

DEFENDING COMPLEX CASES IN A COMPLEX WORLD

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MODERATORS AND SPEAKERS

David Abrams is a founding member of Strongin Rothman & Abrams, LLP with offices in Livingston, NJ and New York, NY. David has been admitted to practice law in New York since 1986 and in New Jersey since 1988 and is also admitted in the federal courts in those jurisdictions. Mr. Abrams has over twenty five years of civil litigation experience, including significant trial experience in the State and Federal Courts of New York and New Jersey. Areas of concentration include hospitality industry litigation, premises and premises security liability, sports and recreational injury litigation, insurance coverage, construction site accidents, transportation/trucking, products liability, and commercial litigation. Since 1996, Mr. Abrams has served as national coordinating counsel for Club Mediterranee, S.A.'s insured litigation in the United States, a position he proposed, developed, and implemented. He is a former Chairman and a member of the Board of Directors of Eagle International Associates, Inc. Mr. Abrams is a contributing author to the legal treatise Products Liability in New York, Chapter 8, "Defending the Design Defect Case: Strategic Considerations," published by the New York State Bar Association in 1997. Additionally, Mr. Abrams has lectured on a variety of civil litigation topics at Bar Association seminars and before professional organizations. He received his Juris Doctor from Hofstra University School of Law in June 1985, where he graduated "with distinction" (top 10%). He graduated from the State University of New York at Binghamton with a BA in June 1979.

John E. Cuttino is a Shareholder with Turner Padgett Graham & Laney, P.A. in Columbia, South Carolina. He has been an active trial attorney throughout his 29 year legal career. His practice is confined to civil litigation including, but not limited to, products liability, retail pharmacy liability, major torts, construction defect, personal injury and commercial matters. He is also a certified civil mediator. Prior to entering private practice, he served as a law clerk to South Carolina Circuit Judge Dan F. Laney, Jr. He is a 1979 graduate of Wofford College and a 1982 graduate of the University of South Carolina School of Law. Mr. Cuttino is admitted to practice in all South Carolina Courts, the United States District Court for the District of South Carolina, the United States Courts of Appeals for the Fourth and Federal Circuits, and the United States Supreme Court. He is a member of the South Carolina and American Bar Associations, is a past Chair of the South Carolina Bar Trial and Appellate Advocacy Section, and a past member of the South Carolina Bar House of Delegates. He is a member of DRI – The Voice of the Defense Bar (2008 Chair, DRI Construction Law Committee; 2009 – Present, Member of DRI National Board of Directors); The International Association of Defense Counsel (IADC); South Carolina Defense Trial Attorneys Association; the American Judicature Society; and a Permanent Member of the U.S. Fourth Circuit Judicial Conference. He has been selected for inclusion in Best Lawyers in America (Construction Law 2008-2011 and Products Liability Litigation 2010-2011) and South Carolina Super Lawyers (Civil Litigation Defense 2008-2011). Mr. Cuttino is Chairman of the Board of Directors of Eagle International Associates, Inc.

John Egan is a partner with Rubin and Rudman, LLP, a 75-lawyer general practice firm in Boston, Massachusetts. He is a trial attorney with over 30 years experience in a wide variety of product liability, toxic tort, asbestos, personal injury, property damage, fire, professional liability, housing and employment discrimination, insurance coverage and bad faith, and other claims. Has tried over 75 cases to verdict, and has briefed and argued over 30 appeals. He received his B.A. from Bates College in Lewiston, Maine, and his J.D. from the Catholic University of America in Washington, DC. He is a member of the Massachusetts and District of Columbia bars, as well as the bars of the U.S. District Court for the District of Massachusetts and the First Circuit Court of Appeals. He is a member of the American, Massachusetts, and Boston Bar Associations, the Defense Research Institute, and is a founding member of Eagle International Associates.

Ron Kurzman is a founding Partner and Litigation Consultant at Magna Legal Services, LLC. He is one of the leading experts in behavioral research and jury analysis, assisting counsel in the development of winning trial strategies for complex commercial matters. Mr. Kurzman works with some of the top law firms and corporation across the nation, providing tangible solutions that exist far beyond the simple confines of reports and statistics. As a litigation and trial consultant, Ron Kurzman has assisted his clients in the development of proper trial strategies and tactics, jury selection and voir dire, implementation of shadow juries, witness communication training, the ordering of evidence, opening /closing statements, the development of themes and arguments, demonstrative evidence preparation, and teaching persuasion techniques. Mr. Kurzman has served as lead jury consultant in numerous multi-district litigations, high publicity white collar crime, securities cases, and Intellectual Property cases. Ron Kurzman is the author of an impressive library of articles on topics ranging from the "Jury Persuasion" to the "Art and Science of Jury Selection" and many more. He has also lead numerous Continuing Legal Education seminars at prominent Law Schools, Bar Associations, and Trade Groups across the country. Mr. Kurzman is most proud of his work with the New York Lawyers For the Public Interest.

Daniel J. Ripper is a partner in the law firm of Luther-Anderson, PLLP in Chattanooga, Tennessee and has been in practice since 1992. He is licensed in all state and federal courts in both Tennessee and Georgia, as well as the Sixth and Eleventh Circuit Courts of Appeal and the United States Supreme Court. Dan received his BA from the University of Notre Dame in 1989 and his JD from the University of Tennessee in 1992. Since that time he has represented corporations and other businesses as well as individuals in a variety of civil and criminal cases. His practice primarily focuses on the defense of insureds in auto, product and legal malpractice matters along with the frequently associated coverage disputes. He also represents professionals before licensing and disciplinary boards and individuals in significant criminal matters. As a result he has tried over 150 cases to verdict before a jury. Mr. Ripper is a frequent program presenter for insurance company adjuster CEU programs on topics including ethics, claims handling practices, negotiation and handling of coverage issues. He is a member of the Tennessee Bar Association, the Georgia State Bar and the American Bar Association.

James F. Sullivan a partner at Howard, Kohn, Sprague & FitzGerald, LLP in Hartford Connecticut. He practices in the areas of personal injury, commercial, professional and product liability, employment, construction, municipal and land use litigation. He received his J.D. with Honors from the University of Connecticut School of Law, where he was editor in chief of the Connecticut Law Review, and had received numerous academic awards. He received a B.A., summa cum laude, from Boston College, in its honors program, where he was a member of Phi Beta Kappa, and recipient of the Scholar of the College Award. Upon graduation from Law School, Attorney Sullivan clerked for Justice Robert J. Callahan of the Connecticut Supreme Court. Attorney Sullivan has lectured and given seminars on trial practice, legal ethics, legal malpractice, legal writing, and various aspects of civil litigation before a number of groups. Attorney Sullivan has published a number of articles in the field of civil litigation, products liability, corporate liability, and constitutional law. He will be co-author of the first book on Legal Ethics and Malpractice in Connecticut which will be published this fall. He is president elect of Hartford County Bar Association. He has tried many cases to verdict or judgment. He is nationally certified in civil trial law.

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PANELISTS

Joseph Berman is a qualified mediator and a member of the New England Chapter of the Association for Conflict Resolution (NE-ACR). He lectures and writes in the area of professional liability, ethics, and civil litigation. He counsels clients in ethical matters, including cases involving conflicts of interest, client funds and the attorney-client privilege. He is a member of the Association of Professional Responsibility Lawyers. Joe is active in several public interest organizations. He is a member of the Regional Board and the Executive Committee of the Anti-Defamation League, and has been a National Commissioner of the ADL since 2006. In 2008, he received the David A. Rose Award for his work on civil rights litigation. He has also received the President’s Award from the Boston Bar Association for his pro bono work, and has been elected as a Massachusetts Super Lawyer by his peers. Joe is a member of the American, Massachusetts, and Boston Bar Associations. He has chaired several bar association committees. Joe is a board member of Land’s Sake Farm, a community, organic farm in his home town of Weston, Massachusetts. Joe attended Dartmouth College (A.B. cum laude 1986) and the University of Michigan Law School (J.D. cum laude 1990). After law school, he served as Law Clerk for the Honorable Richard P. Matsch of the United States District Court for the District of Colorado.

Nanci Bernstein started her career as a registered nurse at Hartford Hospital with a specialty in cardiac care. She worked for Travelers Insurance handling disability claims and began in the medical malpractice world with Physicians Reciprocal Insurance (PRI) of Long Island. She moved back to Connecticut and worked in the medical malpractice unit of Chubb Insurance as a senior examiner and supervisor. Nanci obtained her paralegal certificate and worked for Seiger, Gfeller Laurie, a Connecticut defense based law firm as a nurse paralegal. She has worked at OneBeacon Specialty Insurance as a Senior Claims Examiner and is currently with Allied World Assurance Company overseeing medical malpractice claims which includes hospital, allied health organizations and long term care claims.

Anthony Carolei joined The Hanover Insurance Group, Inc. in April of 2011 as a Regional Claims Adjuster primarily responsible for handling the Architects & Engineers Professional Liability claims. Before joining Hanover, Anthony worked for Everest National Insurance as a Claims Manager for Architects & Engineers, and Accountants claims. Anthony has also handled Architects and Engineers, Lawyers, and Miscellaneous Professional Liability claims for The Hartford Financial Group, and the Interstate Insurance Company. In addition to his work within the insurance world, Anthony has practiced law in New York and California. As a practicing attorney in these two states, Anthony litigated construction defect matters as a defense attorney, and various civil litigation matters as a plaintiff attorney. In addition to his work as an insurance professional and attorney, Anthony spent a number of years as an adjunct professor at Marist College in NY, instructing undergraduate students in various law courses. Anthony is a graduate of California Western School of Law in San Diego, and the University of New York at Albany.

Jeffrey I. Eckman has been with Liberty International since 2010 and attends mediations all around the country. He has attended hundreds of mediations and has encountered many different experiences concerning the process. Jeff graduated Widener University School of Law in 1989. He was admitted to the bars of Pennsylvania and New Jersey in 1990 and has worked in the insurance industry since that time. Jeff's first position was with Fidelity and Deposit Company as a fidelity and surety bond attorney and since that time he has worked for several other carriers in the surety, fidelity, professional lines and CGL. He has worked for USF&G, AIG, United National and Selective Insurance Company.

Michael Freeman is the General Counsel for Guilford Specialty Group Inc. in Hartford, Ct. He is responsible for providing legal services to four affiliated insurance companies: First Financial Insurance Company; Alamance Insurance Company; Guilford Insurance Company; and The Burlington Insurance Company. The group provides property and casualty insurance products nationally in both the admitted and surplus lines markets. Prior to joining Guilford, Mike was an Associate General Counsel in the Commercial Law Department at Travelers where he managed the Litigation Section. Mike earned his JD from Western New England College School of Law, and his BA from Providence College. He is admitted to the Connecticut Bar and the bar of the United States District Court, District of Connecticut.

Judy A. Frymark, AIC is a Senior Complex Casualty Claims Examiner - Sexual Misconduct Specialist with Church Mutual Insurance Company based in Merrill, WI. Church Mutual is the largest insurer of religious institutions in the United States. Judy has been with the company for 17 years and is a specialist in the field of sexual misconduct. She handles sexual misconduct/molestation claims involving churches, schools, camps, child-care and assisted living facilities across the country. She is also actively involved in training and risk management programs in the area of sexual misconduct and professional liability at Church Mutual.

Carl Kotheimer is a veteran of over 35 years in corporate risk management, insurance and claims, including industrial settings and more recently with United Church Insurance Association (Insurance Board), which manages an insurance program for 3,800 congregational churches in all 50 states. Current duties focus on management and advocacy in a wide variety of property and casualty claims and providing loss control services for churches. Chief among these are services related to sexual abuse prevention through the Insurance Board's SafeConduct™ Workbench, and daily contact with churches regarding a variety of delicate matters. Carl holds Chartered Property Casualty Underwriter (CPCU) and Associate in Risk Management (ARM) designations of the Insurance Institutes, and is a graduate of The Ohio State University, holding B.A. and M.A. degrees in political science public administration.

Ron Kurzman is a founding Partner and Litigation Consultant at Magna Legal Services, LLC. He is one of the leading experts in behavioral research and jury analysis, assisting counsel in the development of winning trial strategies for complex commercial matters. Mr. Kurzman works with some of the top law firms and corporation across the nation, providing tangible solutions that exist far beyond the simple confines of reports and statistics. As a litigation and trial consultant, Ron Kurzman has assisted his clients in the development of proper trial strategies and tactics, jury selection and voir dire, implementation of shadow juries, witness communication training, the ordering of evidence, opening /closing statements, the development of themes and arguments, demonstrative evidence preparation, and teaching persuasion techniques. Mr. Kurzman has served as lead jury consultant in numerous multi-district litigations, high publicity white collar crime, securities cases, and Intellectual Property cases. Ron Kurzman is the author of an impressive library of articles on topics ranging from the "Jury Persuasion" to the "Art and Science of Jury Selection" and many more. He has also lead numerous Continuing Legal Education seminars at prominent Law Schools, Bar Associations, and Trade Groups across the country. Mr. Kurzman is most proud of his work with the New York Lawyers For the Public Interest.

Heather A. Lacey serves as Associate General Counsel of Legal Sea Foods, LLC ("Legal Sea Foods"), a nationally acclaimed seafood and restaurant company. Over the last seven years, Ms. Lacey has served Legal Sea Foods' senior executives, directors, managers and human resource professionals in all matters involving employees, including performance management issues, investigations, claims of harassment/discrimination, wage and hour issues, workplace safety, benefits, and recruiting. She has developed and implemented policies and training materials. In addition, Ms. Lacey defends Legal Sea Foods against complaints filed in various federal and state agencies, including the Equal Employment Opportunity Commission and the state counterparts. Ms. Lacey also manages outside attorneys representing Legal Sea Foods in employment and civil litigation matters by actively directing strategy and managing to reduce litigation costs. She works closely with senior leaders on strategic business issues that have potential legal risks from an employment and litigation perspective.

Prior to joining Legal Sea Foods, Ms. Lacey worked in several Boston-area firms representing corporate entities (including Legal Sea Foods), employers, and individuals with respect to employment and business litigation issues. Ms. Lacey retains her "Of Counsel" status with Manchel & Brennan, P.C. She received her J.D. degree from Suffolk University School in Boston, *cum laude*, in 1997, and her B.A. from the University of Delaware, *cum laude*, in 1993. She is a co-author of "Insurance Coverage for Employment Claims," which appears as a chapter in the program materials for Employment Law Conference 2000, MCLE, 2000. She is admitted to practice before the Massachusetts State and Federal Courts, and is a member of the Massachusetts and Boston Bar Associations, and the Restaurant Employment And Litigation Lawyers ("REAL"). Ms. Lacey was named a Massachusetts "Rising Star" Super Lawyer by Boston Magazine and Law & Politics.

George Lieberman is a partner with Vetter & White in Providence, Rhode Island. He is admitted to practice in four states, including Rhode Island and Massachusetts. He has been recognized as one of the best lawyers in America, commercial litigation, 2006-2012 editions, *Best Lawyers In America*, and as a Super Lawyer, business litigation, The *New England Super Lawyers Magazine*, 2007-2012 editions. George is a member of Eagle International Associates, the IADC, FDCC, and the FBA, the latter of which he is a national officer, and the Bar Associations of Rhode Island, Massachusetts, Pennsylvania and California.

Lesley MacQuarrie is a graduate of Stonehill College in South Easton, MA with a BA in Humanities. She has been in the insurance industry for over 25 years and has worked for several carriers in the Boston area. Cathy is currently working for a surplus lines carrier handling primarily complex property and casualty liability claims in litigation. She earned the AIC and SCLA designations and is currently enrolled and working towards the CPCU designation. Cathy is an active member of the Massachusetts Association of Insurance Women and Toastmasters. She is an avid reader, enjoys travelling, hiking and practicing Yoga.

Frank McLaughlin, JD CPCU ARM is a graduate of Providence College and Rutgers University Law School - Newark, where he served on the Law Review. He has over 20 years of product liability claims management experience. Since 2005, Mr. McLaughlin has been Senior Vice President and Chief Claims Officer of Generali Claims Solutions, LLC and Generali US Branch. Prior to joining Generali, Mr. McLaughlin was employed at Riverstone Claims Resources, in Manchester, New Hampshire where he helped establish the largest construction defect run-off program in the nation and later managed a team of complex latent claims handlers in the area of emerging mass torts. Mr. McLaughlin's background includes primary, excess and reinsurance claims operations with domestic and international insurers and he has managed nearly every variety of commercial claims. Mr. McLaughlin has extensive audit experience and has led numerous audit teams, both in the United States and in Europe.

Eric Nau is corporate counsel for New Prime, Inc., one the nation's largest refrigerated carriers headquartered out of Springfield, MO. In this capacity, his main job function is to oversee all aspects of trucking claims and litigation. Prior to working for New Prime, Inc. he was an associate attorney for the law firm of McDonald & Associates, which was a general civil litigation firm. In addition to his law degree, Eric has an MBA with an emphasis in management. He is a member of the Missouri Bar Association and TIDA.

Jeffrey R. Neidle manages the Lawyers Professional & Real Estate Professional Claims Groups for OneBeacon Professional Insurance. Prior to joining OneBeacon, Mr. Neidle worked for Hartford Financial Products and Chubb, where he was responsible for handling complex professional claims in a variety of areas including LPL, EPL and D&O. Prior to joining Chubb, he was in private practice in both Connecticut and Michigan where he specialized in civil litigation including employment defense, professional liability defense, coverage litigation and school law. He received his Juris Doctor from Northeastern University School of Law in Boston, MA and his Bachelor of Arts degree from The University of Connecticut. He is also an adjunct professor at the University of Connecticut School of Law.

Amy Parker is a Vice President with Swiss Re America Holding Corporation in Overland Park, Kansas. She has handled asbestos, pollution and health hazard claims and managed associated coverage litigation throughout the United States. Before joining Swiss Re, she was in private law practice for seven years in Kansas City, specializing in insurance coverage, commercial litigation and products liability litigation.

Richard V. Poirier is the Chief Operating Officer of Church Mutual Insurance Company in Merrill, Wisconsin. He joined Church Mutual in April 2011 as Vice President – Claims and was promoted to Chief Operating Officer in October 2011. Prior to joining Church Mutual, Richard had an extensive career in management with Liberty Mutual in Wausau, Wisconsin. He earned his Bachelor's degree from Marquette University. He earned a Juris Doctorate from its law school in 1986.

Patricia Ratner started her legal career as a paralegal at a large Boston law firm. She then went to Emory Law School, and to this day cannot say whether she chose that route because of or in spite of her paralegal experience. Patti practiced with firms in Atlanta and Boston before moving in-house counsel at Electric Insurance Company in Beverly, Massachusetts late in the last century. The commercial side of Electric Insurance is devoted to insuring General Electric Company, while the personal lines business provides homeowners and auto insurance to individual customers. As a Managing Attorney in the Commercial Lines group, Patti directs the defense of insured tort litigation brought against GE's Energy businesses.

Denny Rodriguez has served as the Assistance Vice President of Claims for Professional Risk Management Services, Inc., a subsidiary of Transatlantic Reinsurance, Inc., since 2005. As Assistant Vice President of Claims, he handles day-to-day management of the PRMS Claims Department, including: overseeing claims examiners, litigation specialists and senior litigation specialists handling of professional liability claims and lawsuits on a nationwide basis. Denny has handled thousands of claims and conducted hundreds of settlement negotiations. He received his J.D. from University of North Carolina at Chapel Hill, School of Law and his Bachelor of Arts in English with Great Honor from University of North Carolina at Wilmington. Denny is also a licensed claim adjuster in West Virginia and all reciprocal states.

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Mr. Severyn has a B.A. degree in Criminal Justice from Michigan State University, and earned his J.D. degree from Thomas M. Cooley School of Law in 1989. Mr. Severyn is a member of the State Bar of Michigan and is admitted to practice in all state and federal courts in Michigan.

Darren Sinofsky became Litigation Counsel to The Hartford Steam Boiler Inspection and Insurance Company ("HSB") in 2007. Mr. Sinofsky manages HSB's first party insurance, subrogation, and negligence litigation. Mr. Sinofsky also counsels and advises the Claims Department and other HSB business units. He received his undergraduate degree from Boston University. He received his law degree from the Western New England College School of Law and is admitted to practice in both Massachusetts and Connecticut. Prior to joining the HSB, Mr. Sinofsky was a trial lawyer and partner with the law firm of Morrison Mahoney, LLP based in their Hartford, Connecticut office. Mr. Sinofsky litigated cases in the State and Federal Courts on behalf of various insurance carriers in both the first party property and third party liability area.

Rob Tameler has been the Claims Manager with Attorneys Liability Protection Society, Inc., a Risk Retention Group (ALPS) since 2005 and is responsible for the day-to-day claims operation in ALPS' 28 jurisdictions. He has been with the company since 1999. His work experience since joining ALPS includes the investigation, evaluation and resolution of complex lawyer's professional liability claims and supervising the claims department. In addition to working as a claims attorney, he has also worked as Associate Counsel for ALPS parent company, ALPS Corporation. Prior to joining ALPS, Mr. Tameler practiced law for eight years in Montana and Pennsylvania where the bulk of his experience was in malpractice defense and general litigation.

EAGLE PLAYERS

MEDIATOR: Marc A. Sheiness is Managing Partner in the Houston, Texas, civil trial law firm of Sheiness Scott Grossman & Cohn, LLC and is AV-rated by Martindale-Hubbell. He received his B.A. from Texas A&M University, his J.D. from Baylor University, and was admitted to the State Bar of Texas in 1971. He was board certified in Personal Injury Trial Law by the Texas Board of Legal Specialization in 1980. He is admitted to practice before the U.S. District Courts for the Southern, Eastern, Northern and Western Districts of Texas, and before the U.S. Court of Appeals for the Fifth Circuit. His professional memberships include the Texas Association of Defense Counsel, Defense Research Institute, and Eagle International Associates, Inc. He has been engaged primarily in insurance defense since his practice began, with primary areas of practice in products liability, professional malpractice, premises liability, and bad faith litigation.

PLAINTIFF: Annarita Busbee has been in private practice in Atlanta for the past thirteen years. She joined Owen Gleaton Egan Jones & Sweeney in December 2008, and was previously a partner at Seacrest Karesh in Atlanta, where she worked for 10 years. Ms. Busbee represents Fortune 500 corporations, insurance companies and governmental entities in the areas of medical malpractice,

governmental liability, employment law, as well as general civil litigation matters. Annarita received her undergraduate degree from the University of Virginia in 1991 and her J.D. from the University of Memphis in 1997. Prior to entering private practice she worked for the Chief Judge of the Tennessee Criminal Court of Appeals and a civil trial judge in Memphis, Tennessee. She is on the Board for Children without a Voice (CWAV), an organization dedicated to the prevention of child abuse, has served as a violinist in the Atlanta Lawyers' Orchestra, and is a founder of a youth running program to combat childhood obesity in Roswell, Georgia.

PLAINTIFF'S ATTORNEY: **John E. Cuttino** is a Shareholder with Turner Padgett Graham & Laney, P.A. in Columbia, South Carolina. He has been an active trial attorney throughout his 29 year legal career. His practice is confined to civil litigation including, but not limited to, products liability, retail pharmacy liability, major torts, construction defect, personal injury and commercial matters. He is also a certified civil mediator. Prior to entering private practice, he served as a law clerk to South Carolina Circuit Judge Dan F. Laney, Jr. He is a 1979 graduate of Wofford College and a 1982 graduate of the University of South Carolina School of Law. Mr. Cuttino is admitted to practice in all South Carolina Courts, the United States District Court for the District of South Carolina, the United States Courts of Appeals for the Fourth and Federal Circuits, and the United States Supreme Court. He is a member of the South Carolina and American Bar Associations, is a past Chair of the South Carolina Bar Trial and Appellate Advocacy Section, and a past member of the South Carolina Bar House of Delegates. He is a member of DRI – The Voice of the Defense Bar (2008 Chair, DRI Construction Law Committee; 2009 – Present, Member of DRI National Board of Directors); The International Association of Defense Counsel (IADC); South Carolina Defense Trial Attorneys Association; the American Judicature Society; and a Permanent Member of the U.S. Fourth Circuit Judicial Conference. He has been selected for inclusion in Best Lawyers in America (Construction Law 2008-2011 and Products Liability Litigation 2010-2011) and South Carolina Super Lawyers (Civil Litigation Defense 2008-2011). Mr. Cuttino is Chairman of the Board of Directors of Eagle International Associates, Inc.

DEFENDANT: **David Hudgins** is the founder of the Hudgins Law Firm, P.C., a litigation, business and insurance practice serving clients in Virginia, Maryland and the District of Columbia. He was born in Virginia and attended Hampden-Sydney College and the University of Richmond School of Law. Mr. Hudgins devotes his legal practice almost exclusively to insurance and corporate defense litigation, and he has represented clients in diverse areas of practice including professional liability, products liability, church liability, errors and omissions, private security, intellectual property, admiralty, financial agents and brokers, defamation, municipal liability, discrimination, commercial liability, construction and personal injury defense. Mr. Hudgins has extensive trial experience, and handles insurance coverage determinations and declaratory judgment actions as a regular part of his practice. He is a contributing author for the Virginia CLE Publications Handbook ***Insurance Law in Virginia***, and is a co-author of ***Tort and Personal Injury Law*** in West's ***Virginia Practice Series***. Mr. Hudgins is a member of the Bars of Virginia, Maryland, and the District of Columbia. He is admitted to practice in all state and federal courts in these jurisdictions as well as the United States Supreme Court. Mr. Hudgins is a member of various state and local bar associations, the Virginia Association of Defense Attorneys, the Defense Research Institute, the Federation of Defense and Corporate Counsel, the Association of Defense Trial Attorneys and the Council on Litigation Management. Mr. Hudgins is a past Chairman and current member of the Board of Directors of Eagle International Associates. Mr. Hudgins lives with his wife, Ann, and their three children in Old Town Alexandria, Virginia.

DEFENDANT'S ATTORNEY: **Steven Kaufman** grew up in Colorado and Nebraska. He has practiced since 1994 and is a partner with Brinker and Doyen in St. Louis, Missouri. Steve's practice includes a variety of insurance defense cases ranging from automobile accidents to workers compensation. Steve received his B.A. from the University of Nebraska and his M.A. Philosophy and J.D. from the University of Missouri-Columbia.

INSURANCE REPRESENTATIVE: **John Cleary** is Secretary and General Counsel of Church Mutual Insurance Company in Merrill, Wisconsin. Mr. Cleary is in charge of all corporate legal work, licensing, leases, media contact, legislative interpretation, governmental affairs, compliance and supervision of all litigation in which Church Mutual is a named defendant. He is also an Arbitrator and Hearing Examiner in cases involving inter-company disputes in the insurance industry as well as personal injury claims. Mr. Cleary received his B.A. from St. Norbert College, De Pere, Wisconsin and his J.D. from Chicago-Kent College of Law, and a C.P.C.U. from the Insurance Institute of America.

TV COMMENTATOR: **Alison Crane** is a partner with Bledsoe, Cathcart, Diestel, Pedersen and Treppa, LLP in San Francisco, California. Her practice focuses on complex personal injury, wrongful death and business litigation, including products liability, industrial and construction accidents, unfair competition, and employment litigation. Alison graduated from Villanova University in 1995 and received her J.D. from Boston University School of Law in 1998. She is a member of the Judicial Nominations Evaluation Commission for the State Bar of California and serves as Chair of the Queen's Bench Mentorship Committee. She is also active in the American Inns of Court which promotes legal excellence, civility, professionalism, and ethics and the Association of Defense Counsel for Northern California and Nevada.

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