CONFERENCE ADJOURNMENT**

### **CE CREDIT REQUIREMENTS:**

CE forms are to be signed by only 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, including your license number, are to be submitted at the close of the conference. There will be no exceptions for credit if your forms are not submitted and for missing license numbers.

### **NO FORM - NO CREDIT - NO EXCEPTIONS**



## **PROGRAM COMMITTEE**



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Marisa Jelicks

### **DISCLAIMER:**

This presentation does not represent the views of anyone or any companies and is solely based on the opinions of the presenters and is for educational purposes only. The speakers/presenters are the responsible professionals for their presentation.

### **PHOTOGRAPHY WAIVER:**

By attending the LEA conference, you consent that your picture may be taken and published or otherwise used by the LEA which retains exclusive ownership thereof and this consent is voluntary with no expectation of compensation now or in the future.

# Speaker Biographies



## **PAUL CARNOVALE**

Executive General Adjuster  
**AEGIS Insurance Company Inc.**

Paul Carnovale is an Executive General Adjuster with AEGIS Insurance Company Inc. and has over 32 years of experience in the commercial energy / property insurance industry. Paul started his career as a property adjuster first with Crawford and Company and then Royal Insurance managing homeowners and commercial property losses. Later, Paul joined AIG and began to manage a variety of energy related losses for AIU and Starr Technical Risks Agency.

After several years, Paul moved to AEGIS where he became their first property adjuster when the company began writing first-party property coverage for their members. Paul has been with AEGIS for 20 years having spent a brief period with Chubb Insurance as their VP/ General Adjuster before moving back to AEGIS.

Paul has a Bachelor's of Arts degree from Kean University. He is also a member of the Loss Executives Association and is an active firefighter with the Raritan Township Fire Company in Hunterdon County, NJ.



## **STEVEN COGDILL**

National General Adjuster  
**Tokio Marine America**

Steve has 34 years of experience in the Commercial Property Claims Industry, all based in New Jersey. He started in 1987 as an Independent Field Adjuster with Decker Associates before moving to Selective Insurance Company, Hartford Insurance Company and Great American Insurance Company. After 18 years as a Field Adjuster, Steve joined Tokio Marine America in 2007 and was then promoted to a National General Adjuster. Steve services Tokio Marine America's core accounts, as well as handles quota share market claims for Tokio Marine Global.

Steve is a graduate of Kean College with a B.S. in Management Science and graduated Cum Laude. Other certifications include: Associate in Claims degree and an FAA Private Pilot License.



## **MEAGAN V. CROSSMAN**

Senior Property Claims Adjuster  
**GuideOne Insurance**

Meagan has 14 years of experience in the insurance industry. She has been with GuideOne Insurance for the last four years working her way to her current position as a Senior Property Claims Adjuster. Meagan handles complex, commercial property damage claims for core accounts as well as quota share market claims for GuideOne. Prior to her time in the insurance world, Meagan was a reservist with the United States Marine Corps and now holds several industry-related designations including the LPCS and AIC.



## **DANIELLE KAMINSKI, ESQ.**

Executive Vice President  
**Lowers Risk Group**  
Chief Operating Officer  
**Periculus**

In July 2021, Danielle Kaminski an experienced attorney and trusted voice in the insurance industry with 25 years of experience across insurance-based litigation, independent adjusting, and high-growth operations, joined Lowers Risk Group as an EVP and member of the group's executive team. She was appointed to serve as Chief Operating Officer for Periculus and will help expand LRG's insurance service offerings across the enterprise.

Before joining LRG, Danielle served as Senior Vice President, Commercial Operations and Acting General Counsel for Charles Taylor Adjusting where she played a key role in the growth of the company's US footprint and practice lines as well as the creation and growth of



CT Technical Services. She has extensive experience in litigation practices, serving most recently as a partner at Zelle LLP where she handled all aspects of insurance-based litigation and coverage assignments.

In 2020, Danielle was named to Insurance Business America's Hot 100 list of industry leaders. She also co-founded Women in Claims, a grass-roots organization that brings together professionals in all facets of the insurance industry.



## **WILLIAM KRAMER**

**CEO  
Global Risk Solutions USA**

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

Entering the business in 1978, Bill handled a variety of losses throughout the New York metropolitan area as a staff adjuster including losses in school districts, hospitals, 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 focused on petro chemical losses for Starr Technical Risks, an AIG company at the time. Bill traveled throughout North America for Starr Tech for a variety of oil and petro chemical and manufacturing losses, including Handling Texaco losses at their refineries and petro chemical plants in North and South America.

In 1988, Bill was recruited to Hartford Connecticut by Hartford Steam Boiler & Inspection Company to assist them in their nascent International Operation, Engineering Insurance Group (EIG). He also served as Manager of Claim Operations for the Southeast and Mid-Atlantic regions at HSB, which included six offices, nine claim managers, and

two regional claim managers. Global Risk Solutions USA acquired William Kramer & Associates in August 2020.



## **MICHAEL PAGANO**

Group Director - MEP/Energy  
**Envista Forensics**

Michael Pagano is Group Director for MEP/Energy in the Major Loss Practice with Envista Forensics. He is an electrical engineer with 34 years' experience in the design, construction, operation, maintenance and forensic investigation of large industrial power systems.

Mr. Pagano is a Professional Engineer (P. E.) holding licenses in CA, TX, NY, NJ and PA, a Certified Energy Manager (CEM), Certified Energy Planner (CEP), Renewable Energy Professional (REP). His primary expertise is in power generation and renewable energy (wind and solar) system, rotating machines, transformers and power distribution and transmission. He has completed numerous complex, forensic energy, investigations for insurance and legal clients involving perils such as; fire, hurricane, flood, hail, tornados, lightning, component failure and manufactures defect. During Mr. Pagano's time in facilities management, he was responsible for the purchasing electricity and natural gas in the deregulated energy market.



## **AARON PREFONTAINE**

Executive Technical Services Adjuster  
**Integra**

Aaron began his professional career working at Suncor in an HR/Payroll capacity. Moving on to system integration Aaron worked closely with operations personnel to help develop, improve and integrate systems to suit operational needs. Continuing with Systems and Operations, Aaron joined Marine Terminal Corporation/Ports America to assist with US West Coast Port System development.

In 2008, Aaron relocated to Houston to take a position within the insurance industry. Initially joining Charles Taylor Adjusting, and then York SLA in 2014, Aaron developed his proficiencies through training and servicing Energy and Commercial Property claims. Claims experience includes losses ranging in quantum from US \$15,000 to \$600,000,000. In August 2017, Aaron joined Integra Technical Services from York Specialized Loss Adjusting where he had been working claims across the mid and downstream energy sector, as well as complex commercial claims, construction all risk and pollution liability claims.



## **CHARLES J. ROCCO, ESQ.**

Partner  
**Foran Glennon**

A partner in the firm Foran Glennon, Charles J. Rocco concentrates his practice in property insurance coverage matters. In addition, Mr. Rocco has extensive experience in litigation of casualty, products liability, and subrogation matters, as well as commercial litigation involving contract disputes and unfair business practices.

Mr. Rocco has been engaged by domestic and London Insurance Markets in regard to several \$100 million plus claims arising out of hurricanes Katrina and Rita. He has also defended class action lawsuits arising out of the blackouts of August, 2003.

Mr. Rocco has litigated a number of high-profile matters, including defending against a first-party property claim brought by an internationally known fashion designer and representing the interests of a major insurer against the claims of a Fortune 500 company arising out of the civil unrest in Liberia, Africa. In addition, Mr. Rocco successfully defended a London-based medical manufacturer in a commercial dispute with its United States distributor which involved claims of breach of contract, tortious interference with business and violation of intellectual property rights.

In addition to the matters handled in the courts of New York and New Jersey, Mr. Rocco has litigated numerous cases in





state and federal courts throughout the United States. Mr. Rocco has also worked on investigations, examinations, discovery and litigations arising out of disputes in Europe, Asia and Africa.

Mr. Rocco earned his B.S. degree in Accounting from Fairfield University in 1990 and his J.D. degree from Brooklyn Law School in 1993. He is authorized to practice law at both federal and state levels in New York and New Jersey. In addition, Mr. Rocco is a member of the New York Bar Association, the New Jersey Bar Association and the American Bar Association.



**ASHLEY  
VICERE, ESQ.**

**Foran Glennon Palandech Ponzi & Rudloff PC**

Ashley Vicere concentrates her practice on first-party property coverage and commercial litigation. Ashley represents insurance companies in a wide range of matters including property, casualty, and subrogation. She litigates bad faith and coverage suits involving complex issues. She also advises clients regarding commercial contract disputes and the interpretation of commercial insurance policies.

Ashley is a member of the New York City Bar Association and the New York State Bar Association. She earned her B.A. degree from Purdue University in 2012 and her J.D. degree, cum laude, from Brooklyn Law School in 2017. During law school, Ashley served as Associate Managing Editor of the Brooklyn Law Review.

Ashley is admitted to practice law in New York, New Jersey, and the United States District Court for the Southern District of New York, Eastern District of New York, and District of New Jersey.



**JEFFREY S.  
WEINSTEIN, ESQ.**

**Mound Cotton Wollan & Greengrass LLP**

Jeffrey S. Weinstein has over thirty-five 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, COVID-19, 2020 Civil Unrest). 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," "Product Recall," "Contaminated Products," "Workplace Violence," "Property, Terrorism, Sabotage," and various "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, hurricane claims, and other CATs. He has written for Best's Review, Mealey's Litigation Reports (Insurance), and The National Law Journal. In 2006 and 2018, Mr. Weinstein was a panelist at the Matson, Driscoll & Damico Annual Business Interruption Roundtable Panel Discussion in London. Mr. Weinstein is also a founding co-sponsor and participant in the New York Power Conference.

Mr. Weinstein 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, Third, and Ninth Circuits.



**WILLIAM G.  
ZIEDEN-WEBER, ESQ.**

Partner  
**Zelle LLP**

William Zieden-Weber is a co-managing partner of Zelle, LLP's Miami office and resident partner in Zelle LLP's New York office. His practice is concentrated in counseling and litigating domestic and international property insurance matters, including Property, Energy, CAR/Builder's Risk, and Boiler and Machinery claims. He has experience in all phases of dispute resolution including trials, arbitrations and mediations. Additionally, Bill has extensive experience

in investigating, counseling and litigating reinsurance and subrogation matters.

Bill has extensive experience handling and counseling international property/energy, reinsurance and subrogation cases . He has conducted investigations, examinations, discovery and litigation in many countries within Europe, the Middle East, Asia, and South America.





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## 2022 Annual Meeting & Educational Conference



**February 2 - 4, 2022**

Marriott Harbor Beach  
3030 Holiday Drive  
Fort Lauderdale, FL 33316

## 2022 Spring Meeting & Educational Conference



**June 3 - 5, 2022**

Marriott Hilton Head Resort  
One Hotel Circle  
Hilton Head Island, SC 29928

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about the LEA,  
visit our website at:  
[www.lossexecutives.com](http://www.lossexecutives.com)**

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