



LINKING EXPERT  
INSIGHT WITH  
INSURANCE INDUSTRY  
DECISION-MAKERS

# BEST CONNECT®

From Best's Insurance Professionals & Claims Resource

This issue is sponsored by:



## In This Issue:

A.M. Best Data and Research

Member Spotlight

It's the Law

In the Press

For the Record

Legally Speaking

In Brief

Notable Profiles

Mergers, Updates & Moves

Webinars

Trade Shows/Events

ISSUE NO. 29, MARCH 2017

BestConnect (ISSN 2378-5683)



# A.M. Best Data and Research

COMPLIMENTARY SPECIAL REPORTS AND BRIEFINGS  
FOR OUR VALUED SUBSCRIBERS

IN THIS EDITION:

## BEST'S SPECIAL REPORT

*Our Insight, Your Advantage.*

# Profitability Slides, Surplus Growth Slows and Competition Intensifies for Property/Casualty Insurers

**BEST'S SPECIAL REPORT** U.S. Property/Casualty  
Review & Preview January 26, 2017

**Profitability Slides, Surplus Growth Slows and Competition Intensifies for Property/Casualty Insurers**

After three consecutive years of underwriting profits, the U.S. Property/Casualty (P/C) industry is expected to post a small underwriting loss in 2016. Higher catastrophe losses, competitive market conditions and auto liability challenges are expected to drive the first underwriting loss since 2012.

**U.S. Property/Casualty - Financial Indicators (2011-2017P)**  
Excludes mortgage and financial guaranty segments.

	2011	2012	2013	2014	2015	2016	2017P
<b>Change in Premiums Written (%)</b>	1.1	4.4	4.1	4.2	3.1	2.7	2.1
<b>Underwriting Loss (%)</b>	-0.1	0.3	0.2	3.4	0.1	0.1	0.6
<b>Combined Ratio</b>	99.9	99.9	99.9	99.9	99.9	99.9	99.9
<b>Loss to Capital/Losses</b>	3.6	3.8	3.5	4.8	3.5	4.9	5.1
<b>Loss to Losses</b>	0.8	0.7	0.5	0.1	0.9	0.9	0.1
<b>Operating Ratio</b>	99.2	99.9	99.9	99.9	99.9	99.9	99.9
<b>Operating Ratio Excluding Catastrophes</b>	99.9	99.9	99.9	99.9	99.9	99.9	99.9
<b>Change in Combined Ratio (%)</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Change in Operating Ratio (%)</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Return on Assets or Equity (ROA/ROE) (%)</b>	1.7	1.8	1.4	3.2	3.1	3.1	3.1
<b>Return on Assets or Equity (ROA/ROE) (%)</b>	1.7	1.8	1.4	3.2	3.1	3.1	3.1
<b>Return on Assets or Equity (ROA/ROE) (%)</b>	1.7	1.8	1.4	3.2	3.1	3.1	3.1

**Analytical Contact:**  
David W. Johnson, Director  
djohnson@ambest.com  
© 2017 A.M. Best Company. All rights reserved. A.M. Best Company is not responsible for the accuracy or completeness of the information provided herein.

After three consecutive years of underwriting profits, the U.S. Property/Casualty (P/C) industry is expected to post a small underwriting loss in 2016. Higher catastrophe losses, competitive market conditions and auto liability challenges are expected to drive the first underwriting loss since 2012.

[Read this complete report.](#)

If you would like to view other reports, visit our [Member Center](#) to register.



## Member Spotlight

“MEMBER SPOTLIGHT” PUTS THE FOCUS ON QUALIFIED MEMBERS WHO HAVE PARTICIPATED IN GROUNDBREAKING CASES OR DEVELOPED INNOVATIVE STRATEGIES AND IMPORTANT THOUGHT LEADERSHIP THAT AFFECT THE INSURANCE INDUSTRY.



## Secrest Wardle Participates in Fourth Insurance Law Podcast

The firm of [Secrest, Wardle, Lynch, Hampton, Truex and Morley, P.C.](#) specializes in defense litigation and counsel for insurance, municipal, and commercial clients. Established over a century ago with a single office in Detroit, Secrest Wardle has grown considerably over the years and has been a qualified member of *Best's Recommended Insurance Attorneys* for over 80 years.

As qualified members, the firm's attorneys lend their expertise to several areas of the *Best's Insurance Professionals and Claims Resource* site. Secrest Wardle also serves as revisors of the *Michigan Insurance Law Digest* and two of its attorneys recently participated in the firm's fourth Insurance Law Podcast episode with A.M. Best — “[Legal Issues Pertaining to Transportation Network Companies and Autonomous Vehicles](#).”

In this most recent podcast, attorneys Drew Broaddus and Nathan Edmonds discuss recent transportation litigation passed in their state pertaining to transportation network companies and its impact on motor vehicle legislation. Mr. Broaddus serves as Chair of the firm's Appellate and Insurance Coverage Practice Groups, and has achieved notable success in his legal career, most recently representing an insurance company successfully in a [first-party no-fault case](#). Mr. Edmonds is a Senior Partner at Secrest Wardle and has been in practice for over 20 years. He is well experienced in defending clients in all aspects of motor vehicle litigation, including first party, third party, uninsured and underinsured motorist litigation. Recently, Mr. Edmonds authored a Secrest Wardle *No-Fault Newslines* article entitled, “[Michigan House and Senate Approve House Bills Imposing a Set of No-Fault and Liability Insurance Regulations on Ride-Sharing Services](#).”

With all of Secrest Wardle's achievements and contributions to the insurance industry, we are pleased to feature the firm in this issue of *BestConnect*.



If you know of a firm or individual who has made notable or significant achievements in the insurance industry and would like to make a nomination, visit our “[Member Spotlight](#)” [FAQ page](#) for additional information or fill out our “[Member Spotlight](#)” [Nomination Form](#). Nominations are accepted year-round.



## It's the Law

THE INSURANCE LAW DIGEST IS A SUMMARY OF THE INSURANCE LAWS FOR EACH U.S. STATE AND CANADIAN PROVINCE. OUR AIM IS TO PROVIDE A REFERENCE SOURCE THAT COVERS SOME OF THE GENERAL INSURANCE PRINCIPLES IN LEADING CASE DECISIONS.

## Legal Precedents Impacting the Insurance Industry Within the Past Year:

Digest	Revisor
<p><b>New York</b>            Labor Law §§240(1), and 241(6), has been impacted by <i>Albino v. 221-23 West 82 Owners Corp.</i>, 142 A.D.3d 799 (1st Dep't 2016) with respect to defeating a summary judgment. This case supports insurers that issue commercial general liability policies to contractors and property owners that have construction work being performed.</p>	<p><b>London Fischer LLP</b>            New York, NY</p>
<p><b>Florida</b>            In <i>Castellanos v. Next Door</i>, 192 So.3d 431 (Fla. 2016) the Florida Supreme Court ruled the statutory worker's compensation cap is unconstitutional. The ruling gives courts the discretion to determine on a case-by-case basis whether the attorney fee is reasonable. A 14% rate increase is expected to go into effect as a result.</p>	<p><b>Colodny Fass</b>            Fort Lauderdale, FL</p>
<p><b>California</b>            The section Electronic Insurance Documents has been added. It explains California Insurance Codes relating to: authorization of electronic transactions, electronic transmission of notice, electronic signatures, maintenance of system for confirming transmission and insurer's consent &amp; evidence of notice. Sections on Commercial Insurance and Cyber/Internet Law have also been added.</p>	<p><b>Smith Smith &amp; Feeley LLP</b>            Newport Beach, CA</p>

## The Following Digests Have Also Been Recently Updated:

**Alaska** courtesy of **Hughes Gorski Seedorf Odsen & Tervooren, LLC** of Anchorage

**Texas** courtesy of **Thompson, Coe, Cousins & Irons, L.L.P.** of Dallas

**Montana** courtesy of **Corette Black Carlson & Mickelson** of Butte

To see the full list of Insurance Law Digests, [click here](#).



## In the Press

EACH ISSUE, "IN THE PRESS" BRINGS YOU THE MOST IMPORTANT PRESS RELEASES, ANNOUNCEMENTS AND ACHIEVEMENTS FROM BEST'S INSURANCE PROFESSIONALS AND CLAIMS RESOURCE'S QUALIFIED MEMBERS.

### Title

### Firm Name & Location

#### Firm News

ASU Celebrates Double Anniversary! 65th Year as Company and 35th Year Employee-Owned (January 17, 2017)	The ASU Group Lansing, MI
McNees Wallace & Nurick Handled Over \$3 Billion in M&A Transactions in 2016 (January 17, 2017)	McNees Wallace & Nurick LLC Harrisburg, PA
Secrest Wardle Executive Partner Attends Women Officials Network Quarterly Networking Breakfast (February 13, 2017)	Secrest Wardle Troy, MI
Secrest Wardle Attorneys Discuss Transportation Network Companies and Autonomous Vehicles in A.M. Best Podcast (February 20, 2017)	

#### Awards/Recognitions/Nominations

McNees Honors Mark Van Blargan with the Gary F. Yenkowski Award (January 31, 2017)	McNees Wallace & Nurick LLC Harrisburg, PA
McNees Attorney Installed as President of the Building Industry Association of Lancaster County (February 2, 2017)	
McNees Ranked in Top 5 by The Bond Buyer for Bond Counsel and Underwriting Counsel in Pennsylvania for 2016 (February 16, 2017)	
Vandeventer Black Attorneys Recognized as Virginia Super Lawyers (February 21, 2017)	Vandeventer Black LLP Norfolk, VA

Continued on the next page.

**The  
FINANCIAL VALUATION  
GROUP**

**Michael J. Mard,**  
CPA/ABV, CPCU  
m.mard@fvfgfl.com

**Celebrating 32 Years**  
The Financial Valuation Group  
www.FVGFL.com

One Tampa City Center  
201 North Franklin Street,  
Suite 3150  
Tampa, FL 33602  
(813) 985-2232

**BEST'S  
CLIENT  
RECOMMENDED  
2017  
EXPERT SERVICE  
PROVIDERS**



## In the Press

EACH ISSUE, "IN THE PRESS" BRINGS YOU THE MOST IMPORTANT PRESS RELEASES, ANNOUNCEMENTS AND ACHIEVEMENTS FROM BEST'S INSURANCE PROFESSIONALS AND CLAIMS RESOURCE'S QUALIFIED MEMBERS.

Title	Firm Name & Location
<b>Personnel Announcements</b>	
ASU Group Adds New Board Member (December 17, 2016)	The ASU Group Lansing, MI
Henderson Franklin Appoints Attorney William Boltrek to Stockholder (January 10, 2017)	Henderson, Franklin, Starnes & Holt Fort Myers, FL
Knox Law Announces New Shareholders (January 11, 2017)	Knox McLaughlin Gornall & Sennett, P.C. Erie, PA
Vandeventer Black Announces Promotions (January 26, 2017)	Vandeventer Black LLP Norfolk, VA
Ropers Majeski Elevates Five to Partner (January 20, 2017)	Ropers, Majeski, Kohn & Bentley Redwood City, CA
Secret Wardle Welcomes Associate Trevor J. Zamborsky to Troy Location (February 3, 2017)	Secret Wardle Troy, MI
Secret Wardle Welcomes Partner John Schlinker to Lansing Location (February 3, 2017)	
Secret Wardle Welcomes Associate Laura M. Neme to Troy Location (February 9, 2017)	
Leading M&A Attorneys Join McNeas (February 6, 2017)	McNeas Wallace & Nurick LLC Harrisburg, PA
Chenee M. Castruita Joins MRR's Columbus Office (February 8, 2017)	Mazanec, Raskin & Ryder Co., L.P.A.

Continued on the next page.



## In the Press

EACH ISSUE, “IN THE PRESS” BRINGS YOU THE MOST IMPORTANT PRESS RELEASES, ANNOUNCEMENTS AND ACHIEVEMENTS FROM BEST’S INSURANCE PROFESSIONALS AND CLAIMS RESOURCE’S QUALIFIED MEMBERS.

### Title

### Firm Name & Location

#### Seminars/Conferences

McNees Attorney Schaun Henry to Speak at 2017 Spring Human Resources Conference (January 31, 2017)	McNees Wallace & Nurick LLC Harrisburg, PA
‘Calling the Game: Your Legal Rights’ for Lacrosse Refs Featured at US Lacrosse National Convention (February 2, 2017)	Law Offices of Alan S. Goldberger Florham Park, NJ

#### In the Community

Secrest Wardle Honors Retiring Kent County Prosecutor (January 17, 2017)	Secrest Wardle Troy, MI
McNees Attorney Receives Pro Bono Lawyer of the Year Award (January 27, 2017)	McNees Wallace & Nurick LLC Harrisburg, PA

[View 1st Quarter Press Releases](#) for all our Qualified Members.



## For the Record

“FOR THE RECORD” SHOWCASES THE LATEST ARTICLES FROM CURRENT QUALIFIED MEMBERS.

Title of Article	Author/Firm
<p><a href="#">Valuation: What\$ It Worth?</a> Valuation has been around ever since man first looked into a horse’s mouth. Valuation disagreements began as soon as the second man looked. Ever since that first horse appraisal (and by the way, valuation and appraisal are synonymous), the valuation profession has become ever more complex.</p>	<p>Michael J. Mard, CPA/ ABV, CPCU <a href="#">The Financial Valuation Group</a> Tampa, FL</p>
<p><a href="#">Case Notes</a> Evans &amp; Co.’s Case Notes, is a continuing digest of important new cases in the areas of insurance coverage, commercial liability, construction defect, and commercial transportation law. This issue includes updates in the states of Texas, Louisiana, Arizona and New Mexico.</p>	<p><a href="#">Evans &amp; Co.</a> New Orleans, LA</p>
<p><a href="#">Insurer’s Correct Position on Coverage Bars Homeowners’ and Bad Faith Claims</a> A federal judge from the Western District of Pennsylvania has dismissed both bad faith and coverage claims in which a homeowner sought coverage for defective workmanship on the home as part of a demolition and rebuild...</p>	<p>Charles E. Haddick, Jr. <a href="#">Dickie, McCamey &amp; Chilcote, P.C.</a> Pittsburgh, PA</p>
<p><a href="#">Significant Holding for Construction Cases - Unlimited Statute of Limitations for State Agencies Which Applies to General Contractor Does Not Apply to Subcontractors</a> There have been a number of suits filed by Virginia Polytechnic Institute &amp; State University (“Virginia Tech”) against several general contractors who constructed various buildings on campus. In turn, these general contractors have filed suit...</p>	<p>Stephanie Gacek Cook <a href="#">KPM LAW</a> Richmond, VA</p>
<p><a href="#">Michigan House and Senate Approve House Bills Imposing a Set of No-Fault and Liability Insurance Regulations on Ride-Sharing Services</a> No-Fault and liability insurance coverage that an Uber driver or driver of an Uber-type vehicle must have in effect while on-duty: the driver must have a minimum of \$1 million in “[r]esidual third party automobile liability insurance”...</p>	<p>Nathan J. Edmonds <a href="#">Secrest Wardle</a> Troy, MI</p>





## Legally Speaking

EACH ISSUE, "LEGALLY SPEAKING" HIGHLIGHTS THE NEWEST INSURANCE LAW PODCASTS FROM A.M. BEST.

To listen to a podcast, please click on the podcast title. A new window containing an audio player will open. At the end of the podcast, please close the audio player window to return to your *BestConnect* newsletter. If you enjoy the podcasts below, be sure to visit our [archive](#) for other podcasts you may have missed.



### [Legal Issues Pertaining to Transportation Network Companies and Autonomous Vehicles](#)

Posted: Thur., February 16, 2017

Attorneys Drew Broaddus and Nathan Edmonds from the [Secrest Wardle](#) firm with offices in Troy, Lansing and Grand Rapids, Michigan discuss recent motor vehicle litigation and its impact on transportation network companies, autonomous vehicles and insurance claims in their state.



### [Legal Complexity of Construction Litigation](#)

Posted: Tue., March 14, 2017

Attorney Terry Lavy from the law firm of [Vernis & Bowling](#)'s southwest and central Florida offices discusses the legal complexity and challenges of construction defect litigation and the impact on insurance carriers and insurers, and significant construction cases in the state of Florida.

## Sign Up for Best's Insurance Law Podcast Alerts

Be one of the first to know about newly released Insurance Law Podcast episodes. The Insurance Law Podcast is a question-and-answer audio series that examines timely topics and issues in the claims industry from an industry and legal perspective. [Sign up](#) for alerts today so you know when new podcasts are released.

## Look for Our Podcasts on Legal Talk Network

*Best's Insurance Professionals & Claims Resource* promotes the Insurance Law Podcast series on Legal Talk Network, an online media hub for legal professionals that highlights important issues and information in a talk show format. Visit [Legal Talk Network](#) or download the app from the app store on your smartphone and tablet. Look for us today on this informative legal industry podcast website.

[Sign up now](#) to have new Insurance Law Podcasts sent directly to you.



## In Brief

“IN BRIEF” HIGHLIGHTS IMPORTANT INSURANCE INDUSTRY NEWS FROM A.M. BEST’S AWARD-WINNING NEWS PUBLICATIONS.

Title of Article	Source and Article Date
<p><b>A.M. Best’s Holzberger: Cyber Models Aim to Measure Aggregate Exposures</b>            The March 2017 edition of <i>Best’s Review</i> features an in-depth look at the state of cyber insurance. In this interview, A.M. Best Chief Rating Officer Stefan Holzberger reviews how cyber insurance fits into the rating process and how it is becoming an integral part of organizations’ risk management.</p>	<p><i>Best’s News Service</i>            Feb. 27, 2017</p>
<p><b>AIA’s Pusey Optimistic on Regulatory Reform, Covered Agreement</b>            The American Insurance Association is optimistic new leadership in Washington, D.C., and pending regulatory reforms can spur greater market opportunities for insurance companies both here and abroad, said Leigh Ann Pusey, AIA president and chief executive officer.</p>	<p><i>Best’s News Service</i>            Feb. 24, 2017</p>
<p><b>PCI Hopes for Dodd-Frank Reform, New NFIP Reauthorization</b>            The Property Casualty Insurers Association of America hopes Congress can pass meaningful changes to the Dodd-Frank financial reforms and enact reauthorization of the National Flood Insurance Program before it expires, said Robert Gordon, PCI’s senior vice president, policy development and research.</p>	<p><i>Best’s News Service</i>            Feb. 21, 2017</p>
<p><b>Workers’ Comp, Florida No-Fault, Texas Hailstorm Issues Are Insurance Trade Legislative Priorities</b>            Insurance trade groups will address legislation in all 50 state houses this spring, including the possibility of workers’ compensation opt-out legislation in several states, an effort to repeal the Florida no-fault personal injury...</p>	<p><i>Best’s News Service</i>            Feb. 06, 2017</p>

**Celebrating 32 Years**  
**The Financial Valuation Group**  
[www.FVGFL.com](http://www.FVGFL.com)

**Michael J. Mard,**  
 CPA/ABV, CPCU  
[m.mard@fvfgfl.com](mailto:m.mard@fvfgfl.com)

**One Tampa City Center**  
 201 North Franklin Street,  
 Suite 3150  
 Tampa, FL 33602  
 (813) 985-2232



## Notable Profiles

WE ARE PLEASED TO WELCOME THE FOLLOWING NEWLY QUALIFIED MEMBERS THIS ISSUE AND TO RECOGNIZE THOSE QUALIFIED MEMBERS WHO HAVE REACHED A MILESTONE WITH BEST'S INSURANCE PROFESSIONALS & CLAIMS RESOURCE.

## Newly Qualified Profiles

Please visit these profiles to learn more about their services and qualifications.

### *Best's Recommended Insurance Attorneys*

Arkansas		Practice Areas*
Gill Ragon Owen, P.A.	Little Rock	Complex and General Litigation, Financial Transactions and Bank Services, Utilities Regulation and Development, Insurance Defense...
Georgia		
Hudson Parrott Walker, LLC	Atlanta	Appellate Practice, Business Litigation, Commercial Litigation, Construction Law, Contracts, Directors and Officers Liability, Employment Law...
Virginia		
Dunlap Bennett & Ludwig PLLC	Vienna	Insurance Claim Analysis and Evaluation, Insurance Coverage, Insurance Fraud, Declaratory Judgments, Bad Faith, Product Liability, Premises Liability...
Washington		
Helsell Fetterman LLP	Seattle	Banking, Business Law, Family Law, Education Law, Elder Law, Labor and Employment, Environmental Law, Land Use, Estate Planning...

### *Best's Recommended Insurance Adjusters*

California		Services Rendered*
Summit Claim Services, Inc.	Mission Hills	Commercial & Residential Property Claims Adjusting (Daily), In Territory Property Claims Adjusting, Large Property Losses, Contents...
Florida		
Vantage Point Claims Management, PLLC	Delray Beach	Commercial General Liability, Garage Keepers Liability, Errors and Omissions, Workers' Compensation, Product Liability, Inland Marine...
Kentucky		
Dotson & Associates, LLC	Richmond	Appraisals, Business Interruption, Consulting, Contractors Liability, Errors and Omissions, Excess and Surplus Lines, Inland Marine, Mediations...

\*See profiles for all practice areas and services.



## Notable Profiles

WE ARE PLEASED TO WELCOME THE FOLLOWING NEWLY QUALIFIED MEMBERS THIS ISSUE AND TO RECOGNIZE THOSE QUALIFIED MEMBERS WHO HAVE REACHED A MILESTONE WITH BEST'S INSURANCE PROFESSIONALS & CLAIMS RESOURCE.

### Newly Qualified Profiles (continued)

Please visit these profiles to learn more about their services and qualifications.

#### *Best's Recommended Expert Service Providers*

Florida		Services*
Brevard Mediation Services, LLC	Satellite Beach	Mediation, Arbitrations, Alternative Dispute Resolution, Early Neutral Evaluations, Appellate Mediations, On-Line Dispute Resolutions...
North Carolina		
HVAC Investigators	Charlotte	On-site inspection of all types of heating, ventilation, air conditioning, and refrigeration equipment, across all manufacturers and all causes of loss...
Washington		
Strategic Asset Alliance	Bellingham	Strategic Asset Allocation, 'Best Practices' Investment Policy & Guidelines Review, Peer Group Analysis, Customized Benchmarks...

\*See profiles for all practice areas and services.

### Notable Qualified Member Anniversaries

Congratulations to the following qualified member with major anniversaries with *Best's Insurance Professionals & Claims Resource* this issue:

Years	<i>Best's Recommended Insurance Attorneys</i>	Location
50	Gross & Welch P.C., L.L.O. Monnet, Hayes, Bullis, Thompson & Edwards	Omaha, NE Oklahoma City, OK
Years	<i>Best's Recommended Insurance Attorneys</i>	Location
10	Dinsmore & Shohl LLP Robertson & Associates, APC Canty Lutz Delaquis Grant	Cincinnati, OH San Diego, CA Saint John, NB
Years	<i>Best's Recommended Insurance Adjusters</i>	Location
50	Integriion Group, Inc.	Albuquerque, NM



## Mergers, Updates & Moves

EACH ISSUE “MERGERS, UPDATES & MOVES” BRINGS YOU THE MOST UPDATED INFORMATION ABOUT THE FIRMS IN BEST’S INSURANCE PROFESSIONALS & CLAIMS RESOURCE.

<b>Mergers</b>	<b>Name &amp; Location</b>
Hoagland, Fitzgerald & Pranaitis	Rynearson, Suess, Schnurbusch & Champion, LLC, Edwardsville, IL
<b>Firm/Company Name Changes</b>	<b>New Name &amp; Location</b>
Kovarik Ellison & Mathis	Ellison, Kovarik and Turman Law Firm P.C., Gering, NE
Testa Heck Scrotta & Testa	Testa Heck Testa & White, PA, Vineland, NJ
Johnston Legal Group PC	Brown Dean Proctor & Howell LLP, Fort Worth, TX
<b>Branch Moves</b>	<b>New Office Location</b>
Brown Dean Proctor & Howell LLP, Austin, TX	Dallas, TX
Brown Dean Proctor & Howell LLP, Houston, TX	Houston, TX

\*All Updates Received January 2017 - February 2017.

## Webinars

A.M. BEST PRODUCES INNOVATIVE ONLINE PRESENTATIONS THAT CONNECT YOU WITH INDUSTRY LEADERS AND PROVIDE THE OPPORTUNITY TO LEARN FIRSTHAND ABOUT TRENDS AND DEVELOPMENTS FACING INSURANCE TODAY.

Click on a title to open the video of your choice. At the end of the webinar, simply close the video player to return to the *BestConnect* newsletter.

### Hammering on Construction Liability

Building is up across the nation, but jobs have gotten more complex with more of the work being outsourced and compartmentalized. That's led to a mesh of claims and cross-claims involving subcontractors, engineering firms, consulting firms and others. In this webinar, a panel of industry experts discusses where the complexity is arising, how to head off misunderstanding, and what court decisions are saying about the future of construction liability.

Panelists for this webinar include:

- Ken Stallard, Attorney, [Carr Maloney](#)
- Kristin Gallagher, Attorney, [Carroll, McNulty & Kull LLC](#)
- Jay Lavroff, Attorney, [Lindabury, McCormick, Estabrook & Cooper, P.C.](#)
- Tony Grande, Attorney, CNA

### Pileup in Commercial Auto

Wednesday, April 5, 2017 at 2:00 p.m. ET

Some insurers are reporting a more difficult market for commercial auto, which remains highly competitive. A panel of insurance and claims experts will examine what's driving litigation and losses, how companies' underwriting is changing and how ride-hailing services and autonomous vehicles are poised to change the sector.

Panelists include:

- Nathan Edmonds, Senior Partner, [Secrest Wardle](#)
- Mark Vanneste, Partner Motor Vehicle Litigation Practice Group, [Secrest Wardle](#)
- Andrew Gibbs, Partner [Lindabury, McCormick, Estabrook & Cooper, P.C.](#)
- Kayce L. Gisinger, Of Counsel, [Phillips Murrah](#)

[Register](#) to watch this webinar

Don't miss any of the upcoming webinars! View our [full webinar schedule](#), or register to attend a session.

### WEBINAR QUICK TAKE



Watch a Preview:  
[Hammering on Construction Liability](#)



## Trade Shows/Events

VIEW THE LATEST [SCHEDULE](#) FOR UP-TO-DATE INFORMATION ON INSURANCE INDUSTRY EVENTS FROM THE MEETINGS & CONVENTIONS DATABASE.

Meeting Name/Association	Event Date	Location
<a href="#">PLRB Claims Conference &amp; Insurance Services Expo</a> Property & Loss Research Bureau (PLRB)	Mar. 26 - 29, 2017	Boston, MA
<a href="#">LMA Annual Conference*</a> Legal Marketing Association (LMA)	Mar. 27 - 29, 2017	Las Vegas, NV
<a href="#">PCI Information Technology Conference</a> Property Casualty Insurers Association of America (PCI)	Apr. 2 - 5, 2017	New Orleans, LA
<a href="#">RIMS Annual Conference &amp; Exhibition</a> Risk & Insurance Management Society (RIMS)	Apr. 23 - 26, 2017	Philadelphia, PA
<a href="#">11th Annual Property Innovation Summit</a> Enservio	May. 1 - 3, 2017	Dallas, TX

\*A.M. Best will be attending.

# SAVE THE DAY

for the insurance and claims professionals who need your services.

Promote your firm in *Best's Recommended Insurance Attorneys*, and let top insurance and claims professionals know you're there to help them meet the legal challenges they face.

**Visit us at booth 121 at the LMA Annual Conference**

**Our exclusive digital marketing program can send your message up, up and away!**

**Call now for more information.**

(908) 439-2200, ext. 5170 • [www.ambest.com/claimsresource](http://www.ambest.com/claimsresource)





## Suggestions/Questions/Comments

**Know a potential qualified member? Interested in our marketing program?**

Contact [doug.doremus@ambest.com](mailto:doug.doremus@ambest.com) with the firm name, contact person and mailing information, as well as your name and contact information.

**We're here to help!**

For comments, suggestions or questions regarding the e-newsletter or our site, contact us at [claimsresource.newsletters@ambest.com](mailto:claimsresource.newsletters@ambest.com).

**Nominations are being accepted for Member Spotlight & Community Showcase**

Do you know of any individuals or firms that have made a difference in their industry or community?

If so, we would like to feature them in *BestConnect*. Download our [Member Spotlight](#) or [Community Showcase](#) nomination form for more information, or forward them to a firm that might be interested in being featured.

**Are you a current qualified member interested in submitting content for consideration in *BestConnect*?**

Contact Managing Editor John Czuba at [claimsresource.newsletters@ambest.com](mailto:claimsresource.newsletters@ambest.com) or call (908) 439-2200, ext. 5673, to learn more.