



The Premier Source for Education, Expertise and Claims Management

86TH ANNUAL MEETING & EDUCATIONAL CONFERENCE PROGRAM

JANUARY 25-27, 2017

Marriott Waterside Hotel & Marina
700 South Florida Avenue
Tampa, Florida 33602

Featuring

- The Property Case Update
 - Effective Communications
 - Ethical Claims Handling
 - Whose Afraid of the Big Bad Faith?
 - 2016 Cronin Award Presentation
- and more.....*



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THE PROGRAM

WEDNESDAY {25}
JANUARY

8:00 – 5:00 pm

REGISTRATION OPENS

—Level 2

9:00 – 5:00 pm

SPEAKER READY ROOM OPEN

—Bayshore Board Room - 3rd Floor

11:00 am

**ROD BIRMINGHAM MEMORIAL
GOLF OUTING**

Westchase Golf Club
11602 Westchase Golf Drive
Tampa, FL 33626

*Note: Club and Shoe Rentals – To rent
clubs or shoes, please call the pro- shop
directly at 813-854-2331 Ext. 1*

5:30 – 7:30 pm

OPENING NIGHT RECEPTION

—Florida Room IV - VI

(Open to All Registered Attendees)



What the Courts Said

- Threat of flood is not DPL, and does not trigger BI/EE coverage for operations at new location
- "the policy unambiguously requires direct physical harm beyond loss of use."
- *Phoenix Ins. Co. v. Infogroup*, 2015 WL 7358176 (S.D. Iowa 2015) (possession of property control)
- "physical loss may include... (changes that are perceived by the senses) ... and that exist in the absence of structural damage (if) distinct and demonstrable."
- *Mellin v. Northwestern Ins. Co.*, 2015 WL 1001191 (N.J. 2015)

THURSDAY {26} JANUARY

8:00 – 9:30 am

CONTINENTAL BREAKFAST

—Grand Ballroom Foyer

8:00 – 5:00 pm

REGISTRATION DESK OPEN

—Level 2

8:00 – 12:00 pm

SPEAKER READY ROOM OPEN

—Bayshore Board Room - 3rd Floor

8:30 am

**GENERAL SESSION/
MEMBERS MEETING**

—Grand Ballroom

8:30 – 8:35 am

WELCOME/ANTI-TRUST



Costantino Suriano, Esq.
Mound Cotton Wollan & Greengrass

8:35 – 8:50 am

OPENING REMARKS



Jean L. Broderick, ARE
Regional Practice Leader
Energy, Property,
Construction Claims - Americas
XL Catlin

8:50 – 8:55 am

**TREASURER'S REPORT/
GOLF REPORT**



Paul Aviles, Esq.
Vice President and Counsel
Allied World Assurance Co.

8:55 – 9:00 am

MEMBERSHIP REPORT



Margaret A. (Peggy) Reilly
Edward R. Reilly & Co., Inc.

9:00 – 9:05 am

CONTINUING EDUCATION REPORT



Harris E. Berenson, Esq.
Vice President and Counsel
The Hanover Insurance Group

9:05 – 9:25 am

**LEA 2016 CRONIN AWARD
PRESENTATION**

9:25 – 9:30 am

PROGRAM OVERVIEW



Jean L. Broderick, ARE
Regional Practice Leader
Energy, Property,
Construction Claims - Americas
XL Catlin



THE PROGRAM

9:30 – 10:30 am

THE PROPERTY CASE UPDATE

Give us sixty minutes and we'll give you the year in review! Bill Erickson and Jim Harrington of Robins Kaplan LLP will update you on the most interesting property insurance case decisions of the past year. Cases illustrating important trends in several areas will be featured, including the latest decisions on physical loss, business interruption, flood and flood deductibles, corrosion, code upgrade, reservations of rights, and late notice. The Property Case Update is not a lecture program. 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 LLP



James S. Harrington, Esq.

Partner
Robins Kaplan LLP

10:30 – 11:00 am

REFRESHMENT BREAK

—Grand Ballroom Foyer



11:00 – 12:00 pm

EFFECTIVE COMMUNICATIONS

This session will provide an overview of the types of communication, awareness of how and what is being communicated and how to communicate more effectively.

Every aspect of claim handling involves communication, yet developing skills to effectively communicate is often overlooked with emphasis on the technical aspects of loss adjusting.

This session provides an overview of all methods of communication and builds awareness of non-verbal communication that may undermine the message trying to be conveyed. It also focuses on how to simply, efficiently and clearly communicate and how to avoid common pitfalls in both spoken and written communications.

Presenter



Maureen S. Myre

Large Loss Claims Specialist
North America Property Claims
XL Catlin

12:00 – 1:00 pm

LUNCH

—Florida Ballroom I - VI

(Open to all registered attendees)



LEA CONCURRENT WORKSHOPS

1:00 – 3:00 pm

(PLEASE ATTEND THE WORKSHOP YOU SIGNED UP FOR WHEN YOU REGISTERED)

Workshop 1 (2 Hours)

—Salons F-J

ETHICAL CLAIMS HANDLING

This session will review the general guidelines for ethical conduct of insurance professionals in handling claims from notice of loss through litigation.

Ethics and good faith claims handling go hand in hand. This session will cover both formal and informal guidelines for handling claims including notice of loss and claim, ethical investigation of claims and retention of consultants, communications with the insured, evaluation of coverage, denial of coverage and conduct in litigation.



Presenters

J. Michael Brown

Sr. Executive General Adjuster
York Risk Services Group (SLA)



Meredith Murphy, Esq.

Litigation Counsel
FM Global



Joyce Wang, Esq.

Carlson, Calladine & Peterson LLP

Workshop 2 (2 Hours)

—Salons A - D

ADJUSTING WIND ENERGY LOSSES

Wind Turbine/Generator Units are the fastest growing form of renewable electrical generation. They are installed in almost every state in the US and soon to be installed off shore. In this session the attendee will learn to: Identify the more common failure modes and repair/replacement options; Understand the issues involved with wind turbines that are no longer manufactured or supported by the manufacturer; Learn about the newest

wind turbine/generator units, the types of failures, repair options and unique costs; Understand how to evaluate Time Element losses on wind turbine/generator units and how these losses apply to a gross earnings form and Learn how to compute a business interruption loss involving Production Tax Credits.

Presenters



Pat Jeremy, CPCU, AIC, RPA

President & Executive General Adjuster
PowerGen Claims, LLC



Mark Newton, CPA

Hagen, Streiff, Newton & Oshiro,
Accountants, PC

Workshop 3 (2 Hours)

—Salon E

ADJUSTING PROPERTY LOSSES INVOLVING FAULTY WORKMANSHIP AND WATER DAMAGE

This presentation will focus on issues associated with adjusting property claims involving faulty workmanship, construction and/or materials and water damage, including evaluation of whether water damage is a covered ensuing loss and possible implication of other exclusions, including mold exclusions. The presentation will address adjusting issues, loss measurement issues and case law interpreting different faulty workmanship exclusions and resulting water damage claims and practical considerations in adjusting claims involving faulty workmanship and water damage.

This session will review different types of faulty workmanship exclusions and discussion of how courts have interpreted such exclusions and resulting water damage claims; Application of faulty workmanship exclusions to property losses involving water damage, including interpretation of anti-concurrent causation language, whether water damage is a covered ensuing loss, and possible implication of other exclusions; Measuring the amount of covered property damage

including how to distinguish between excluded damage resulting from faulty workmanship and potentially covered damage caused by an ensuing loss.

Presenters



Jonathan Held
President
J.S. Held



James Podesva, RPA
Executive General Adjuster & VP
York Specialized Loss Adjusting



Heidi H. Raschke, Esq.
Carlton Fields

3:00 – 3:15 pm
REFRESHMENT BREAK
—Grand Ballroom Foyer

Concurrent Workshops

3:15 – 4:15 pm
**(PLEASE ATTEND THE
WORKSHOP YOU SIGNED UP
FOR WHEN YOU REGISTERED)**

Workshop 4 (1 Hour) *—Salon F - J*

DIMINUTION OF VALUE DAMAGES ON PROPERTY LOSSES....A RISING RISK FOR INSURERS

Nearly a quarter-century ago, claims for diminished value to automobiles following a collision began appearing across the United States. These claims were dismissed at first by most insurers as being improper, un-documentable or excluded under auto policies. Today many states now recognized diminished value auto damage claims if properly presented.

Not surprisingly, the same theories supporting diminished value to automobiles, are now starting to be asserted in an increasing number of jurisdictions on property losses. These claims are arising under both commercial and residential policies. Often these claims arise where after a major loss such as fire or flood, the insured claims even once rebuilt the property has a

lower, or diminished, value since it is not in the same condition as the original construction. Insurers often claim the structure was rebuilt to the same, or perhaps even better standards than the original. Also diminished value claims have been asserted for the “stigma” associated with a loss. These claims are even more difficult to properly consider or adjust as often they present both unique and unusual facts. For example, claims have been asserted for diminished value to a home based on a murder or suicide taking place. In commercial settings, similar claims have been asserted arising from an accidental fire but where tenants of the building perished. Insureds have claimed both diminished value of the property and loss of income based on the negative publicity and stigma arising from the loss.

These claims are arising in an increasing number of U.S. jurisdictions. As with auto damage claims before, insurers do not appear ready to address these claims and lawsuits. Are these covered losses? If so, how should they be adjusted and how do insurance carriers comply with the duty to treat all insureds fairly and equally while realizing in the current environment there is a “patchwork” of court decisions addressing these type of claims.

This course will address all of these, and many more questions as we look into the “crystal ball” of what may be ahead for insurers facing these type of new and innovative claims.

Speaker



Matthew J. Smith, Esq.
President
Smith, Rolfes & Skavdahl, Co., LPA



Workshop 5 (1 Hour)

—Salon A - D

TRANSFORMATIVE CLAIMS TECHNOLOGY AND START-UPS

The claims industry has been around a long time and has evolved in order to continually serve policyholders during their greatest times of need. That pace of evolution continues to quicken. In order to stay competitive and meet the expectations of policyholders, claims departments are under increasing pressure to carefully select which technologies to implement and with which vendors to partner with in order to maintain or increase high levels of service while gaining efficiencies and lowering LAE ratios.

This presentation takes a look at emerging trends of technologies and how they are impacting the insurance industry, and in particular claims. From disruptive technology to disruptive business models, this presentation provides a baseline from which claims executives can explore within their own organizations their strategy towards emerging transformative technologies and companies which will shape the insurance claims industry for the next decade or more.

Moderator



Joe Louwagie, CPCU, SCLA, AIC, AIM
Assistant Vice President –
Property Claims Services
Verisk Insurance Solutions - Claims

Workshop 6 (1 Hour)

—Salon E

WHO'S AFRAID OF THE BIG BAD FAITH? SPOTTING THE WOLF IN SHEEP'S CLOTHING

This session will compare elements of Florida's unique 1st party insurance bad faith law with those of other states and perhaps show how the fear of Florida bad faith claims, at least from a damages perspective, may be unjustified.

Often property claims managers handling Florida claims are concerned about the unique nature of Florida bad faith law. It differs significantly from that of other states. Florida's Civil Remedy Notice, discovery practice, and bifurcated lawsuits (coverage lawsuit must resolve before the bad faith lawsuit commences) generally do not have parallels. It is important to consider key aspects of Florida bad faith law to accurately value coverage and bad faith exposure during attempted resolution of disputed claims.

Two experienced coverage and bad faith lawyers will lead the discussion. They will guide the audience through the nuances of Florida bad faith law and that of other states, spotting important issues when claims become problematic.

Presenters



J. Pablo Carceres, Esq.
Butler Weihmuller Katz Craig



Kathy J. Maus, Esq.
Butler Weihmuller Katz Craig

5:30 – 7:30 pm

COCKTAIL RECEPTION

—Florida Ballroom IV - VI

(Open to all LEA registrants)



FRIDAY{27} JANUARY

7:30 – 11:45 am

REGISTRATION OPEN

—Level 2

7:30 – 8:30 am

CONTINENTAL BREAKFAST

—Grand Ballroom Foyer

(Open to all registered attendees)

8:30 – 12:00 pm

REPEAT OF CONCURRENT
WORKSHOPS

8:30 – 10:30 am

(PLEASE ATTEND THE
WORKSHOP YOU SIGNED UP
FOR WHEN YOU REGISTERED)

Workshop 1 (2 Hours)

ETHICAL CLAIMS HANDLING

—Salon A - D

Workshop 2 (2 Hours)

ADJUSTING WIND ENERGY LOSSES

—Salon E

Workshop 3 (2 Hours)

ADJUSTING PROPERTY
LOSSES INVOLVING FAULTY
WORKMANSHIP & WATER
DAMAGE

—Salon F - J

10:30 – 11:00 am

REFRESHMENT BREAK

—Grand Ballroom Foyer

11:00 – 12:00 pm

(PLEASE ATTEND THE
WORKSHOP YOU SIGNED UP
FOR WHEN YOU REGISTERED)

Workshop 4 (1 Hour)

DIMINUTION OF VALUE DAMAGES
ON PROPERTY LOSSES...A RISING
RISK FOR INSURERS

—Salon E

Workshop 5 (1 Hour)

TRANSFORMATIVE CLAIMS
TECHNOLOGY AND START-UPS

—Salons A - D

Workshop 6 (1 Hour)

WHO'S AFRAID OF THE BIG BAD
FAITH? SPOTTING THE WOLF IN
SHEEP'S CLOTHING

—Salon F - J

12:00 pm

CONFERENCE ADJOURNMENT

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

Photography Waiver

By attending the LEA session you
consent that your picture may be in one
of the wonderful photographs that are
taken during the LEA conference. The
photos may be 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.

CE Credit Requirements:

Please remember that 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.

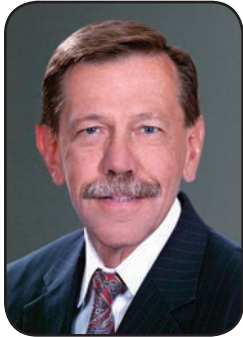


EDWARD J. RYAN, CPCU

LEA President

Vice President, Head of Property Claims

Munich Reinsurance America, Inc.



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 Insurance 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 his 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.

JEAN L. BRODERICK, ARe

LEA Incoming President 2017 – 2019

Regional Practice Leader

Energy, Property, Construction Claims – Americas
XL Catlin



Jean L. Broderick is currently a Regional Practice Leader for Energy, Property & Construction Claims in the Americas for XL Catlin.

Jean began her career as a Loss Prevention Engineer with Factory Mutual Engineering Association, now FM Global. She then moved into Claims as a field adjuster

holding Senior and General Adjuster positions in both the New York and Boston Operations offices and then became the Branch Claims Manager of the Norwalk, CT office. In 2007, Jean joined XL Reinsurance America as the lead for all large property reinsurance claims. In addition to her responsibilities as the property lead, Jean also handled liability and workers compensation claims. In October 2013, Jean transitioned into the role of Claims Manager for North America Property at XL Catlin Insurance and in September 2015 became a Regional Practice Leader for Energy, Property & Construction Claims in the Americas.

Jean is a native of Yonkers, New York and holds a BE in Chemical Engineering from Manhattan College, Riverdale, NY. She holds the Associate in Reinsurance (ARe) designation and is currently working toward the CPCU designation. Jean is a member of the Loss Executives Association (LEA) and is currently the Vice President of the LEA.

WILLIAM N. ERICKSON, ESQ.

Partner

Chair, Insurance and Catastrophic Loss Group
Robins, Kaplan LLP



William Erickson has handled insurance and reinsurance coverage and measurement matters throughout the United States for more than twenty-five years. His high profile assignments include the 9/11 World Trade Center appraisal; September 11 coverage litigation; the GTE Y2K claims;

and the 2011 Massachusetts tornado claims. In addition to his experience as a coverage attorney, Mr. Erickson is an accomplished trial attorney and trial advocacy instructor.

Mr. Erickson is the Chairman of the Insurance and Catastrophic Loss Group at Robins Kaplan LLP. In addition, Mr. Erickson is the founder and past president of the Massachusetts Reinsurance Bar Association and a member of the association's Board of Directors, a frequent

author on insurance topics, and a long-time presenter at insurance industry programs. In recognition of his more than twenty-five years as an accomplished practitioner, *American Lawyer Media* named Mr. Erickson a Top Rated Lawyer in Insurance Law.

Mr. Erickson is an honors graduate of the University of Massachusetts where he received both his undergraduate and Masters in Business Administration degree, and Suffolk University Law School where he served as lead articles law review editor.

JAMES S. HARRINGTON, ESQ.

Partner

Robins Kaplan Miller & Ciresi LLP



James Harrington has served as coverage and subrogation counsel on large loss property claims for more than twenty-five years. In recent years, Mr. Harrington has represented insurers and markets on large losses involving fires; explosions; hurricanes and unnamed storms; floods; earthquakes; waterhammers; building and

foundation failures; highway, tunnel and bridge defects; and industrial losses. Mr. Harrington is an accomplished trial and appellate attorney.

Over the last two decades Mr. Harrington has presented programs on property insurance coverage issues to the LEA, the Property Claims Committee of the American Insurance Association, the American Bar Association Tort & Trial Practice Section, and the Property Loss Research Bureau. In recognition of his accomplishments as an insurance law practitioner, *American Lawyer Media* named Mr. Harrington a Top Rated Lawyer in Insurance Law.

Mr. Harrington is an honors graduate of Harvard College where he was designated a Harvard National Scholar, and Boston College Law School where he served as clinical law review editor.

MAUREEN S. MYRE

Large Loss Claims Specialist

North America Property Claims

XL Catlin



Maureen is currently a Large Loss Claims Specialist for North America Property Claims at XL Catlin. She is responsible for managing all Construction and Builder's Risk claims for risks written out of the US.

Maureen began her career in 1986 as a Multi-line Claim Representative with Great

American Insurance. She has held positions with several major carriers in both technical and supervisory roles, handling both property and liability claims. Maureen has handled claims for virtually all property lines of business, including equipment breakdown, marine and inland marine, general property for all sizes of risks, personal and commercial lines, energy and renewable energy, and construction and engineering. She has also served as a Claims Trainer, teaching both technical and soft skills including customer service skills for Claims Adjusters and Presentation Skills.

Maureen has an undergraduate degree in Business Administration with a concentration in Property Casualty Insurance from The College of Insurance in NY, now part of St. John's University. She holds a NY General Adjuster License, and also holds adjuster licenses in CT, DE, FL, KY, LA, NC, NH, NM, RI, SC, TX, VT, WV and WY.



WORKSHOP{1}

J. MICHAEL BROWN

Senior Executive General Adjuster
York Risk Services Group (SLA)



Mike has worked in the property insurance industry (in both claims and loss prevention) for over 35 years. He has developed an outstanding reputation as a large commercial property adjuster, servicing both the North American and International Markets. His engineering background

combined with management skills provides a strong foundation to handle large and complex industrial loss exposures.

Mike began his professional career in the commercial property insurance industry with the Factory Mutual System, in St. Louis, MO. Throughout his 25-year career with Factory Mutual and their affiliated companies, he has held a number of responsible positions in both the loss prevention and adjustment/claims, including the appointment to Assistant Vice President/ Regional Claims Manager for the Eastern Operations of Arkwright Mutual Insurance Company.

In October 2006, Mike transitioned to an independent adjuster (EGA) with York Risk Service Group, specializing in large commercial property claims. His claims experience includes: Power Generation from various energy sources, Chemical Processing, Mining to Refining of basic metals, Pulp and Paper, Telecommunications and large Builders Risk projects.



WORKSHOP{SPEAKERS}SESSIONS

J. PABLO CÁCERES

Partner

Butler Weihmuller Katz Craig



Pablo, a Partner, joined the firm in 1997. He primarily litigates complex bad faith, first and third party coverage matters in state and federal courts, including appeals. Pablo has successfully handled hundreds of hurricane and other high-value property claims, totaling well into the hundreds of millions of dollars, and he has defended

E&O claims asserted against multi-national insurance brokers.

Pablo was raised in North Carolina and received his undergraduate and law degrees at the University of North Carolina at Chapel Hill. He is admitted to all Florida Federal Courts and is a member of the bar in Florida, Virginia, and Texas. Pablo handles insurance matters in both Florida (through his home Tampa office) and Texas (through his Dallas office).

Before joining Butler, Pablo practiced in Virginia and Texas, handling a broad range of civil litigation matters. He is active in the Defense Research Institute and is AV rated by Martindale-Hubbell. He is fluent in Spanish. When he isn't litigating, Pablo often gives presentations on insurance-related issues and spends time making authentic Neapolitan pizza in his backyard, wood-fired oven.

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.



PATRICK H. JEREMY, CPCU, AIC, RPA

President & Executive General Adjuster
PowerGen Claims, LLC



PowerGen Claims, LLC specializes in adjusting claims for the electrical utility industry. Prior to starting his own company, Pat had in excess of thirty-five years experience with Hartford Steam Boiler Inspection and Insurance Company (HSB). During his career with HSB he held several positions in the Engineering and

Claim Departments retiring as Vice President & Executive General Adjuster of HSB Special Risk Claims in February 2009. He also has twenty-six years in the US Navy Nuclear Power Program – Submarines (MMCM-SS RET).

Patrick's currently focuses on: Adjustment and loss mitigation with policyholders on a worldwide basis; Managing subrogation activities; Handling losses in the areas of: public utilities; independent power producers and municipal utilities including coverage issues and litigation and Providing expert testimony on insurance coverage.

Patrick has extensive knowledge of the technical aspects of all types of risks from both an equipment and risk management perspective. He is very knowledgeable of major forms of coverage for Property, Equipment Breakdown, Builders Risk, Business Interruption and Extra Expense. He has provided policy comparisons for underwriting and presented seminars to domestic and international brokers, insurance companies and professional organizations.

Patrick is a member of the CPCU Society since 1992, a Committee Member of the Claims Interest Section from 1994 to 2005, member of the Ethics Committee from 2010 to 2013. He is also a member of the Planning Committee for the Claim Conference 1999 through 2016, sponsored by the PLRB, LIRB,

CPCU Society and the AICPCU. He also was the past Chair of the 2004 Claim Conference. In addition, Patrick is currently a sitting member of the Board of Ethical Inquire for The Institutes, a Member of the Registered Professional Loss Adjusters Society and a frequent presenter of engineering related subjects for the PLRB Claims Conference and other insurance industry conferences.

JOSEPH H. LOUWAGIE, CPCU, SCLA, AIC, AIM

Assistant Vice President
Property Claim Services



Joseph Louwagie is Assistant Vice President of Property Claim Services® (PCS®). He is responsible for catastrophe identification, loss estimating, and activities related to catastrophe response and mitigation. He is an authority on catastrophe issues affecting both the private and public sectors.

Mr. Louwagie has more than 20 years of experience in the insurance industry, including extensive work in property and auto claims and catastrophe response. Most recently, he served at USAA, where he spent 11 years, primarily in management of auto and property claims operations. He also worked as a catastrophe coordinator at The St. Paul, where — after directing the claims response to 13 catastrophes in one year — he received the Chairman's Award.

Mr. Louwagie graduated from St. Cloud State University with a degree in risk management and insurance. He holds the Chartered Property Casualty Underwriter, Senior Claim Law Associate, Associate in Claims, and Associate in Management designations. He began his business career as a U.S. Peace Corps volunteer on a two-year assignment in Paraguay.

WORKSHOP{SPEAKERS}SESSIONS

KATHY J. MAUS, ESQ.

Partner

Butler Weihmuller Katz Craig, LLC



Kathy J. Maus, a partner of Butler Weihmuller Katz Craig, LLC, is active in her firm's bad faith, casualty, and first/third party insurance coverage practices. She is a recognized Super Lawyer in Insurance Coverage and a Board Certified Civil Trial Lawyer. Her memberships are varied, including Past Board Member of the Defense Research Institute.

Kathy is an author and served as a speaker at numerous seminars on issues including first and third party coverage and bad faith.

MEREDITH MURPHY, ESQ.

Litigation Counsel

FM GLOBAL



Meredith Murphy is in-house counsel with FM Global, a large, multi-national property insurance carrier with corporate offices in Johnston, Rhode Island. Meredith is in the Litigation Division and manages the defense of coverage claims filed against FM Global; as well as subrogation claims filed on behalf of FM Global across

North and South America. Meredith also manages bankruptcy, employment and professional liability matters.

Prior to her employment with FM Global, Meredith practiced in law firms in Boston, MA and Tampa, FL, both on the plaintiff's/subrogation side as well as the defense side.

MARK NEWTON, CPA

Hagen, Streiff, Newton & Oshiro, Accountants, PC



Mark Newton, established the firm's Northern California practice in 1977 in San Francisco and the Seattle office in 2005. Mr. Newton was COO of HSNO from 2009 to 2015. He specializes in the measurement of Forensic Accounting, Economic Damages and Business Valuation. His experience has involved almost

every industry and includes damage measurement resulting from business interruption, construction defect, business valuation cases, contract disputes, intellectual property infringement, class action, property loss, consequential losses, fraud, product liability, wage and hour cases, employee pay disputes and personal injury.

Mr. Newton has testified as an expert witness on many occasions in State Court, Federal Court, arbitrations and insurance appraisals. He has also testified before the International Trade Commission in Washington, DC regarding patent infringement.

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 career at his family's independent loss adjusting firm located in upstate New York. He accepted various positions of responsibility with several 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.

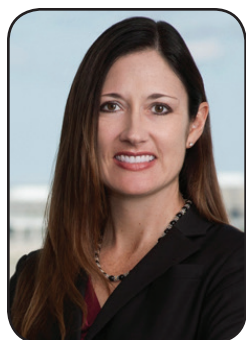
Mr. Podesva is currently responsible for the development of professional staff and products for York's Specialized Loss Adjusting Division. In addition, he is the nominated adjuster on several marquis global and national accounts, and is often brought in to handle large exposure claims for multi-national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

HEIDI HUDSON RASCHKE, ESQ.

Of Counsel
Carlton Fields



Heidi Hudson Raschke is Of Counsel in the firm's Property and Casualty Insurance practice group. Ms. Raschke represents clients in complex insurance coverage and extra-contractual matters. She has significant experience representing commercial property insurers in large, complex first-party coverage matters, and also represents insurers in disputes in involving comprehensive general liability insurance, officer and directors liability insurance, errors and omissions liability insurance, professional liability insurance, and financial institution bonds.

Ms. Raschke is the co-leader of Carlton Fields Jordan Burt's insurance policy and coverage division of the Property and Casualty Insurance practice group, and an editor of the firm's propertycasualtyfocus.com blog, which covers legal developments in the property-casualty industry. She devotes time to a variety of professional organizations, and regularly speaks and authors articles regarding the commercial

insurance industry. She is a Past Chair of the ABA Tort Trial & Insurance Practice Section's Property Insurance Law Committee.

MATTHEW J. SMITH, ESQ.

President
Smith, Rolfes & Skavdahl Company, LPA



Matthew Smith is President of Smith, Rolfes & Skavdahl (Skav-doll) Company, LPA. He founded the firm in 1989 after beginning practice as an insurance defense attorney in Florida. From starting as a one-attorney office, the firm has grown to nine offices and now provides insurance law services throughout the United States and Puerto Rico.

Originally from Dayton, Ohio, Mr. Smith attended the University of Cincinnati College Conservatory of Music graduating with a degree in Radio, TV and Film. While working his way through college and law school he served as Director of Marketing Communications for the Kings Island Theme Park Complex in Ohio and founded Smith-Kaufman Public Relations representing such companies as Wendy's International, Hyatt Hotels and The Cincinnati Reds.

Mr. Smith graduated from the Salmon P. Chase College of Law at Northern Kentucky University. He is admitted to practice in both federal and state courts in Ohio, Florida, Kentucky, Michigan and Washington, D.C. as well as the United States Supreme Court.

He serves as legal counsel to the Coalition Against Insurance Fraud, is a past President of the National Society of Professional Insurance Investigators, chairs the Insurance Committee of the International Association of Arson Investigators, and is a member of the Defense Research Institute, Claims and Litigation Management Alliance and numerous other insurance law related organizations. Mr. Smith is a frequent lecturer on insurance law matters throughout the United States.

WORKSHOP{SPEAKERS}SESSIONS

JOYCE C. WANG, ESQ.

Partner

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Joyce C. Wang is a founding partner of Carlson, Calladine & Peterson LLP and a nationally recognized litigator in the area of property and casualty insurance coverage and bad faith. For over 30 years, she has represented national and international property and casualty insurers and reinsurers, as well as policyholders in large commercial property insurance disputes.

Ms. Wang is a graduate of the University of California at Berkeley (1982) and Hastings College of the Law in San Francisco (1985). She is a past chair of the Property Insurance

Law Committee (ABA) and an active member of the Federation of Defense and Corporate Counsel. She is a frequent panelist on property insurance and bad faith law both here and abroad. California Lawyer Magazine voted her one of the 25 most influential lawyers in California after she argued before the California Supreme Court on behalf of a class of children affected by lead poisoning. She has been selected as a Northern California Super Lawyer every year since it began in San Francisco in 2004. Ms. Wang was recognized by San Francisco Magazine in 2012 as a Top Woman Attorney in Northern California, and by Fortune Magazine in 2013 as a Woman Leader in the Law.







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