

ALFA INTERNATIONAL

THE GLOBAL LEGAL NETWORK



2007 Insurance Practice Group Seminar

**From Choppy Waters to Clear Sailing: Charting a Course for Insurers
Through Today's Claims Handling and Coverage Challenges**

June 6-8, 2007

Marriott Financial Center

New York, New York

www.alfainternational.com

From Choppy Waters to Clear Sailing: Charting a Course for Insurers Through Today's Claims Handling and Coverage Challenges

The insurance industry in 2007 continues to navigate in rough and at times uncharted waters. New electronic discovery rules, the risks of class action exposure, the increasing use of international and domestic arbitrations, the constantly changing legal landscape for ERISA claims, the explosion of construction defect coverage litigation, and the always vexing problem of ever increasing punitive damages awards are just a few of the challenging issues that the industry faces today. But a challenge is just an opportunity, isn't it? And whenever there are choppy waters, there's a way to chart a course for clear sailing.

The 2007 Insurance Law Roundtable sponsored by ALFA International will feature experienced industry professionals who will discuss a variety of topics that will address ways for insurers to steer clear of the rocks and shoals. As in years past, the 2007 program will showcase presentations by senior management and legal officers from leading insurers and brokers in the United States, Canada and the United Kingdom, senior corporate counsel and risk managers, and a U.S. Magistrate Judge.

The full program description along with information about our host hotel, the Marriott Financial Center in lower Manhattan, as well as CLE credit is detailed below. We look forward to seeing you at the program.

ALFA International and the Insurance Practice Group are proud to be sponsoring this Sixth Insurance Law Roundtable. ALFA International, formerly known as the American Law Firm Association, is an International network of independent law firms. Founded in 1980, ALFA is the oldest legal network of its kind and remains one of the largest. Our Membership is comprised of 120 law firms, 85 in the United States and 35 in major cities throughout Europe, Latin America, Asia, and Australia. The United States Membership collectively maintains offices in virtually every major American metropolitan area. Over 8,000 lawyers and another 10,000 support staff are employed by the entire Membership.

ALFA
INTERNATIONAL

THE GLOBAL LEGAL NETWORK

122
LAW FIRMS

50
STATES

38
COUNTRIES

8,000
ATTORNEYS

ABOUT BUSINESS WHERE & WHEN YOU NEED US

www.alfainternational.com

Wednesday, June 6, 2007

5:30 p.m. – 8:30 p.m.

**COCKTAIL RECEPTION AND
DINNER BUFFET AT ROY'S RESTAURANT**

Located off of the Marriott Hotel lobby

Thursday, June 7, 2007

8:00 a.m. – 9:00 a.m.

BREAKFAST BUFFET

Financial Ballrooms II & III, 2nd Floor

9:00 a.m. – 4:15 p.m.

GENERAL SESSION

Grand Ballroom, 3rd Floor

9:00 a.m. – 9:15 a.m.

INTRODUCTORY REMARKS

Richard L. Hetke

CEO

ALFA INTERNATIONAL

Chicago, Illinois

George D. Fagan

Practice Group Chair

LEAKE & ANDERSSON, L.L.P.

New Orleans, Louisiana

D. Larry Kristinik

Program Chair –

Day One: Life, Health, Disability & ERISA

NELSON MULLINS RILEY &
SCARBOROUGH LLP

Columbia, South Carolina

9:15 a.m. – 10:30 a.m.

E-DISCOVERY: PREPARING YOUR COMPANY TO COMPLY WITH THE NEW FEDERAL RULES WHILE LIMITING BUSINESS INTERRUPTION

Insurance companies and other businesses are increasingly moving to paperless recordkeeping. Courts are moving to electronic filing, and discovery in litigation is moving from paper to electronic files. The panel will discuss the e-discovery process from preservation to production, including tips on how to prepare for a large electronic document case, and the practical aspects of managing electronic document production while minimizing disruption of normal business operations, protecting privilege, minimizing expense, and complying with the new Federal Rules.

Steven H. Schwartz

Moderator

BROWN & JAMES, P.C.

St. Louis, Missouri

Jeffrey Cohen

Panel Course Book Editor

MEYER, DARRAGH, BUCKLER,
BEBENEK & ECK, P.L.L.C.

Pittsburgh, Pennsylvania

Dean Constantine

*Vice President Financial Lines –
Litigation Management*

AIG DOMESTIC CLAIMS, INC.

New York, New York

Judge Ronald J. Hedges

U.S. Magistrate Judge

U.S. DISTRICT COURT,
DISTRICT OF NEW JERSEY

Newark, New Jersey

Robb Jones

Senior Vice President and General Counsel

UNITED EDUCATORS INSURANCE RISK
RETENTION GROUP

Chevy Chase, Maryland

10:30 a.m. – 10:45 a.m.

BREAK

10:45 a.m. – 12:00 noon

A TOUCH OF CLASS: RECENT TRENDS AND DEVELOPMENTS IN INSURANCE RELATED CLASS ACTIONS

Insurance class actions: then, now and on the horizon. This panel will present a retrospective and prospective review of insurance related class actions involving life and property/casualty policies, including a discussion of successful defense strategies. It will also discuss the present and anticipated impact of the Class Action Fairness Act.

Gary J. Gordon

Moderator

RIDER BENNETT, LLP

Minneapolis, Minnesota

D. Bradley Kizzia

Panel Course Book Editor

STRASBURGER & PRICE, LLP

Dallas, Texas

James A. Hoffman

Vice President

Associate General Counsel – Litigation

JEFFERSON-PILOT

LIFE INSURANCE COMPANY

LINCOLN FINANCIAL GROUP

Greensboro, North Carolina

Alan L. Sternberg

Associate General Counsel

STATE FARM

Bloomington, Illinois

12:00 noon – 1:15 p.m.

LUNCH

Financial Ballrooms II & III, 2nd Floor

1:15 p.m. – 2:30 p.m.

BREAKOUT SESSIONS

1. THE CHANGING LANDSCAPE OF ERISA LITIGATION

Learn about some of the recent trends and issues arising in ERISA litigation involving life, health, and/or disability benefits. Are the courts becoming tougher on ERISA defendants? Can we predict the ERISA landscape for the coming years? Join us to discuss these important topics that may

help you in your representation of ERISA defendants.

Angela Logan Edwards

Moderator

WOODWARD, HOBSON & FULTON, L.L.P.

Louisville, Kentucky

Allan M. Marcus

Panel Course Book Editor

LESTER SCHWAB KATZ & DWYER, LLP

New York, New York

Dan Cozzo

Director of Litigation

and Consumer Advocacy Services

CIGNA CORPORATION

Pittsburgh, Pennsylvania

Sandra K. Davis

Counsel

THE HARTFORD - LAW DEPARTMENT

Simsbury, Connecticut

Arthur A. Palmunen

Counsel

AETNA, INC.

Hartford, Connecticut

William P. Woods

Associate General Counsel

U.S. LIFE INSURANCE COMPANY

New York, New York

2. CONSTRUCTION DEFECT CLAIMS: ANALYZING COVERAGE

"They don't build them like they used to." That phrase seems particularly applicable to the tide of insurance coverage claims arising out of the construction boom of the late 1990s and early 21st Century. Municipalities, school districts, and homeowners seeking to avoid paying the cost of repair are now routinely suing over defective workmanship. As a result, the contractors, subcontractors, architects, and engineers on these projects are looking to their insurers for coverage under the CGL and professional liability policies.

Given that the costs to defend these cases can be significant, and that the pleadings are cleverly drafted to turn "breach of contract" claims into tort actions, how does a carrier build a solid coverage position

either by denying or reserving rights on these claims? This presentation will address the key issues inherent in this question.

Larry D. Warren
Chris Deeves

Moderators
BALL & WEED, P.C.
San Antonio, Texas

Robert L. Hebb

Panel Course Book Editor
SEMMES, BOWEN & SEMMES P.C.
Baltimore, Maryland

Sheila Donovan

Senior Claim Consultant
FCCI INSURANCE COMPANY
Sarasota, Florida

Jeff Woodward

Senior Research Analyst
INTERNATIONAL RISK MANAGEMENT
INSTITUTE, INC.
Dallas, Texas

2:30 p.m. – 2:45 p.m.
BREAK

2:45 p.m. – 4:00 p.m.
**PRESERVING THE ATTORNEY-CLIENT
PRIVILEGE WITH RESPECT TO INTERNAL
AND EXTERNAL INVESTIGATIONS OF
INSURANCE COMPANIES**

This program will address attorney-client privilege and confidentiality issues in the context of the examination and investigation of insurance companies. The panel will discuss the application of the privilege in investigations by regulators and administrative proceedings against insurance companies, and how insurers and their counsel can obtain maximum protection for their communications. The panel will focus on considerations unique to regulated entities.

Robert M. Ferm

Moderator
HALL & EVANS, L.L.C.
Denver, Colorado

Michael H. Lanza
*Senior Vice President and
General Counsel*

SELECTIVE INSURANCE COMPANY
Branchville, New Jersey

Michael Sims

Executive Director
LIFE INSURERS COUNCIL / LOMA
Louisville, Kentucky

Ty Ward

Senior Attorney
HEALTHMARKETS, INC.
Dallas, Texas

4:30 p.m. – 9:00 p.m.
ALL ABOARD!
SUNSET DINNER CRUISE
ABOARD A PRIVATE YACHT

4:30 – 5:30 p.m.
Cocktail Reception, Boat is Dockside
5:30 – 8:30 p.m.
Yacht sails and Dinner is Served
The Yacht will set sail from North Cove
Marina – located behind the World
Financial Center

Friday, June 8, 2007

8:00 a.m. – 9:00 a.m.
BREAKFAST BUFFET

Financial Ballrooms II & III, 2nd Floor

9:00 a.m. – 1:00 p.m.
GENERAL SESSION

Grand Ballroom, 3rd Floor

9:00 a.m. – 9:15 a.m.
WELCOMING REMARKS

Grand Ballroom, 3rd Floor

Richard L. Hetke
CEO

ALFA INTERNATIONAL
Chicago, Illinois

Kevin E. O'Brien

Practice Group Vice-Chair
HALL & EVANS, L.L.C.
Denver, Colorado

Thomas W. Brown

*Program Chair –
Day Two: Property & Casualty*
COSGRAVE VERGEER KESTER LLP
Portland, Oregon

9:15 a.m. – 10:30 a.m.
**THE CRITICAL DIFFERENCES BETWEEN
DOMESTIC AND INTERNATIONAL
ARBITRATION - DIVIDED BY A COMMON
LANGUAGE?**

Arbitration in the USA and internationally can be very different experiences. There has been much debate, including at ARIAS-US, about whether arbitration in the USA should adopt some of the rules and procedures that have become established in other jurisdictions and in institutionalised international arbitrations. Examples of such issues are whether panels should comprise three neutral arbitrators with no ex-parte contact allowed, and whether awards should always be reasoned. Discovery and witness evidence can vary as to procedure and availability. Our panel of eminent arbitrators and participants in the arbitral process will bring experiences from the USA, the UK, Bermuda and Continental Europe to bear on this roundtable discussion.

Stephen L. Carter, MCI Arb

Moderator
CHARLES RUSSELL
London, England

Robert Paschal

Panel Course Book Editor
YOUNG MOORE AND HENDERSON P.A.
Raleigh, North Carolina

Art Coleman

President
CITADEL RISK MANAGEMENT
Stamford, Connecticut

Will Fawcett

Chief Legal Officer
AXA LIABILITIES MANAGERS
New York, New York

Bryan Kellett FCII

Insurance and Reinsurance Arbitrator
London, England

Andrew Maneval

President and Chief Executive Officer
HORIZON MANAGEMENT GROUP
Boston, Massachusetts

10:30 a.m. – 10:40 a.m.

BREAK (MOVE TO BREAKOUT SESSIONS)

10:40 a.m. – 11:50 a.m.

BREAKOUT SESSIONS

1. TRENDS AND EVENTS IN THE TORT ENVIRONMENT AFFECTING THE PROPERTY & CASUALTY INDUSTRY

Sharing the most up-to-date data on claims inventories and practices, this panel of industry leaders and insurance experts will discuss liability trends and issues, and analyze what is driving the trends we are seeing nationally and internationally in the property casualty area. Learn which issues deserve your immediate attention and which appear to have peaked. Hear the latest on how carriers, defense counsel and customers are responding to the vanishing trial phenomenon and learn strategies for effectively managing this continuing trend. Use the question-and-answer session to talk with the experts about the trends which concern you most, and leave with solutions you can implement first thing Monday morning.

Stephanie Frazier Stacy

Moderator
BAYLOR, EVNEN, CURTISS,
GRIMIT & WITT, LLP
Lincoln, Nebraska

Hugh D. Berkson

Panel Course Book Editor
HERMANN, CAHN & SCHNEIDER, LLP
Cleveland, Ohio

Robert P. Hartwig, Ph.D., CPCU

President & Chief Economist
INSURANCE INFORMATION INSTITUTE
New York, New York

Diana Lee

Assistant Vice President of Research
PROPERTY CASUALTY INSURERS
ASSOCIATION OF AMERICA (PCI)
Northbrook, Illinois

Charles W. O'Connor

Vice President and Manager,
Liability Claims Operations
LIBERTY MUTUAL GROUP,
BUSINESS MARKET
Boston, Massachusetts

Sonia M. Valdes

Assistant Vice President
CHUBB AND SON, A DIVISION OF
FEDERAL INSURANCE COMPANY
Warren, New Jersey

2. ACCIDENTAL DEATH, SUICIDE AND EMERGING TRENDS WITH LIFE INSURANCE POLICY EXCLUSIONS

This Panel will discuss emerging issues and trends involving matters arising out of the denial and litigation of life insurance policies as well as accidental death claims. The Panel will address recent case law emerging from around the country dealing with premium gap litigation, genetic testing and its effect on life, health and disability applications and claims, high risk activities that lead to claims and the defense of such claims; and beneficiary issues. The Panel speakers will share their experiences on these matters and offer tips and practical advice on how to avoid pitfalls associated with these claims.

Lawrence A. "Lex" Dunn

Moderator
MORRIS & MORRIS, P.C.
Richmond, Virginia

Bruce G. Lamb

Panel Course Book Editor
MERRICK, HOFSTEDT & LINDSEY, P.S.
Seattle, Washington

Franklin L. Best, Jr.

Managing Corporate Counsel and Secretary
THE PENN MUTUAL LIFE
INSURANCE COMPANY
Horsham, Pennsylvania

John Michael Lucas

Second Vice-President, Counsel and Secretary
UNION CENTRAL LIFE
INSURANCE COMPANY
Cincinnati, Ohio

Gary Schuman

Senior Counsel
AON CORPORATION
Chicago, Illinois

11:50 a.m. – 12:00 noon

BREAK (RETURN TO GENERAL SESSION)

12:15 p.m. – 1:15 p.m.

PROTECTING THE INSURER AGAINST BAD FAITH AND PUNITIVE DAMAGES - NEW STRATEGIES AFTER CAMPBELL AND NOW WILLIAMS

Bad faith is bad business, and the price is paid in punitive damages. What will be the impact of the new Phillip Morris v. Williams decision? What new defense strategies have evolved since State Farm v. Campbell which dealt with an "institutional" bad faith claim? This panel includes three experienced corporate legal officers who will share observations and experiences in how to prevent the risk of a punitive damages award. As the high court ratchets down the punitive damages, to what extent are lower courts and legislatures redefining standards of conduct for insurance companies. And how, in turn, must insurers respond. What other potential threats are seen, such as invasion of the attorney client privilege and work product doctrine in recent cases. This is a highly experienced panel of counsel who has been in the trenches of defending bad faith and/or punitive damages claims against their companies. Their collective experience includes not only jury trials but numerous significant cases in the U.S. Supreme Court. And they will be commenting from three different perspectives – life, health/ disability, and property/casualty insurance.

Forrest S. Latta

Moderator
BOWRON, LATTA & WASEN, P.C.
Mobile, Alabama / Pensacola, Florida

Hans H. Pijls

Panel Course Book Editor
PLUNKETT & COONEY, P.C.
Detroit, Michigan

Michael Cumings

Counsel

THE PRINCIPAL FINANCIAL GROUP
Des Moines, Iowa

Daniel O. Kennedy

Vice President and General Counsel

RLI INSURANCE COMPANY
Peoria, Illinois

Darrell S. Richey

Executive Counsel

UNITED HEALTHCARE
Indianapolis, Indiana

1:15 p.m. – 2:30 p.m.

LUNCH

Financial Ballrooms II & III, 2nd Floor

2:30 p.m.

ADJOURNMENT

**ALFA INSURANCE
PRACTICE GROUP
PROGRAM COMMITTEE**

George D. Fagan

Practice Group Chair

LEAKE & ANDERSSON, L.L.P.
New Orleans, Louisiana

Kevin E. O'Brien

Practice Group Vice-Chair

HALL & EVANS, L.L.C.
Denver, Colorado

Jill F. Endicott

Practice Group Vice-Chair of Marketing

WOODWARD, HOBSON & FULTON, L.L.P.
Louisville, Kentucky

J. Snowden Stanley, Jr.

Practice Group Chair Emeritus

SEMMES, BOWEN & SEMMES
Baltimore, Maryland

D. Larry Kristinik

Day One Program Chair

NELSON MULLINS RILEY &
SCARBOROUGH LLP
Columbia, South Carolina

Thomas W. Brown

Day Two Program Chair

COSGRAVE VERGEER KESTER LLP
Portland, Oregon

Troy A. Price

Chief Course Book Editor

WRIGHT, LINDSEY & JENNINGS LLP
Little Rock, Arkansas

Robert B. Jaskowiak

Chief Compendium Editor

RIDER BENNETT, LLP
Minneapolis, Minnesota

General Information

MEETING LOCATION:

New York Marriott Financial Center
85 West Street
New York, New York 10006
Tel: (800) 228-9290
Fax: (212) 227-8136

ALFA Hotel Room Rate:

\$279.00 per night,
single or double occupancy

The final date for obtaining a room reservation at the ALFA group rate is May 22, 2007. After this date, hotel reservations at the ALFA rate will be given on a space-available basis only.

Hotel reservations are requested by completing the seminar registration process. Please contact your ALFA attorney to register. Participants are responsible for their own transportation arrangements.

CLE CREDIT:

ALFA International certifies that this activity has been approved for CLE credit in the amount of 8.5 hours (5 hours for Day One and 3.5 hours for Day Two). Furthermore, participating speakers may be credited with additional CLE time.

**ATTENDANCE IS OPEN ONLY TO
MEMBERS OF ALFA INTERNATIONAL
AND THEIR INVITED GUESTS.**

To Contact ALFA:

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Chicago, Illinois 60611

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Faculty

HUGH D. BERKSON is a partner in the Cleveland, Ohio ALFA firm of Hermann, Cahn & Schneider. Hugh's practice is focused upon litigation, spanning a number of diversified topics. He has litigated matters involving insurance coverage / bad faith, securities, commercial disputes, product liability and employment issues. Hugh earned a BBA from the University of Texas, Austin in 1989. He later earned his JD from the Case Western Reserve School of Law, where he subsequently served as an Adjunct Professor of Law (trial practice) from 1995 through 2004.

FRANKLIN L. BEST, JR. is Managing Corporate Counsel and Secretary of the Penn Mutual Life Insurance Company. Mr. Best oversees the law department, the delivery of legal services by outside counsel and provides general legal assistance to all areas of the company, including board issues for Penn Mutual and its subsidiaries. Mr. Best is a frequent lecturer and author of articles on insurance topics, including life, health and disability matters. He is also the author of the treatise on life, health and property/casualty matters entitled *Pennsylvania Insurance Law*, George T. Bisel Co., 3rd edition 2005 (updated annually). He received his B.A. from Yale University and J.D. from the University of Pennsylvania Law School and subsequently completed an Executive Program in Business Administration from Columbia University Business School.

THOMAS W. BROWN is the managing partner of Cosgrave Vergeer Kester LLP, the ALFA firm in Portland, Oregon. Thom serves as

the Program Chair of the Property & Casualty Section of the 2007 ALFA Insurance Law Roundtable and is a member of the Practice Group Steering Committee. He is a 1980 graduate of the night school program at Northwestern School of Law, Lewis & Clark College. Thomas is admitted to practice before all Oregon and Washington courts, the United States District Court for the District of Oregon, the United States Court of Appeals for the Ninth Circuit, and the Supreme Court of the United States. His practice focuses on civil appeals, insurance coverage, professional liability defense, arbitration and mediation. He is a fellow in the American Academy of Appellate Lawyers and is listed in *Best Lawyers in America* for appellate practice.

STEPHEN L. CARTER, MCIArb is a partner and Head of the Insurance and Reinsurance Group at the London ALFA firm, Charles Russell LLP. He is experienced in conducting insurance and reinsurance litigation and arbitration, both ad hoc and institutional. Although the majority of Stephen's arbitrations have had their seat in London, he has also arbitrated to evidential hearings in the USA. Stephen is listed as one of the "World's Leading Insurance and Reinsurance Lawyers". He is a Member of the Chartered Institute of Arbitrators, the International Insurance Society, the FDCC (where he is Co-chair of the International Activities Committee) and the British Institute of International & Comparative Law. He also appears in the RAA Arbitrators Directory.

JEFFREY COHEN is a partner in the law firm of Meyer, Darragh, Buckler, Bebenek & Eck

from Pittsburgh, PA. He is a 1990 graduate, magna cum laude, from Penn State University with a Bachelor's Degree in Political Science and a 1995 graduate, cum laude, from Duquesne University School of Law. He has been with Meyer Darragh since 1997 concentrating his practice in insurance defense, product liability, and warranty defense. His insurance practice includes coverage work, bad faith claim defense, and liability defense. He has extensive experience in all levels of litigation, including private and court mandated arbitration as well as state and federal jury trials.

ART COLEMAN is President of Citadel Risk Management, a professional manager of runoff and ongoing insurance and reinsurance liabilities and a provider of audit, inspection and commutation services. Prior to establishing Citadel in August 2005 Art was Executive Vice President of CNA Global Resource Managers and President of Continental National Indemnity, and before that Vice President of Munich America Re. He has acted as a Party Appointed Arbitrator and testified in a number of Insurance and Reinsurance disputes as an Expert Witness. He is one of the founding board members of the Association of Insurance and Reinsurance Runoff Companies and Chairperson of the Annual AIRROC Commutation Event in New Jersey.

DEAN CONSTANTINE is Vice President of Directors & Officers Mainstream Claims for Financial Lines Products, a division of AIG Domestic Claims, Inc. He is part of an AIG committee evaluating claim best practices and cost management relating to

electronic discovery. Mr. Constantine has been with AIG for seven years holding positions in various claims management capacities. Prior to AIG, he practiced insurance defense law and engineering. Mr. Constantine has a BE in Mechanical Engineering from Stevens Institute of Technology, a Masters in Engineering Management from Drexel University and a Juris Doctorate from Seton Hall University School of Law.

DAN COZZO is currently the Director of Litigation and Consumer Advocacy Services for Life Insurance Company of North America (LINA) in Pittsburgh, PA. He is responsible for managing all Life, Accident and Disability claim litigation in addition to coordinating State Department of Insurance claim inquiries. He is actively engaged in mediation, trial and complex coverage matters and manages a team of employees spread across Pennsylvania, Texas and California. He is a graduate of the University of La Verne College of Law and has approximately seven years of Insurance industry experience.

MICHAEL CUMINGS is a graduate of the University of Iowa College of Law. He has practiced law in both the law firm and corporate law department environments. For the last 18 years he has served as in house counsel at Principal Life Insurance Company. The focus of his career at Principal Life has been insurance matters related to health, disability and life insurance matters.

SANDRA K. DAVIS is Counsel for The Hartford, supporting Hartford's life operations. Sandra manages litigation for Hartford Life, including class actions and ERISA claims litigation. Before joining the Hartford, Sandra was a trial attorney at Brown Rudnick in Hartford, Connecticut. Sandra is a graduate of Boston University School of Law (J.D., magna cum laude) and the University of Connecticut (B.A., magna cum laude and Phi Beta Kappa).

CHRIS DEEVES is a partner with the law firm of Ball & Weed in San Antonio, Texas. He handles insurance coverage matters as well as appeals and trial litigation support. He has represented clients in matters before numerous Texas Courts of Appeals, the Texas Supreme Court and the Fifth Circuit. He is a board member of the San Antonio Bar Association's Appellate Practice Section. He graduated from with a B.A. in history and economics cum laude from Rice University in 1991 and received his J.D. from the University of Texas in 1994.

SHEILA DONOVAN is currently a Senior Claim Consultant with FCCI Insurance Company in Sarasota, Florida. She is responsible for managing a number of construction defect claims in Florida and is also responsible for direct reporting to general counsel on commercial litigation matters as well as coverage/declaratory judgment actions involving complex coverage matters. She attends all mediations, trials, and key depositions of larger commercial litigation files. Ms. Donovan has 30 years of successful insurance related experience in a variety of disciplines. She previously worked for ten years with the Hartford Insurance Company as a High Exposure Claims Supervisor in Tampa, Florida and also worked for ten years as a Senior Litigation Examiner with the Chubb Group in Tampa, Florida and Dallas, Texas.

LAWRENCE A. "LEX" DUNN is a partner in the Richmond, Virginia ALFA International law firm of Morris & Morris, P.C. Mr. Dunn has an active litigation practice which has a primary focus on property and casualty matters, coverage issues, insurance-agent broker liability and other professional liability matters. His experience also includes providing insurance coverage opinions, mediation, binding arbitration and inter-company insurance procedures. Mr. Dunn has extensive jury trial experience in both Virginia state courts and federal courts. Mr. Dunn received his under-graduate degree from the University

of Virginia and his law degree from Marshall-Wythe School of Law at the College of William and Mary.

ANGELA LOGAN EDWARDS is a partner in the Louisville, Kentucky ALFA law firm of Woodward, Hobson & Fulton, L.L.P. She practices in the areas of ERISA litigation and commercial litigation. She counsels clients with business disputes and represents employee benefit plans, insurers, claims administrators and employers with benefits issues, including claims for wrongful denials of benefits and fiduciary breaches. After completing her undergraduate degree in finance at Transylvania University and her law degree at the University of Kentucky, Angela began her legal career in September of 1994 as a law clerk for the Honorable Jennifer B. Coffman, United States District Court Judge for the Eastern and Western Districts of Kentucky. She is a member of ALFA's Insurance Law Practice Group Steering Committee.

JILL F. ENDICOTT is a partner in the Louisville, Kentucky ALFA law firm of Woodward, Hobson, and Fulton, L.L.P. where she currently serves as Chair of the firm's Business Litigation Practice Group. Her practice focuses on business and complex commercial litigation, and the defense of toxic tort and class actions. Ms. Endicott recently represented the Kentucky Executive Director of Insurance in his capacity as Liquidator of Kentucky Central Life Insurance Company in the largest lawsuit of that statutory insolvency. Ms. Endicott received a B.A. from the University of Pennsylvania and J.D. with Honors from George Washington University Law School. She is a Vice-Chair of Alfa's Insurance Law Practice Group and served as Program Chair for Day One of the 2005 Insurance Practice Group Roundtable Seminar in New York City.

GEORGE D. FAGAN is a founding partner of Leake & Andersson, LLP of New Orleans, Louisiana. He is the Chair of the ALFA Insurance Practice Group until June 2007, and has previously served as a program chair and moderator. George is a member of ALFA's Board of Directors. One of his primary practice areas involves handling coverage and extra contractual litigation for casualty, D&O, EPL, E&O, health, life and property insurers. Mr. Fagan also has substantial experience with NASD securities arbitrations and other proceedings representing broker-dealers and financial professionals, as well as employment and commercial litigation. He received his undergraduate degree from Washington & Lee University (cum laude), and his law degree from LSU Law School. He has been included in the Best Lawyers in America listing since 2001, and is a member of the Federation of Defense and Corporate Counsel.

WILL FAWCETT has recently joined Axa Liabilities Managers in New York as Chief Legal Officer. Prior to that he worked in Bermuda as Chief Claims Officer at Endurance Speciality Holdings and in Zurich, Switzerland as Deputy General Counsel at Swiss Re. Will has experience of arbitration proceedings in both Europe and the USA. He is dual qualified as a solicitor in England and Wales and a US attorney, as well as being an ARIAS-US Certified Arbitrator. Will is also a committee member of the Association of Insurance and Reinsurance Runoff Companies.

ROBERT M. FERM heads Hall & Evans' Regulatory Practice Group, which represents a wide range of entities from national trade associations to individual companies. His accomplishments include participation in the drafting and passage of Colorado tort reform, workers' compensation reform, regulatory re-engineering of the business of insurance and health care policy reform. Bob is former chair and current vice chair of the

Insurance Regulation Committee, current vice chair of the Excess, Surplus Lines and Reinsurance Committee, and chair of the Task Force on Strategic Alliances of the Tort and Insurance Practice Section of the American Bar Association. Additionally, he has served on a number of governmental and professional advisory bodies concerning insurance issues. He is a frequent speaker and published author before state, regional and national audiences on property and casualty, health, life and accident insurance legislative, regulatory and transactional developments. He received his Juris Doctor from Southwestern University School of Law in 1973 and his Bachelor of Arts, cum laude, in political science from the University of California at Los Angeles in 1970.

GARY J. GORDON is a partner in the Minneapolis, Minnesota ALFA firm of Rider Bennett, L.L.P. Mr. Gordon specializes in the area of complex litigation, including class actions. Over the past 15 years he has been lead counsel in class action litigation involving real estate commissions, automotive component parts, oil and gas leases, consumer fraud, and ERISA transactions. He is presently involved in class actions in Minnesota, North Dakota, Texas and Oklahoma. Mr. Gordon is a graduate of Brooklyn College of the City University of New York and the University of Minnesota Law School. He has been elected to membership in the International Association of Defense Counsel, and the American Board of Trial Advocates. He is the author of Products Liability Litigation (Mason Publishing, 1980) and numerous other publications dealing with scientific and expert testimony.

ROBERT P. HARTWIG, PH.D., CPCU is President and Chief Economist of the Insurance Information Institute. Since joining the I.I.I. in 1998 as an economist, Dr. Hartwig has focused his work on improving understanding of key insurance issues

across all industry stakeholders including media, consumers, insurers, producers, regulators, legislators and investors. Dr. Hartwig has authored and co-authored papers which have appeared in numerous publications, and is a regular contributor to National Underwriter and many other industry trade publications. Dr. Hartwig makes frequent presentations to industry associations, company management, industry executives, analysts and clients and speaks internationally on a wide range of insurance issues. He has testified before numerous state and federal regulatory and legislative bodies, and serves as a media spokesperson for the property/casualty insurance industry. Dr. Hartwig is quoted frequently in leading publications throughout the world, and also appears regularly on television, including programs on ABC, CBS, NBC, CNN, CNBC, Fox, PBS and the BBC. He received his PhD and Master of Science degrees in economics from the University of Illinois and his Bachelor of Arts, cum laude, from the University of Massachusetts.

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