



Loss Executives Association
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2021 EDUCATIONAL CONFERENCE

Seaview Resort ♦ Galloway, NJ

September 9 – 10, 2021

Thursday, September 9, 2021

- 8:00 – 1:00 pm** **Registration Opens**
- 8:30 – 1:30 am** **Speaker Ready Room Available**
- 8:30 – 9:30 am** **Continental Breakfast**
- 9:15 – 10:00 am** **Welcome & General Business Meeting**
Paul Aviles, LEA President
Senior Vice President
Allied World Assurance Company

Welcome/Anti-Trust
Costantino Suriano, Esq., Partner
Mound Cotton Wollan & Greengrass

- 10:00 – 11:00 am** **Adjustment/Analysis of 2020 Civil Unrest Claims**
This session will provide an overview of the challenging coverage issues faced by the industry in addressing first-party claims arising from the civil unrest that occurred throughout the United States starting in May 2020. For insureds that experienced losses across multiple locations in many states, insurers were faced with adjustment decisions based on evaluating the number of per- "occurrence" deductibles to apply. Although a body of case law has been developed among many states that has been cited as precedent on CAT losses, and specifically riot, "civil commotion" or "vandalism" losses, questions were raised about the precedents' application over losses involving such a wide geographic scale. The overwhelming number of incidents also made it difficult to employ the usual fact-gathering efforts for these claims. In addition, insurers were also obliged to consider the potential applicability of broad "civil commotion" or "terrorism" exclusions, in light of the political, socio-economic, and moral climate that developed during this time. Interesting differences in the policy definitions of "occurrence," choice of law/forum clauses, the significance of the "CAT 2033" designation, the nature of the losses themselves (e.g., violence during or following a protest or random acts of vandalism), the number of locations, and their potential geographic similarity, all have played into the creative ways that insurers continue their ongoing efforts to resolve these claims and/or to limit the coverage issues that would have to be adjudicated by a court or arbitration panel.

Moderator Jeffrey F. Weinstein, Partner
Mound Cotton Wollan & Greengrass LLP

Speakers Steve Cogdill, National General Adjuster
Tokyo Marine America

Meagan Crossman
GuideOne Insurance

11:00 – 11:15 am **Networking Break**

11:15 – 12:15 pm **Texas Freeze 2021 – the Deregulated Energy Market and Insurance Claims Challenges**
Roundtable discussion to include overview of the deregulated energy market with specifics on the ERCOT model. Commentary to follow from insurers, adjusters, attorneys, as to the deregulated markets effect on policy, claims handling, investigation and subrogation.

Moderator Paul Carnovale
Executive General Adjuster
AEGIS

Speakers Mike Pagano, PE, CEM, CEP
Major Loss Group Director
Envista Forensics

Aaron Prefontaine, Executive Adjuster
Integra Technical Services

William G. Zieden-Weber, Esq.
Partner
Zelle, LLP

12:15 – 1:30 pm **Luncheon**

1:00 – 5:00 pm **Summer Golf Outing**
The Pines Golf Course

6:00 – 7:30 pm **Opening Night Reception**
(Open to All Registered Attendees)

Friday, September 10, 2021

8:30 – 12:30 am **Registration Open**

9:00 – 10:00 am **Continental Breakfast**

10:00 – 12:00 pm

General Session: Ethics

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. It will satisfy the two-hour Ethics requirement for Adjusters.

Speakers

Danielle Kaminski
Executive Vice President, *Lowers Risk Group*
Chief Operating Officer, *Periculus*

Charlie Rocco, Esq.
Foran Glennon

12:00 pm

Conference Adjournment

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.

Photography Waiver:

By attending the LEA session you consent that your picture may be in one of the 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.

To Register: Visit the LEA website at www.lossexecutives.com



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