

A panoramic view of the Philadelphia skyline across the Schuylkill River. The skyline features several prominent skyscrapers, including the Comcast Center and the Comcast Technology Center. The river is calm, reflecting the buildings and the sky. A pedestrian bridge with a white railing runs along the riverbank in the foreground. The sky is a mix of blue and light grey, suggesting a clear day with some light clouds.

The Fidelity Law Association 2018 Annual Conference

November 7, 2018

Ritz-Carlton Philadelphia

10 Avenue Of The Arts
Philadelphia, PA 19102



CONFERENCE INFORMATION

Fidelity Law Association | 2018 Annual Conference | Philadelphia, Pennsylvania

The Fidelity Law Association (FLA) is a nonprofit corporation dedicated to facilitating prompt and fair handling of fidelity claims. Although membership in the FLA is limited to persons employed in fidelity claims handling or underwriting by insurance companies or reinsurers, our Annual Conference is open to anyone with an interest in fidelity insurance.

This year, the Fidelity Law Association's Annual Conference will be held in Philadelphia, Pennsylvania, on Wednesday, November 7, 2018, at the Ritz-Carlton Philadelphia.

Conference co-chairs, Theresa A. Gooley, Managing Director-Management Liability First Party Claims, Travelers, and Samuel J. Arena, Jr., Partner, Stradley Ronon Stevens & Young, LLP, have prepared an excellent program that will benefit all attendees, regardless of level of experience. A distinguished list of speakers will present on a variety of topics of interest to the fidelity community as outlined in the Program Information section of this brochure.

We are pleased to have John F. Mullen of Mullen Coughlin, LLC as our guest speaker. Mr. Mullen and Mullen Coughlin, LLC focus their practice on assisting insureds in preparing for and responding to data privacy and network security events. Mr. Mullen will speak on "The Cost of Cybercrime – Understanding the Basics of Breach Response" and will address data privacy and network security questions from our audience. Mr. Mullen regularly presents on data privacy and network security issues for insurers and brokers via national webinar/phone, television conferences and live presentations (AM Best, NetDiligence, Advisen, ACI, CPCU, RIMS and PLUS), and has been published and quoted as a national expert on cyber/data loss issues in multiple publications.

We will be applying for Continuing Education (CE) and Continuing Legal Education (CLE) credit in various states.

In keeping with our commitment to give back to the host city of the Conference, the FLA will be making a monetary donation to a Philadelphia-area charity.

All registrants will receive a copy of the Fidelity Law Journal, Volume XXIII, at the Conference and are invited to attend the joint FSLC/FLA Welcome Reception following the program.

SPECIAL NOTE FOR INSURANCE COMPANY EMPLOYEES:

The registration form on page 9 includes information on how you can apply for membership in the FLA. Through your membership, you will have exclusive access to certain information, the ability to search Journal articles by keywords, and also download and print Journal articles. You will also have the opportunity to become involved in the operation of the FLA by serving on committees and voting for its officers. Other benefits are more fully described on the website at www.fidelitylaw.org. I encourage you to consider the benefits of becoming a member.

We look forward to seeing everyone in Philadelphia on November 7!

Sincerely,

Robert Olausen
President
The Fidelity Law Association
ISO

PROGRAM INFORMATION

Fidelity Law Association | 2018 Annual Conference | Philadelphia, Pennsylvania

CO-CHAIRS

Theresa A. Gooley, *Managing Director – Bond & Specialty Insurance, Travelers*

Samuel J. Arena, Jr., *Stradley Ronon Stevens & Young, LLP*

SCHEDULE

7:30 a.m. – 8:45 a.m. **Registration and Continental Breakfast**

8:45 a.m. – 9:00 a.m. **Welcome**
Robert Olausen, President, *The Fidelity Law Association*

9:00 a.m. – 9:30 a.m. **Tales From The Crypt: Cryptocurrency Is Here — How Will Crime Insurers Respond?**
Once one looks beyond the immense “hype” surrounding cryptocurrency, it becomes clear that cryptocurrency is beginning to form part of the legitimate commercial ecosystem. As Blockchain technology and cryptocurrency continue to mature and proliferate, an understanding of what they are and how they transfer value becomes essential for the fidelity professional. This presentation describes the fundamentals of cryptocurrencies, how their usage has evolved, and how courts and government regulators have attempted to deal with cryptocurrency issues. After identifying the steps some carriers already have taken to address cryptocurrency risks, the presentation then canvasses potential loss scenarios involving cryptocurrency, and how these loss scenarios compare and contrast with traditional fidelity loss scenarios. The presentation concludes by analyzing some of the potential coverage and valuation issues which may arise in a cryptocurrency loss, and by discussing some of the unique challenges that a cryptocurrency loss can pose.
Chris McKibbin, *Blaney McMurtry, LLP*
Mark J. Krone, *Anderson, McPharlin & Connors, LLP*
Emily M. Lukes, *Travelers*

9:30 a.m. – 10:15 a.m. **ERISA Fidelity Insurance: An Updated Review**
While ERISA’s fidelity bonding requirements are imposed by federal statute that mandate protection of ERISA funds from larceny by those who “handle” those funds, ERISA looks to state law definitions of fraud and dishonesty; the bonding requirement is and has been satisfied through the use of standard commercial crime policies and financial institution bond forms, as modified; and these policies and bonds are overwhelmingly construed and interpreted using a state law, text-based approach, as are other insurance policies and bonds. Dan White will present an overview of these and other anomalous aspects of ERISA bonding, including case law in which statutory incorporation has been generally rejected, and outline the sources claims and underwriting professionals and coverage counsel should draw upon to write, understand, determine, and defend the coverage provided. The presentation will then shift to a panel discussion that will focus on recent filings of forms and endorsements made in response to the Department of Labor’s interpretation and enforcement of the ERISA Bonding Regulations. The panel also will address claim experiences and coverage issues that have arisen over the years.
Daniel W. White, *Chiesa Shahinian & Giantomasi PC*
Robert Olausen, *Insurance Services Office, Inc.*
Robert J. Duke, *The Surety & Fidelity Association of America*
Dolores A. Parr, *Zurich North America*
Brian O’Neill, *Berkshire Hathaway Specialty Insurance*

10:15 a.m. – 10:30 a.m. MORNING BREAK

10:30 a.m. – 11:00 a.m. **The Impact of Digital Technology on Forgery Coverage**

Modern consumers expect lenders to offer the convenience and speed afforded by digital technology that enables them to execute loan documents without burdening them with the inconvenience of attending an in-person closing. The convenience afforded by digital lending creates a degree of separation and anonymity, thereby increasing the risk of fraud. From both a practical and legal perspective, there is a distinct difference between an unprotected email enclosing a scanned copy, and securely executed and transmitted digital original. This presentation explores the current state of digital transactions, federal and state legislation of digital transactions, and their potential impact on financial institution bond claims.

Scott L. Schmookler, *Gordon Rees Scully & Mansukhani, LLP*

Katherine Musbach, *Gordon Rees Scully & Mansukhani, LLP*

Chris Arehart, *Chubb*

11:00 a.m. – 12:00 p.m. **The Cost of CyberCrime — Understanding the Basics of Breach Response**

Cybercrime is an ever-growing, almost risk free, method of perpetrating commercial crime, touching entities large and small across a wide range of industries. Understanding the basics of breach incident recognition and response is critical to managing the fast-moving components of a cybercrime claim. This presentation will focus on cybercrime incident preparedness, as well as the nuts and bolts of the initial incident response, the forensic investigation that often accompanies a cybercrime response, and the potential operational, data privacy and legal concerns associated with cybercrime incidents. The presentation also will illustrate the components of a coordinated incident response using real world examples to demonstrate the collaboration between the various players. John Mullen is a co-founder of Mullen Coughlin, LLC. Mr. Mullen and his firm focus their practice on assisting insureds in preparing for and responding to data privacy and network security events. He regularly presents on data privacy and network security issues for insurers and brokers via national webinar/phone, television conferences and live presentations (AM Best, NetDiligence, Advisen, ACI, CPCU, RIMS and PLUS), and has been published and quoted as a national expert on cyber/data loss issues in multiple publications. Mullen Coughlin handles over 1,000 responses annually.

John F. Mullen, *Mullen Coughlin, LLC*

12:00 p.m. – 2:00 p.m. LUNCH BREAK (on your own)

2:00 p.m. – 2:10 p.m. **Introductions**

Robert Olausen, *President, The Fidelity Law Association*

2:10 p.m. – 2:40 p.m. **Fidelity Law Update 2018**

The presentation will offer a brief overview of the most important fidelity cases that were decided between June 15, 2017, and June 15, 2018. Among the cases to be discussed are several important opinions that offer insight into the meaning of Computer Fraud and Funds Transfer Fraud coverage. Other key topics that also will be covered include theft and the meaning of “direct.”

Carla C. Crapster, *Clark Hill Strasburger*

Kimberly Russell, *Chubb*

2:40 p.m. – 3:10 p.m. **What’s Tort Got To Do With It?**

Why do some courts persist in applying the tort concept of “proximate cause” to the interpretation of causation language in policies of insurance when the dictionary definition of such terms would be more consistent with the parties’ own understanding of their contract? This presentation takes a look at the historical

underpinnings of the concept of “proximate cause” and how its utilization has differed over time and under different circumstances. This concept has relevance in the interpretation of fidelity policies, including commercial crime policies and policies issued to financial institutions, as these policies generally rely on some type of “direct” language, whether it be direct causation or direct loss. The speakers will demonstrate that the use of the vague and increasingly criticized term “proximate cause” in interpreting an insurance contract is not only inconsistent with the rules of contractual construction, but also historically inappropriate. Given the courts predilection over time to expand coverage, the inappropriate use of the “proximate cause” standard needs to be countered by a showing that an application of the “proximate cause” standard to insurance policy interpretation is not only incorrect, but contrary to the true purpose of contractual construction.

Gary Valeriano, *Anderson, McPharlin & Conners LLP*
Robyn Sondak, *Travelers*

3:10 p.m. – 3:40 p.m.

Comparing and Contrasting Insuring Agreements (D) and (E)

Insureds frequently confuse and conflate Insuring Agreement D and Insuring Agreement E of the Financial Institution Bond despite the fact that each insuring agreement provides coverage for fundamentally different types of losses. This presentation will provide an overview of Insuring Agreements D and E, the types of claims these insuring agreements were drafted to cover, the unique requirements for coverage under each insuring agreement, and how these requirements operate to render the coverage provided by the two insuring agreements mutually exclusive. The presenters also will discuss coverage issues that often arise under Insuring Agreements D and E including an examination of how the courts have addressed these claims. The presenters also will explore recent arguments that financial institutions are making an effort to avoid satisfying the express requirements for coverage under Insuring Agreements D and E and, thereby expand the coverage provided by these insuring agreements well beyond their intended application.

Scott Spearing, *Hermes, Netburn, O'Connor & Spearing, P.C.*
Tim Markey, *Great American Insurance Company*

3:40 p.m. – 3:55 p.m.

AFTERNOON BREAK

3:55 p.m. – 4:55 p.m.

Panel Discussion: Cybercrime — Prevention, Available Products, Coverages and Claims

As technology continues to invade everyday life, the opportunity for criminals to exploit businesses and consumers worldwide increases. At the same time, the level and sophistication of cyber-attacks continue to rise. This presentation brings together an unprecedented panel of experts on cybercrime to discuss the myriad of cyber threats facing business and governments, recommended methods of prevention, the varying insurance products and coverages available on the market, and examples of first-party and third-party claims, from simple hacking, to social engineering, ransomware and data breaches.

Discussion Leader

Michael Keeley, *Clark Hill Strasburger*

Panelists

Josh MacDonald, *Chubb*

Robert M. Flowers, *Travelers*

Kyle Sawdey, *Beazley Group Limited*

Toni Scott Reed, *Clark Hill Strasburger*

Melissa K. Ventrone, *Clark Hill Strasburger*

4:55 p.m. – 5:00 p.m.

Closing Remarks

Robert Olausen, *President, The Fidelity Law Association*

Suggested dress for the conference is business casual.

FACULTY

Fidelity Law Association | 2018 Annual Conference | Philadelphia, Pennsylvania

CHRISTOPHER AREHART is Senior Vice President and Product Manager of crime, financial fidelity, kidnap/ransom and extortion, mail and workplace violence expense insurance for the North America Financial Lines division of Chubb Ltd. based in Chicago, Illinois. Chris has eighteen years of experience underwriting executive liability risks for Chubb including directors and officers, employment practices and fiduciary liability, as well as crime, kidnap/ransom and extortion and workplace violence expense insurance. Prior to joining Chubb, Chris served with the Federal Reserve Bank in Los Angeles, California. Chris received his M.B.A. from the University of Colorado at Boulder and his B.A. from Whittier College in Whittier, California.

SAMUEL J. ARENA, JR. is a Partner with the Philadelphia, Pennsylvania office of Stradley Ronon Stevens & Young, LLP, practicing in the areas of fidelity and surety law and insurance coverage law. He is Past Chair of the Fidelity and Surety Law Committee of the American Bar Association, Tort Trial and Insurance Practice Section, and the Chair of Stradley's Fidelity and Surety Law Practice Group. Sam received his B.A., *magna cum laude*, from Ursinus College, and his J.D., *cum laude*, from Villanova University School of Law. Sam is a Fellow of the American College of Coverage and Extracontractual Counsel and an Adjunct Professor of Law at Villanova University School of Law where he teaches *Advanced Insurance Law: Coverage Disputes*. He also serves as Advisor Emeritus to the Fidelity Law Association and Advisor to The Surety & Fidelity Association of America.

CARLA C. CRAPSTER is a Partner with the Dallas, Texas office of Clark Hill Strasburger. She received her B.A. from Texas A&M University, *summa cum laude*, and her J.D. from the University of Texas School of Law, with high honors. Ms. Crapster is admitted to practice in Texas. She teaches Insurance Law as an Adjunct Professor at the University of North Texas School of Law.

ROBERT J. DUKE is General Counsel of The Surety & Fidelity Association of America. He is a graduate of Loyola University Maryland, B.B.A. *summa cum laude* and M.B.A., and the Columbus School of Law, Catholic University of America, J.D. *summa cum laude*. He is licensed to practice in the District of Columbia and Maryland.

ROBERT M. FLOWERS is a 2nd Vice President, Management Liability First Party Claim for Travelers in Hartford, Connecticut. His team is responsible for a variety of First Party Management Liability products, including Commercial Crime, Fidelity Bond, First Party Cyber, ID Fraud and Kidnap and Ransom claims. Mr. Flowers received his B.A. in international relations and affairs/business from the University of Nevada-Reno.

THERESA A. GOOLEY is the Managing Director—Bond & Specialty Insurance at Travelers. Prior to working in the insurance industry, she was an attorney at Meagher & Geer. Theresa graduated from the University of Minnesota with a B.S. in Finance and earned her J.D. from Drake University Law School.

MICHAEL KEELEY is a Member of the Dallas, Texas office of Clark Hill Strasburger. He is a graduate of the University of Arizona, B.S. *summa cum laude* with honors, and the University of Arizona School of Law, J.D. *cum laude*. He is a Past Chair of the Fidelity and Surety Law Committee of the American Bar Association, Tort Trial and Insurance Practice Section, Editor-in-Chief of the Fidelity Law Journal, Advisor Emeritus to the Fidelity Law Association, Advisor to The Surety & Fidelity Association of America and past Editor-in-Chief of the Tort & Insurance Law Journal. He specializes in handling crime claims, including cyber-related losses, domestically and abroad.

MARK J. KRONE is an attorney with the law firm of Anderson, McPharlin & Conners LLP in Los Angeles, where he focuses his practice on insurance coverage, in particular commercial crime, financial institution bonds, D&O and E&O. Mark received his J.D. from Fordham University in New York, where he practiced prior to moving to California. Mark is a frequent presenter at insurance conferences on a variety of topics, including emerging trends in technology and their impact on coverage.

KARA A. LORIDAS is a Senior Associate at Hermes, Netburn, O'Connor & Spearing, P.C. in Boston, Massachusetts. She received her B.S. from Tufts University, *magna cum laude*, and her J.D. from Suffolk University Law School, *magna cum laude*. Ms. Loridas is admitted to practice in Massachusetts.

EMILY LUKES is a Claim Counsel in the Management Liability Claim unit of Travelers in Naperville, Illinois, where she is responsible for handling first-party cyber claims across the country. She also has experience handling a wide array of professional liability and management liability claims. Prior to her entry into the claims arena, Emily worked in private practice at a national law firm as an insurance coverage and defense attorney in Chicago, Illinois. Emily received her undergraduate degree from the University of Illinois at Urbana-Champaign and her law degree from Chicago-Kent College of Law where she was a member of the Moot Court National Honor Society and an Editor of the Law Review.

JOSH MACDONALD is the Cyber Claim Director for Chubb's Cyber Liability Group. He received his J.D. from Pace Law School and undergraduate degree from Virginia Tech. He is a Certified Information Privacy Professional and is responsible for handling complex data breach, network extortion, business interruption, and third party privacy claims including class action claims arising from data breaches and violations of privacy laws. Josh is also a frequent collaborator with Chubb's Cyber Data Analytic Team.

TIM MARKEY is the AVP of Claims for the Fidelity/Crime Division of Great American Insurance Company in New York City. He received his B.S. from the University of Scranton and his J.D. from Seton Hall University, School of Law. Mr. Markey is the current Treasurer of the Fidelity Law Association and is admitted to practice in New Jersey.

CHRIS MCKIBBIN is a Partner in the Fidelity Practice Group of Blaney McMurtry LLP in Toronto, practicing primarily in the areas of fidelity coverage litigation and fraud recovery. In addition to editing Blaneys Fidelity Blog, he is a frequent speaker and writer on fidelity and fraud issues in Canada and the United States. In 2018, Chris was recognized by Lexpert® as one of four “Leading Lawyers to Watch” in Commercial Insurance Litigation in Canada. He is a graduate of the University of Toronto, LL.B., and the University of Manitoba, B.A., Gold Medal.

JOHN F. MULLEN, SR. is a name partner and co-founder of Mullen Coughlin. He has been licensed in Pennsylvania and New Jersey since 1991. He received his B.A. from Pennsylvania State University and his J.D. from Arizona State University, Sandra Day O’Connor College of Law. Mr. Mullen and the firm focus their practice on assisting insureds in preparing for and responding to data privacy and network security events. He regularly presents on data privacy and network security issues for insurers and brokers via national webinar/phone, television conferences and live presentations (AM Best, NetDiligence, Advisen, ACI, CPCU, RIMS and PLUS), and has been published and quoted as a national expert on cyber/data loss issues in multiple publications.

KATHERINE MUSBACH is Senior Counsel in the Chicago office of Gordon Rees Scully & Mansukhani, LLP. Katherine regularly represents clients in fidelity, cyber crime, and technology disputes. Katherine received her undergraduate degree from the University of Michigan and earned her J.D. from Duke University.

ROBERT OLAUSEN is a Principal at ISO. He received his B.B.A. from Upsala College and did his post-graduate work at St. John’s University College of Insurance. Mr. Olausen is the current President of the Fidelity Law Association and a member of PLUS.

BRIAN O’NEILL is a Senior Vice President and the Head of Fidelity and Crime for Berkshire Hathaway Specialty Insurance. In 2012 he was elected Chairman of the Fidelity Underwriting Committee of the Surety and Fidelity Association of America, serving in that capacity from 2012 to 2014. Mr. O’Neill is a graduate of Iona College with a B.B.A. in Finance.

TONI SCOTT REED is a Member of the Dallas, Texas office of Clark Hill Strasburger. She received her B.A. and B.B.A. from Southern Methodist University, *summa cum laude*, and her J.D. from SMU, *cum laude*, and Order of the Coif. Ms. Reed was a member of the SMU Law Review. She is admitted to practice in Texas, and is the immediate past chair of the American Bar Association’s Fidelity & Surety Law Committee.

DOLORES A. PARR is Managing Counsel in the Fidelity and Crime Claim Unit at Zurich. She received her B.A. from Towson University and her J.D. from the University of Baltimore. She also has a M.L.A. from Johns Hopkins University. Ms. Parr is admitted to practice in Maryland. She is the current Vice President of the Fidelity Law Association.

KIMBERLY RUSSELL is a Claim Director of Fidelity Claims with Chubb. She graduated from American University with a degree in International Business and obtained her J.D. from Seton Hall Law School. After a judicial clerkship, she worked at AIG Insurance for nearly 15 years, handling various specialty lines of coverage. She then worked at Crum & Forster, handling various specialty lines and E&O claims, and she is currently handling exclusively fidelity claims for Chubb.

KYLE SAWDEY is an underwriter within the Tech Media Business Group of Beazley Group Limited in Philadelphia extensive with experience in the E&O/Cyber industry — Kyle focuses on underwriting Cyber, E&O, and Media from Fortune 500 sized companies to medium sized organizations. Beazley Group Limited is a specialty property/casualty insurer based in London with a large US presence. Kyle graduated from Temple University with a Bachelor of Business Degree in Finance.

SCOTT SCHMOOKLER is a partner in the Chicago office of Gordon Rees Scully & Mansukhani, LLP. Scott focuses his practices on disputes arising from fidelity policies, cyber crime insurance, and data security breaches. He graduated from Bradley University and earned his J.D. from IIT-Chicago Kent College of Law.

ROBYN SONDAK joined Travelers Staff Counsel in 1999, handling large loss matters and property loss subrogation recovery. In 2002, Robyn became the National Director for Training and Development for the Travelers Staff Counsel program. She joined Travelers Bond & Specialty Insurance in 2005. Robyn is also an Adjunct Professor at the University of Connecticut School of Law. Prior to joining Travelers Robyn worked in private practice in Hartford, CT where she focused on first party bad faith defense and insurance coverage litigation, third party insurance defense and appellate litigation.

SCOTT S. SPEARING is a Shareholder and founding member of Hermes, Netburn, O’Connor & Spearing, P.C. in Boston, Massachusetts. He received his B.S. from the United States Naval Academy and his J.D. from Northeastern University School of Law. Mr. Spearing is admitted to practice in Massachusetts.

GARY VALERIANO is a Partner with Anderson, McPharlin & Conners LLP in Los Angeles, California. Gary has practiced in the financial lines and specialty insurance business for over 30 years. His emphasis is in Commercial Crime and Financial Institution insurance. He is a Past Chair of the Fidelity and Surety Law Committee of the Tort & Insurance Practice Section of the American Bar Association. Gary also is an Advisor to the Fidelity Law Association. He has served as an Adjunct Professor of law at Loyola University Law School Los Angeles, teaching a class in Fidelity and Surety Law. Gary received his B.A. from California State University, Northridge, *magna cum laude*, and his J.D. from Loyola University.

MELISSA K. VENTRONE is a Member of the Chicago, Illinois office of Clark Hill Strasburger. She is a graduate of the Northern Illinois University, B.S. 2000, and the Chicago-Kent College of Law, Illinois Institute of Technology, J.D. 2003. She is a Certified Information Privacy Professional. She specializes in the areas of cybersecurity, data protection and privacy litigation.

DANIEL W. WHITE is Counsel at the law firm of Chiesa, Shahinian & Giantomasi, PC, where he practices in the Fidelity and Surety Group. He received his B.A. from Vassar College and his J.D. from Brooklyn Law School. Mr. White is admitted to practice in New York and New Jersey.

ADDITIONAL INFORMATION

Fidelity Law Association | 2018 Annual Conference | Philadelphia, Pennsylvania

HOTEL

Hotel reservations can be made with the Ritz-Carlton Philadelphia by calling the hotel at (800) 542-8680 or (215) 523-8000 and mentioning the **“ABA Tort Trial & Insurance Practice Section FSLC & FLA Fall Meeting.”** The Block Code for the conference is ABA Tort Trial & Insurance Practice Section FSLC & FLA Fall Meeting.

A limited number of rooms have been blocked for Tuesday, November 6, through Friday, November 9. The negotiated hotel room rate is \$269 per night plus 15.5% tax. The room block will be held until Tuesday, October 16, 2018 or until exhausted. After that date, reservations will be confirmed based on availability.

Hotel check-in is 4:00 p.m. and checkout is 12:00 p.m. All reservations must be guaranteed by credit card. Individuals with guaranteed reservations must cancel their reservations no later than 24 hours before the scheduled day of arrival to avoid a one-night cancellation charge.

PERSONS WITH DISABILITIES

If you require special arrangements, please call the Ritz-Carlton Philadelphia at (215) 523-8000. Reasonable advance notice is requested.

SCHOLARSHIPS

Scholarships are available for those who would otherwise be unable to attend the Conference. The application for scholarships can be found on the FLA website at www.fidelitylaw.org.

CE AND CLE CREDIT

FLA will directly apply for Continuing Education Credit (CE) and Continuing Legal Education Credit (CLE) in the following states:

- Continuing Education Credit (CE): AR, CA, CT, DE, FL, GA, IN, KY, LA, MN, MS, NH, NC, OK, OR, TX and WV
- Continuing Legal Education Credit (CLE): All states except AK and HI

Information regarding CE and CLE credit, including a Certificate of Attendance form, will be available at the Conference registration desk. If you have any questions concerning CE or CLE, please email us through our website: www.fidelitylaw.org.

ABA/FSLC FALL PROGRAM

The American Bar Association Tort Trial & Insurance Practice Section, Fidelity and Surety Law Committee will conduct its Fall Program at the Ritz-Carlton Philadelphia on November 8, 2018. For information regarding the ABA FSLC's Fall Program, please visit the ABA TIPS FSLC website, www.americanbar.org/groups/tort_trial_insurance_practice.html regarding FSLC registration questions.

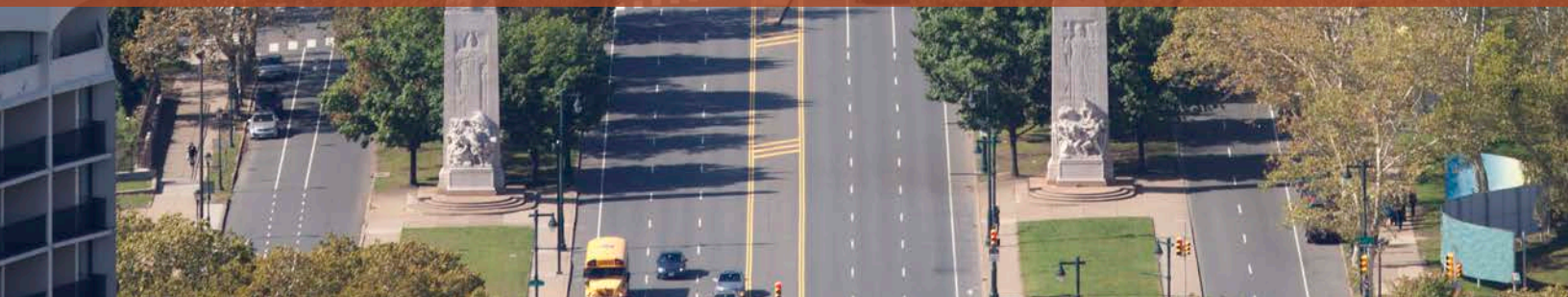
On Wednesday, November 7, 2018, there will be a joint FSLC/FLA Welcome Reception following the program. All registrants for the FLA Conference are invited to attend.

CANCELLATION POLICY

A registration fee refund may be requested if made by October 24, 2018. Registrants who notify the FLA after October 24, 2018, that they are unable to attend may send a substitute or receive course materials in lieu of a refund. Registrations made after October 24, 2018, are not refundable.



Please visit www.fidelitylaw.org
for the latest conference information!



REGISTRATION INFORMATION

Fidelity Law Association | 2018 Annual Conference | Philadelphia, Pennsylvania

REGISTER ONLINE

You may register online at www.fidelitylaw.org and pay the appropriate registration fee. Please note, for online registrations, we can only accept payment by credit card.

REGISTER BY MAIL

You may register by mail by completing the following and sending it along with your check for the appropriate registration fee to the Fidelity Law Association, P.O. Box 33, Cranbury, NJ 08512. Please note, for mail registrations, we can only accept payment by check drawn on U.S. funds.

Additional copies of this brochure can be obtained at www.fidelitylaw.org.

Last Name First Name MI

Name (as you want it to appear on your name badge)

Company/Firm

Title Department

Address 1

Address 2

City/State/Zip Country

Telephone Cell Phone

Email

Check here if: This is your first year attending an FLA meeting.
 You would like to be placed on the FLA mailing list.

INSURANCE COMPANY EMPLOYEES ONLY: I wish to apply to become a Fidelity Law Association Member.
 I wish to renew my Fidelity Law Association membership.

- By attending this Conference the annual Membership fee of \$25 is waived.
- A listing of membership benefits can be found in the Membership Section of the FLA's website, www.fidelitylaw.org.
- Your FLA Membership runs the calendar year January 1 to December 31, 2019.
- NEW MEMBERS: Your password to the FLA Membership Section will be sent to the above email address once your membership application has been approved.

REGISTRATION FEES

Includes attendance at the November 7, 2018, Annual Conference, a copy of The Fidelity Law Journal and attendance at the joint reception with attendees of the ABA FSLC meeting, which will be held after the Conference.

The registration fees for the Conference are:

- Insurance Company Employees: \$175 (received *by* October 17, 2018)
 \$200 (received *after* October 17, 2018)
- Non-Insurance Company Employees: \$300 (received *by* October 17, 2018)
 \$325 (received *after* October 17, 2018)

REGISTRATIONS RECEIVED AFTER OCTOBER 24, 2018 are not refundable, but you may send a substitute.

Your registration must be received by **October 26, 2018**, to ensure that your name is included on the registration list. On-site registrations with payment will be accepted, space permitting.

An additional fee of \$25 will apply to registrations made the day of the conference.

The Fidelity Law Association
P.O. Box 33
Cranbury, NJ 08512

Please visit www.fidelitylaw.org for the latest conference information!

