

UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF NEW JERSEY
CAMDEN VICINAGE

AARON SIEGEL, JASON COOK, JOSEPH
DELUCA, NICOLE CUOZZO, TIMOTHY
VARGA, CHRISTOPHER STAMOS, KIM
HENRY, AND ASSOCIATION OF NEW
JERSEY RIFLE AND PISTOL CLUBS, INC.,

Plaintiffs,

v.

MATTHEW J. PLATKIN, in his official capacity
as Attorney General of the State of New Jersey; and
PATRICK CALLAHAN, in his official capacity as
Superintendent of the New Jersey State Police,

Defendants.

Hon. Renée Marie Bumb, U.S.D.J.
Hon. Ann Marie Donio, U.S.M.J.

Docket No. 22-CV-7463

**CIVIL ACTIONS
(ELECTRONICALLY FILED)**

RONALD KOONS; NICHOLAS GAUDIO;
JEFFREY M. MULLER; GIL TAL; SECOND
AMENDMENT FOUNDATION; FIREARMS
POLICY COALITION, INC.; COALITION OF
NEW JERSEY FIREARM OWNERS; and NEW
JERSEY SECOND AMENDMENT SOCIETY,

Plaintiffs,

v.

MATTHEW J. PLATKIN, in his official capacity
as Attorney General of the State of New Jersey; and
PATRICK CALLAHAN, in his official capacity as
Superintendent of the New Jersey State Police,

Defendants.

Hon. Reéne Marie Bumb, U.S.D.J.
Hon. Ann Marie Donio, U.S.M.J.

Docket No. 22-CV-7464

DECLARATION OF PETER KOCHENBURGER

1. I have been asked to briefly describe the existing liability insurance available to New Jersey residents who own handguns. As I discuss in this declaration, most, existing homeowners, renters, and personal auto insurance policies already provide liability coverage to their policyholders for claims related to firearm deaths or injuries that are accidentally caused. In addition, while it is currently a small market, several insurers offer separate insurance policies that specifically cover certain firearm-related claims. All these policies are subject to various requirements, conditions, and exclusions that are found in most insurance policies.

Background

2. I am a visiting professor of law at Southern University Law Center, a public HBCU law school in Louisiana, and just appointed the Managing Fellow of the Law Center's new Insurance Law and Policy Institute. From 2004 – June 2022 I was the Executive Director of the Insurance Law Center and Associate Clinical Professor of Law at the University of Connecticut School of Law. The Insurance Law Center offers the only LLM in Insurance Law in the country and I remain affiliated with the Center.

3. I currently serve on the Treasury Department's Federal Advisory Committee on Insurance, the Federal Reserve's Insurance Policy Advisory Committee, the New York Department of Financial Services Consumer Protection Advisory Board, and have been an appointed consumer representative at the National Association of Insurance Commissioners since 2010.¹ I was elected to the American Law Institute in 2013 and serve on several editorial boards for insurance law-related periodicals. I attach my CV to this certification, which includes a list of publications and presentations (Exhibit A).
4. I have been researching and writing on the relationships between insurance and firearms since 2013, starting with a 2014 law review article on how insurance could address gun violence, and most recently an article for Law360 that discussed the City of San Jose's 2022 ordinance requiring gun-owners to have liability insurance.² I have made numerous

¹ I am writing in my private capacity and my opinions should not be attributed to Southern University Law Center, Southern University, the University of Connecticut, nor any regulatory bodies or previous employers or clients.

² *Liability Insurance and Gun Violence*, 46 Conn. L. Rev. 1265; *The Insurance Industry's Growing Potential Role in Gun Safety*, Law360 (published May 14, 2022).

presentations in this area in academic settings, at bar conferences, insurance professional organizations, and actuarial organizations in the U.S. and England.

5. I am being compensated for my time on this case on an hourly basis at the rate of \$250/hr. My compensation is not contingent on the results of my analysis or the substance of any opinion offered.
6. My opinions are based on my review of the relevant statute, my education, expertise, and research in the field of liability insurance coverage, and my review and analysis of potentially relevant insurance policies.

2022 N.J. Sess. Law 131 (Assembly Bill 4769)

7. This legislation was signed into law in December 2022 and modifies various New Jersey statutes related to purchasing and carrying handguns. My certification centers on Section 4, which is a new provision and requires liability insurance as a condition of carrying a handgun in public. Section 4.a. states:

Every private citizen who carries a handgun in public in this State shall maintain liability insurance coverage insuring against loss resulting from liability imposed by law for bodily injury, death, and property damage sustained by any person arising out of the ownership, maintenance, operation or use of a firearm carried in public wherein such coverage shall be at least in an amount or limit of

\$300,000, exclusive of interests and costs, on account of injury to or death of more than one person and for damage to property, in any one incident. NJ ST 2C:58 - 4.3 (New section).

Related sections establish proof of insurance requirements, admissibility in judicial proceedings and penalties for non-compliance.

Liability Coverage in Standard Homeowners, Renters, Personal Automobile, and Umbrella Insurance Policies

8. Homeowners, renters, and personal automobile insurance typically covers two primary risks: loss or damage to specific property, and potential legal liability arising from claims and lawsuits filed against the policyholder alleging bodily injury, property damage, or similar harm. It is the latter coverage – “liability insurance” - that is relevant to the new law.
9. Liability insurance provides two essential protections for policyholders, (1) insurers retain and pay for an attorney or attorneys to represent the policyholder (often called the “duty to defend”), and (2) pay for settlements or adverse judgements against the policyholder up to the insurance policy limits (“duty to indemnify”).³

³ Please assume that when I describe any insurance coverage, it is always subject to various policy terms, conditions, and exclusions.

10. While the property insurance component of these policies is limited to specifically described properties – one’s home or dwelling, personal property, or cars owned by the policyholder – liability insurance for homeowners and renters essentially follows the policyholder and is *not* limited to covering claims and lawsuits that occur within the policyholder’s residence. It also protects insureds for claims arising from actions outside a home, an apartment, or any particular residence, as long as it occurs within the coverage territory, which is typically the U.S. and Canada.⁴ This is important here, as the new law applies to individuals carrying a handgun in public.

11. Liability insurance policies can also be thought of as “all-risk” policies, meaning that they cover claims arising from any circumstance or means, unless it is specifically excluded in the policy, either by exclusions that apply broadly, such as intentional harm exclusions, or those related to a particular act or element (e.g., exclusions for sexual abuse, and property

⁴ Generally, liability insurance for motor vehicles is triggered when the claim arises from the use of the motor vehicle, including of course car accidents that occur on public streets and other locations.

damage caused by pollutants).⁵ So, a liability claim is generally covered if there is (a) bodily injury or property damage, (b) caused by an “occurrence” (a defined term, which requires it be an “accident”), (c) during the policy period, (d) in the policy territory, and (e) not otherwise excluded.

Automobile policies are specifically tied to auto accidents⁶ and this coverage includes the named insured(s) and their family members when using any automobile, and typically anyone else using with permission an automobile identified in the automobile policy.

12. Homeowners, renters, and automobile policies rarely have specific exclusions for liability arising from the use of a firearm and I am not aware of any insurer that utilizes one routinely, nor of any public database that

⁵ See, e.g., the ISO Forms HO 00 03 05 11, and HO-4 Ed. 4-84.

⁶ Conversely, homeowners and renters liability coverage specifically exclude liability arising out of the use of an auto. The insurance coverage boundary between homeowner’s and renter’s exclusions for claims “arising out of a” motor vehicle and the automobile insurance requirement that claims are from “auto accidents,” is sometimes not clear and case law varies across the states and sometimes inconsistently applied within a particular jurisdiction. For an example related to the use of a firearm, see *Aetna Cas. & Sur. Co. v. Safeco Ins. Co.*, 103 Cal.App.3d. 694, 697-700 (Cal. Ct. App. 1980). Accordingly, only having auto liability insurance would not independently satisfy Section 4’s insurance requirements.

tracks what insurers, if any, have firearm exclusions in their liability coverage.⁷ However, I have searched hundreds of ISO policy forms for firearm exclusions regularly over the last ten years and most recently to prepare for my certification, and I have not found any liability exclusion referencing firearms.

13. Thus, so long as the other conditions are met, liability “arising out of the ownership, maintenance, operation or use of a firearm carried in public”- the coverage required by Section 4 – would be included as a covered liability or risk, subject as all other risks, to the other terms in the policy. The “occurrence” or accident requirement in these policies covers a range of actions and behaviors, and negligent use of a firearm that resulted in bodily injury or property damage would be covered in the same manner as other causes of loss. The policy extends to all insureds, usually defined as the named insured(s) – individuals specifically named in the policy (e.g., the homeowners) - relatives residing in the same household, and usually the named insured’s children living away from home while attending school.

⁷ There are hundreds of property-casualty insurers and insurance groups in the U.S., and while most of them utilize (in whole or in part) standard homeowner, renters, and personal automobile policy forms developed by ISO (formerly the Insurance Services Office, and now part of Verisk), some do not.

This means, for example, that a nineteen-year-old male residing in his parent(s)' or guardian's home is included in their homeowners or renters liability coverage under the same terms and conditions that apply to the named insureds.

14. A fourth type of insurance policy allows individuals to increase the amount of liability insurance above that provided by their primary or underlying homeowners, renters, or automobile insurance. These excess policies are often called "umbrella" policies because they typically extend the liability limits of both the homeowners/renters and personal auto policies, rather than being tied to only one of the coverages. While there is more variation in the policy forms used by different insurers, they generally contain either the same coverage grants (and exclusions) as the primary policies, or broaden them in some areas, such as reducing the scope of particular exclusions. They also require policyholders to maintain specified liability limits in their underlying policies. As umbrella and excess insurance policies are seldom needed to resolve liability claims against the policyholder, and because the insurer's duty to pay the policyholder's legal costs is already priced in the primary home, renters, and auto policies, excess or umbrella coverage is often surprisingly inexpensive compared to premiums for the primary policies.

Stand-alone Policies

15. Another option for obtaining the necessary liability insurance is to purchase a stand-alone liability insurance policy that is not tied to a homeowners, renters, or automobile policy.⁸ These policies provide similar coverage as those afforded in homeowners and renters liability insurance forms and are similarly “all-risk” policies.

16. There are also liability insurance policies specific to firearm-related liability risks.⁹ This is currently a small market and often underwritten by surplus lines insurers.¹⁰ However, since 2022 Public Law Chapter 131 was enacted

⁸ For example, State Farm offers “comprehensive personal liability” policies, <https://www.statefarm.com/simple-insights/residence/what-is-individual-liability-insurance-and-what-does-it-cover>. Many insurers, however, are no longer writing these policies, likely in part due to the expanding market for renters insurance.

⁹ Prime Insurance Company, which does business in all 50 states, offers “Firearms and Concealed Weapons Insurance Coverage.” See, <https://www.primeis.com/product-lines/personal-lines/concealed-weapons/>.

¹⁰ Surplus lines insurers typically offer insurance products that are either generally unavailable in the “admitted” (regular) market, or for policyholders who are considered too high-risk to obtain insurance from the admitted market. Generally, surplus lines insurance policies do not need to comply with state insurance rating and policy form law and may be exempt from other state requirements as well. Each state maintains a list of surplus lines insurers allowed to operate in the state, the types of policies that may be written, and the amount of deregulation they enjoy. The New Jersey Department of Banking & Insurance (“DOBI”) website

on December 22, 2022, and Section 4’s insurance provision is not in effect until July 2023, it remains to be seen what admitted market and surplus line options will become available.

17. All these policies contain various exclusions, the most relevant one for firearm coverage is the exclusion for intentionally caused harm (often called “intentional acts” exclusions). Though the wording and breadth of this exclusion vary, they are found in all liability insurance policies. This exclusion, along with “criminal acts” exclusions,¹¹ mean that most intentional shootings would not be covered.¹² However, insuring

provides a list of helpful links on surplus lines insurance,
https://www.state.nj.us/dobi/division_insurance/sleo.htm#whitelist.

¹¹ Criminal acts exclusions, while not ubiquitous, are becoming more common in personal lines liability policies. While the scope of this exclusions varies, some purport to exclude acts that violate any statutes, regulations, and in some instances, local ordinances as well. However, insurance is a heavily regulated product, particularly in personal lines markets, and states have the authority to require, prohibit or modify coverages, conditions, and exclusions, including intentional harm and criminal acts exclusions (which some states do). Most states, including New Jersey, require personal lines insurers to file and obtain approval for proposed insurance policy forms, either prior to use or when introduced in the state. N.J.S.A. 17:36-5.15.

¹² For example, “homicides,” the categorization used by the Center for Disease Control, accounted for well over 40% of all firearm deaths in 2020 (suicide by firearm accounts for the majority of firearm deaths). [CDC Web-based Injury](#)

intentionally caused harm broadly speaking has long been against public policy in NJ (and in other states)¹³ and the NJ Legislature can be presumed to be aware of this limitation when drafting and passing the insurance provisions in Assembly Bill 4769.¹⁴

New Jersey Homeowners and Automobile Insurance Markets

18. There is robust national competition in the personal lines insurance market.

More than 30 insurance groups, for example, do business in New Jersey.¹⁵

[Statistics Query and Reporting System \(WISQARS\)](#). Select Fatal Injury and Violence Data, filter by year, then mechanism (firearm) and intent (all).

¹³ See, e.g., *Allstate Ins. Co. v. Malec*, 104 N.J. 1, 11–12 (N.J. 1986), citing *Ambassador Ins. Co. v. Montes*, 76 N.J. 477, 483 (N.J. 1978).

¹⁴ New Jersey law interprets the scope of intentional harm exclusions narrowly, which means that a greater range of actions by an insured would likely be covered under their liability insurance policy than in some other states. See, e.g., *Cumberland Mut. Fire Ins. Co. v. Murphy*, 183 N.J. 344 (N.J. 2005); *J.C. v. Citizens Insurance Co. of America*, No. CV 137153 MAST JB, 2014 WL 12588288, at *4 (D. N.J. Dec. 31, 2014).

¹⁵ Major nationwide insurers are well-represented; for example, in the DOBI Homeowners Market Survey identifies the top ten homeowners insurers in New Jersey in June 2022 as State Farm, New Jersey Manufacturers Group, Allstate, Travelers, Liberty Mutual, America Family, Chubb, Plymouth Rock (Palisades Group), USAA, and Farmers. State Farm, the leading insurer, had 11.69% of the Homeowners market. DOBI market share reports available at https://www.state.nj.us/dobi/division_insurance/ppareports.htm. For personal automobile insurance, in June 2022 the top ten were GEICO (Berkshire Hathaway), Progressive, New Jersey Manufacturers Group, Progressive, Allstate,

The percentage of homeowners with insurance coverage nationwide and in NJ is already high, due to mortgage lenders' insurance requirements, as well as the desirability of insuring what is typically one's most significant financial asset. The percentage of renters with insurance is lower, though the market is growing.¹⁶ Because renters insurance does not cover the physical structure of the building, the premiums are much less than those charged for homeowners policies. In theory, drivers in New Jersey already have liability insurance, as New Jersey, as does essentially every other state, requires it as a condition of driving.¹⁷ The required minimum liability limits are well under Section 4's \$300,000 requirement, but higher liability limits are routinely available and frequently obtained, along with purchasing an umbrella policy.

State Farm, Plymouth Rock (Palisades Group), Liberty Mutual, USAA, Travelers and Farmers. GIECO had 24.27% of the New Jersey Market. *Id.*

¹⁶ Though estimates vary, 85% - 95% of homeowners have homeowners insurance, the large majority the ISO HO O3 special form, which offers the broadest insurance coverage. The percentage of renters who have renters insurance is estimated at around 55% - 60%. See, e.g., <https://www.policygenius.com/homeowners-insurance/homeowners-insurance-statistics/>.

¹⁷ Homeowners and renters, rather than automobile insurance, would provide most of the coverage available for firearm-related deaths or injuries.

Conclusion

Section 4 of 2022 N.J. Sess. Law 131 requires liability coverage that is likely met by standard homeowners and renters insurance policies, provided that the required minimum limits are met and there are no specific firearms exclusions. I am not aware of any policy that has such a firearms exclusion. Additional options for specific coverage may also become available in the future.

I certify that pursuant to 28 U.S.C. § 1746 and under penalty of perjury that to the best of my knowledge, information, and belief, the foregoing is true and correct.



Peter Kochenburger
February 13, 2023

Exhibit A
Peter Kochenburger C.V.

PETER R. KOCHENBURGER

peterkochenburger@yahoo.com

860-655-8612

CAREER PROFILE

Visiting Professor of Law at Southern University Law Center for 2022-2023 academic year. Immediately prior served as Executive Director of the Insurance Law LL.M. Program and Deputy Director of the Insurance Law Center at the University of Connecticut School of Law; responsibilities included directing the daily operations of the Insurance Law Center and LL.M. program, teaching insurance related courses, expanding the insurance law program within the U.S. and internationally, and advising international and graduate students. Worked as the actual or de facto project leader in drafting regulations, comprehensive academic studies, obtaining approval for new academic degree programs, developing training programs for domestic and foreign government agencies, and coordinating and leading specific consumer advocacy initiatives at the National Association of Insurance Commissioners (NAIC), the Federal Insurance Office, and other insurance-related bodies. Previous legal work in the private and public sectors in defense and plaintiffs' litigation, administrative/regulatory law, and public affairs work in insurance, financial services, and consumer protection.

Currently serving on the Federal Advisory Committee on Insurance at the Treasury Department, the Insurance Policy Advisory Committee at the Federal Reserve, and the New York Department of Financial Services' Consumer Protection Task Force. Appointed as a funded consumer representative to the NAIC since 2010 and a consumer stakeholder at the International Association of Insurance Supervisors since 2013. Drafted many insurance-related policy and briefing papers for the Attorney General of Iowa, C-suite executives at Travelers, and deans at the UConn School of Law, and provided my own written testimony to legislative and regulatory bodies such as the NAIC, the International Association of Insurance Supervisors, the National Council of Insurance Legislators, and at numerous academic conferences.

Elected to the American Law Institute in 2013. Expert witness and consultant to government agencies, nonprofit organizations, policyholders, and insurers; testified before Congressional subcommittee on international regulatory efforts and consumer protection, and speaker at various academic symposiums, the American and state bar associations, and continuing legal education programs for government lawyers, various trade and professional associations, and consumer groups. Participated and helped organize insurance law programs in China, Holland, Italy, Serbia, Taiwan, and the United Kingdom.

Admitted to Connecticut and Massachusetts Bars

EDUCATION

Juris Doctorate, *graduated cum laude* □ **HARVARD LAW SCHOOL**, Cambridge, MA,
1986 Bachelor of Arts in History, *graduated cum laude* □ **YALE UNIVERSITY**, New
Haven, CT, *McClintock Award for senior essay in American History*

PROFESSIONAL EXPERIENCE

SOUTHERN UNIVERSITY LAW CENTER, Baton Rouge, LA. 8/2022 – Current
Visiting Professor of Law, teaching Torts and Insurance Law, as well as
expanding student access to insurance law opportunities nationally.

UNIVERSITY OF CONNECTICUT SCHOOL OF LAW, Hartford, CT
Senior Research and Engagement Fellow
Associate Clinical Professor of Law (Emeritus status pending)

Executive Director of the Insurance Law LL.M. Program 3/2004 – 7/2022
Deputy Director of the Insurance Law Center
Associate Clinical Professor of Law
Director of Graduate Programs (3/2004 – 8/2015)

Teach and developed insurance law courses and managed the daily operation, budget, and expansion of the Insurance Law Center, which offers the only LL.M. in Insurance Law in the United States and is the major center in the country for the study of insurance, law, and risk. Work with law firms, insurance companies, regulators, academic institutions, and consumer groups to enhance the Insurance Center's mission and programs.

Organize and participate in insurance-related seminars, including NAIC meetings, bar conferences, continuing education programs at various professional associations, and academic symposiums. Serve as consultant to media, government agencies, policyholders, insurers, and the media, and selected as a funded Consumer Representative at the NAIC since 2010. Developed and taught Liability Insurance as the School's first online course. As Director of Graduate Programs from 2004 -2015, recruited, advised, and taught international lawyers for the Law School's LL.M. program in United States Legal Studies. Coordinated efforts to expand the program, including developing relationships with various foundations and foreign law schools.

Selected Accomplishments:

- Oversaw day-to-day management of the Insurance Law Center, including coordinating a curriculum of over 18 insurance law related courses a year, advising LL.M. and J.D. students, program expansion and public relations, website design, finances, budgeting, and staffing. Created new relationships with state insurance departments and externship opportunities for our students at various insurance companies and law firms. Worked with insurance regulators in developing countries to send their attorneys to the School's LL.M. program.
- Organized symposiums on international insurance regulation, the ALI's Restatement of Law Liability Insurance, healthcare finance reform, insurance and climate change, and several joint forums with Renmin Law School in Beijing on insurance for environmental risks, cyber insurance, and insurance and climate change. Frequent speaker at academic, bar associations and other professional conferences in the U.S; internationally have lectured or been a panelist at the Renmin Law School, the University of International Business and Economics in Beijing, Xiamen University, the Fudan-Pacific Institute of Finance in Shanghai, the Catholic University of Milan, the Taiwan Insurance Law Association, and the International Association of Insurance Law meetings in Serbia and the UK.

- Have taught Principles of Insurance, Liability Insurance, Insurance Regulation, Comparative Insurance Regulation, Consumer Protection Law and Workers' Compensation Law, and co-taught a class in Reinsurance Law.
- Oversaw creation of the Law School's S.J.D. (Doctor of Science of Law) degree program; development of proposal through approval by the University Board of Trustees, licensing and accreditation from the State Board of Regents, and ABA Acquiescence (2010-2012).
- Developed and taught the first academic course taught at a U.S. law school on comparative insurance regulation, focusing on the European Union, U.S., and Chinese insurance regulation, with faculty and students from all three regions.
- Created Law School's first online course and one of the first online law school classes in the country that combines legal education with the most current research on student centered learning and assessment and achievement. Course emphasized written exercises and detailed discussion of case law in twelve different liability insurance areas. Helped design and teach similar courses in Reinsurance and Surety.
- Directed successful effort to rebuild LL.M. program for foreign lawyers by revamping educational program, marketing, and student services. Developed School's relationships with various government grant programs such as the Muskie Program and USAID, as well as the Saudi Arabian Cultural Mission, resulting in additional international lawyers attending the Law School on government scholarships. Served as Director of Graduate Programs from 2004 – 2015
- University service included teaching the required first-year honors course to pre-law students, participating as the Law School's representative on the University President's Committee on Corporate Social Responsibility from 2006-2009, the Provost's 2009 Task Force on Online Education, and the 2010 International Executive Committee.

TRAVELERS PROPERTY CASUALTY, Hartford, CT

1993 to 3/2004

Counsel – Travelers Property Casualty

1995 to 3/2004

Counsel & Legislative Director for Government Affairs – Travelers/Citigroup.

1998 to 2002

Associate Counsel – Travelers

1993 to 1995

Provided analysis, strategic direction, and guidance in legal, political, and regulatory issues. Managed a diverse range of complex litigation activities nationwide related to company's entire product line (including workers' compensation and liability insurance) – more than 50% of cases with \$1+ million exposure. Directed and mentored junior attorney. Hired and supervised outside counsel, including motions, discovery, briefing and settlements. Represented company in settlement conferences, negotiations, and trials. Previously directed legislative and regulatory affairs in 23 states, working closely with state officials, lobbyists, and trade associations. Drafted proposed legislation, testified at public hearings, and participated in regulatory proceedings. Implemented corporate business plans by retaining and directing local attorneys and lobbyists.

Selected Accomplishments:

- **Selected to take charge of and manage coverage and bad faith docket for Travelers' subsidiary (Minnesota-based Northland insurance specializing in surplus lines/specialty/trucking).** Established and maintained excellent working relationships with newly acquired subsidiary. Triaged cases and coordinated transition/integration of litigation within the Travelers' system of a company that had operated independently for 50 years. Won several summary judgment cases related to trucking issues as well as in a coverage/bad faith claim with exposure in excess of \$25 million, through redirecting our litigation strategy and retaining new outside counsel. Obtained \$8,000,000 verdict against another carrier in an excess verdict/bad faith

matter while serving as an outside legal consultant to Travelers.

- **Directed significant litigation, including major antitrust and class action suits.** Coordinated amicus support/strategy and won landmark case before the Kentucky Supreme Court involving workers' compensation.
- **Led Travelers' legal and political efforts in Nevada** as it opened its workers' compensation system to private competition.
- **Significant contributor to development of legal and political strategy regarding OSHA's proposed Ergonomics Standard** – which would have severely disrupted workers' compensation systems nationwide, according to industry opinion.
- **Spearheaded government affairs and litigation activities in Alabama**, then considered the most hazardous state in the country for corporate defendants. Quickly resolved multimillion-dollar exposure cases with favorable settlements. Formulated and executed company's political strategy for 2000 Alabama Judicial races. At the Alabama Supreme Court, overturned \$4 million trial court judgment against Travelers.
- **Managed all major bad faith cases involving workers' compensation.** Developed favorable case law nationwide and established federal circuit court precedent for removal of such cases to federal court. Won numerous cases on summary judgment.
- **Administered all advertising injury coverage cases.** Developed and expanded case law in the federal circuit courts denying coverage for trademark infringement under commercial general liability insurance policies.
- **Other results:** Recognized as an internal expert on political and legal developments related to California workers' compensation and tort reform issues. Led efforts to defeat Florida legislation requiring insurers to cover certain environmental hazards in excess of industry standards. Passed legislation in Arizona expanding use of workers' compensation deductible policies among large employers.

IOWA DEPARTMENT OF JUSTICE, Consumer Protection Division, Des Moines, IA
1988 to 1993

Assistant Attorney General & Deputy Administrator of the Iowa Consumer Credit Code

Enforced a comprehensive regulatory system protecting consumers in credit transactions. Investigated and prosecuted cases involving consumer fraud, financial investment schemes, consumer credit and credit insurance. Conducted rule making on consumer issues and counseled governmental agencies and private parties on consumer credit law. Advised on federal and state legislative consumer credit proposals. Collaborated with state and federal agencies such as the FTC, FRB, other state attorneys' general offices and the state banking division.

Selected Accomplishments:

- **In a case of nationwide significance, successfully represented State of Iowa in litigation with Citibank**, resulting in company's agreement to abide by Iowa consumer lending laws.
- **Directed amicus litigation for 27 states against consumer lending institutions**, involving the exportation of credit card terms in violation of state law. Authored amicus brief to U.S. Supreme Court on behalf of the states.
- **Participated in and led multi-state enforcement activities** such as litigation against mortgage

lenders for violations of mortgage escrow requirements.

Drafted and promulgated consumer protection regulations governing credit insurance and other regulations permitting the Department of Justice to collect hundreds of thousands of dollars in fees each year from consumer creditors.

HARVARD LAW SCHOOL, Cambridge, MA 1986 to 1988
Special Assistant to the Dean (1986-1988) / Associate Director of Student Services (1987-1988)

Authored paper on legal demographics used in first year law classes. Researched and wrote on the Iran/Contra affair, Congressional ethics, and international terrorism. Reviewed academic and professional opportunities for law students on Dean's behalf. As Associate Director of Student Services, administered student service activities and coordinated programs expanding public interest law opportunities.

- **Teaching Fellow at Harvard Graduate School of Education in 1987.** As Teaching Assistant, taught sessions on legal analysis for college administrators in a graduate course in higher education and the law.

ADDITIONAL PROFESSIONAL ACTIVITIES & LEADERSHIP

National Association of Insurance Commissioners

- Selected as a NAIC funded Consumer Representative each year since 2010. Represent and advocate for consumer interests before the NAIC, with a focus on state insurance regulation and the Federal Insurance Office, regulation of personal lines policies, the use of Big Data in underwriting and claims handling, international regulatory cooperation, and consumer protection. Successfully lobbied for consumer participation program at the International Association of Insurance Supervisors and led effort to establish initial NAIC funding for this program. Invited speaker at the 2013 NAIC Commissioners Conference and have conducted training sessions for state insurance department regulators and insurance supervisors from other countries.

Other Advisory Bodies

- Federal Reserve Board: Insurance Policy Advisory Committee, appointed to three-year term starting January 2022.
- U.S. Department of Treasury: Federal Advisory Committee on Insurance (Federal Insurance Office), appointed February 2020 for three-year term.
- New York Department of Financial Services' Consumer Protection Task Force, new entity - appointed December 2019.
- Connecticut Insurance Department's Advisory Council on Regulation, 2019-2020.

International Association of Insurance Supervisors

- Led efforts to create first consumer participation movement in the organization, serve as a consumer stakeholder, 2013 to present. Moderated debates on Solvency II (2012 IAIS annual meeting and 2015 NAIC International Insurance Forum), served on multiple panels at 2017 Global Seminar, and held numerous meetings with IAIS leadership on consumer participation.

Expert Witness and Consultant

- Serve as expert witness and advise law firms, policyholders, state agencies, and insurance companies on insurance regulatory, coverage, and bad faith issues. Work with media throughout the country on various insurance-related news articles and quoted in the New York Times, Bloomberg News, CNBC, AP, International Business Times, Money Magazine, The Guardian, Reuters, Boston Herald, The New Yorker, National Underwriter, AM Best, SNL Financial, Insurance Business Magazine, Insurance Business Journal, The Trace, NPR, Hearst News, New York Law Journal, Scientific America, Sacramento Bee, Hartford Courant, Des Moines Register, Bankrate, and other papers and media.

Examples:

- Expert witness for New York Department of Financial Services and Attorney General's Office in litigation with the National Rifle Association, Spring 2019.
- Expert witness for Pennsylvania State University in insurance coverage litigation arising out of the Sandusky sexual abuse claims, 2015-2016.
- Retained by the Federal Trade Commission to work with Professor Patricia McCoy to develop and implement a new training program on consumer credit issues for the Division of Financial Practices, 2008.
- Co-authored 10-state survey of liability issues associated with the Safe Routes to School Program, sponsored by the Public Health Law and Policy association, 2011-2012.

The American Law Institute

- Elected in October 2013. Served in the Member Consultative Group for the Restatement of the Law of Liability Insurance project. Currently in the Member Consultative Groups for the Consumer Contracts and Data Economy projects.

The American College of Coverage Counsel

- Elected as a fellow in July 2022.

American Bar Association

- Associate Editor, Tort Trial & Insurance Practice Law Journal, 2009 to present.

Connecticut Bar Association

- Executive Committee, Insurance Law Section, 2011 to present.

Municipal Government, 11/2009 – 7/2022

- **Councilor, Mansfield Town Council.** Elected in fall 2009, 2011, 2013, 2015, 2017, 2019 and 2021 to serve on the 9-member governing body for the Town of Mansfield, Connecticut. Responsible for \$55 million budget. Chaired Finance Subcommittee from 11/2019 – 7/2022.
- **Commissioner, Mansfield Planning & Zoning Commission/Inland Wetland Agency.** Elected in 1999 as a member of town planning and zoning agency. Review and regulate proposed commercial, university and residential development. Served until fall 2009, when elected to the Town Council.

Patrons Group

- Elected in May 2007 as a Director of Patrons Group, a property-casualty insurer located in Connecticut. Also served on Corporate Governance Committee. Helped lead successful affiliation with State Auto in fall 2007 and served on Patrons Advisory Council until its

dissolution at the end of 2013.

U.S. State Department - Muskie Program

- Served as evaluator for applications to the Muskie Program, a federally funded scholarship program that brings students from former Soviet Republics to the U.S. to earn a graduate degree. In January 2009 traveled to Moscow on Program's behalf to interview applicants and similar trip in February 2006 to Kyiv, Ukraine.

Adjunct Professor, University of Connecticut School of Law, spring 2002 and 2003

- Taught workers' compensation course to J.D. and LL.M. students.

Lecturer in Law, Drake University Law School, fall 1990

- Taught consumer protection law to second- and third-year law students; subjects included FTC enforcement, state consumer fraud statutes and Truth-in-Lending.

President of the American Conference of Uniform Consumer Credit Code States, 1991 to 1992

- Association of state officials who enforce and administer the Consumer Credit Code.

Peter Kochenburger
Publications

Books

- THE “DEMATERIALIZED” INSURANCE: DISTANCE SELLING AND CYBER RISKS FROM AN INTERNATIONAL PERSPECTIVE (Peter Kochenburger, Pierpaolo Marano & Ioannis Rokas eds., 2016)

Law Review Articles and Book Chapters

- Aviva Abramovsky & Peter Kochenburger, *Transparency and the Insurance Contract in the United States*, in 2 TRANSPARENCY IN INSURANCE LAW AND REGULATION 683 (Pierpaolo Marano & Kyriaki Noussia eds., 2020)
- Aviva Abramovsky & Peter Kochenburger, *Insurance Online: Regulation and Consumer Protection in a Cyber World*, in THE “DEMATERIALIZED” INSURANCE 117 (Peter Kochenburger, Pierpaolo Marano & Ioannis Rokas eds., 2016)
- Peter Kochenburger, *Liability Insurance and Gun Violence*, 46 CONN. L.REV. 1265 (2014) http://opencommons.uconn.edu/law_papers/226
- Peter Kochenburger & Joseph MacDougald, *Insurance and Climate Change*, 47 J.MARSHALL L. REV. 101 (2013) http://opencommons.uconn.edu/law_papers/475
- Peter Kochenburger & Patrick Salve, *An Introduction to Insurance Regulation*, in RESEARCH HANDBOOK ON INTERNATIONAL INSURANCE LAW AND REGULATION 221 (Julian Burling & Kevin Lazarus eds., 2012) (updated edition will come out in late 2022).
- Peter Kochenburger, *The Language Matters: Regulation of Insurance Policy Terms and Conditions*, in CHALLENGES IN HARMONIZATION OF THE SERBIAN INSURANCE LAW WITH THE EUROPEAN (EU) INSURANCE LAW (Association for Insurance Law of Serbia, April 2012)
- Amy Bach & Peter Kochenburger, *Insurance Consumer Protection Efforts by Government Regulators: Evolving under Scrutiny*, 13 N.Y. ST. B.A. GOV'T L. & POL'Y J. 16 (2011)
- Peter Kochenburger, Richean Zhiyan Li & Pierpaolo Marano, *Conflict of Interest of Insurance Brokers*, 2010 EUR. INSUR.L. REV. 21 (2010)

Short Articles

- Peter Kochenburger, Jeffrey Stempel & Erik Knutsen, *Covid Coverage Cases Conflict With Insurer Documentation* (published May 24, 2022).
- Peter Kochenburger, *The Insurance Industry's Growing Potential Role in Gun Safety*, Law360 (published May 14, 2022).
- Peter Kochenburger & Jeffrey Stempel, *How Sonic Boom Risk Informs 'Physical Loss' For COVID Era*, Law360 (published April 5, 2022).
- Peter Kochenburger, Opinion, *Arbitration? No thanks*, Insurance Business America Magazine, July 9, 2018, at 9.
- Peter Kochenburger, Opinion, *The Dangers of Big Data*, Insurance Business America, Insurance Business America Magazine, March 2017, at 21.
- Peter Kochenburger, Opinion, *Gun Liability Insurance, Too Important Not to Try*, Insurance Business America, July 23, 2015, at 21.
- Peter Kochenburger, *Flood Insurance Reform and Modernization*, INSURANCE REGULATION COMMITTEE, A.B.A. SEC. TORT TRIAL & INS. PRAC. (Winter 2013).
- Peter Kochenburger, *Federal Insurance Office*, INSURANCE REGULATION COMMITTEE, A.B.A. SEC. TORT TRIAL & INS. PRAC. (Summer 2011).
- Peter Kochenburger, *Tone Deaf When Filed – The 2009 Optional Federal Charter Bill*, INSURANCE REGULATION COMMITTEE, A.B.A. SEC. TORT TRIAL & INS. PRAC. (Summer 2009).
- Peter Kochenburger, *Connecticut Supreme Court Rules on Bad Faith Jurisdiction, DeOliveira v. Liberty Mutual*, 870 A.2d 1066 (Conn. 2005), WORKERS COMPENSATION AND EMPLOYERS' LIABILITY LAW COMMITTEE, A.B.A. SEC. TORT TRIAL & INS. PRAC, (Winter 2005).

Peter Kochenburger
Selected Presentations: 2012 – July 2022

Regulatory

- “Social Inflation: Fact or Fiction,” National Council of Insurance Legislators, Summer 2022 Meeting, Jersey City, NJ (August 16, 2022), panelist.
- “Big Data and Cyber Security – Ensuring technology remains an asset not a liability,” National Association of Insurance Commissioners International Insurance Forum, Washington D.C. (May 12, 2022), panelist.
- “Teaching Insurance Law at Law Schools,” ABA Tort Trial Insurance Practice Section Conference, Baltimore, MD (April 29, 2022), panelist.
- Presentation to the Michigan Department of Insurance and Financial Services on Diversity, Equity, and Inclusion (November 22, 2021, virtual), co-presenter.
- “Claim Optimization and the Insurance Promise,” presentation at the summer 2021 National Association of Insurance Commissioners national meeting, Market Regulation and Consumer Affairs Committee, Columbus, Ohio (August 16, 2021).
- “Use of Zip Code, Education, and Occupation as Rating Factors ... in Insurance Underwriting,” National Council of Insurance Legislators’ interim meeting (June 18, 2021, virtual), panelist.
- “Innovation – Forecasting the Future of AI and Big Data,” National Association of Insurance Commissioners’ International Insurance Forum, (May 25, 2021, virtual) panelist.
- “Insurer’s use of Criminal History Information,” presentation at the National Council of Insurance Legislators’ spring meeting (April 15, 2021, virtual).
- “Insurers’ Use of Criminal History Information,” presentation at the fall 2020 National Association of Insurance Commissioners national meeting (December 3, 2020, virtual).
- “All In on AI? A New Study Decoding the Mysteries of AI in Insurance Fraud,” Coalition Against Insurance Fraud Webinar (September 30, 2020, virtual), panelist.
- “Insurance Regulation in the United States,” Hartford, CT (September 16-17, 2019), Organized and led extensive two-day training session for insurance regulators from the China Banking and Insurance Regulatory Commission, taught introductory session. This is the second training session we have held for the Commission.
- The Center for Insurance Policy and Research, “Demystify the use of Artificial Intelligence in Insurance,” (August 5, 2019) (NAIC’s summer 2019 meeting in NYC), panelist.
- “From Intentional Harm to Negligent Conduct,” presentation on the expansion of intentional act exclusions in liability insurance, National Association of Insurance Commissioners fall national meeting, San Francisco, CA (November 17, 2018)
- “Insurance Regulation in the United States,” Hartford, CT (July 9-10, 2018), Organized and led extensive two-day training session for insurance regulators from the China Banking and Insurance Regulatory Commission, taught introductory session.
- National Association of Insurance Commissioners Global Forum, Washington DC (May 14, 2018), panelist on “The Role of Insurance & Reinsurance in Disaster Risk Management.”
- National Conference of Insurance Legislators 2017 Annual Meeting, Phoenix, AZ (November 16-17, 2017), invited panelist on (1) the ALI’s draft Restatement of the Law of Liability Insurance (with Restatement Reporter Tom Baker), (2) life insurance, big data, and consumer protection, (3) international insurance issues.
- National Association of Insurance Commissioners (NAIC) International Insurance Forum,

Washington D.C. (May 20, 2016). Invited speaker on Cybersecurity and Cyber Insurance panel (only consumer representative invited to serve on a panel).

- Public Hearing, NAIC Big Data Working Group, New Orleans (April 3, 2016). Invited to speak on the consumer perspectives panel.
- Public Hearing Testimony on Use of Consumer Data to Settle Automobile Insurance Claims, NAIC, Chicago (August 17, 2015). Invited speaker.
- NAIC International Insurance Forum, Washington D.C. (May 21, 2015). Invited panelist on “Global Insurance Standards – From Vision to Reality.”
- NAIC International Insurance Forum, Washington D.C. (May 10, 2013). Moderated third debate on Solvency II between Therese Vaughan (former NAIC CEO) and Karel Van Hulle (former Head of Unit, Insurance and Pensions at the European Commission).
- NAIC Regulatory Leadership Forum, Kansas City, Missouri (March 13, 2013). Invited to speak on consumer issues with state insurance regulators.
- NAIC Commissioners Conference, Virgin Islands (February 3, 2013). Invited to present consumer representative views and activities at the NAIC’s annual closed conference for commissioners.
- Center for Insurance Policy Research (NAIC) Summit on Flood Insurance, Atlanta (August 14, 2012), Invited panelist, presented on “Consumer Perspectives: Flood Insurance Reform” (with Sonja Larkin-Thorne).
- Public Hearing Testimony on Private Lender-Placed Insurance, National Association of Insurance Commissioners, Atlanta (August 9, 2012). Invited speaker.
- Congressional testimony “U.S. Insurance Sector: International Competitiveness and Jobs,” before the Subcommittee on Insurance, Housing and Community Opportunity, Washington D.C. (May 17, 2012). Invited to speak on the Federal Insurance Office, and consumer protection and international cooperation.

Professional Organizations and Bar Associations

- “Teaching Insurance Law at Law Schools,” ABA Tort Trial Insurance Practice Section Conference, Baltimore, MD (April 29, 2022), panelist.
- Unfair Discrimination - How will new legislation in Colorado influence the industry approach to potential bias in insurance?’ Casualty Actuarial Society Rate Making, Product, and Modeling seminar, (March 16, 2022, virtual), speaker.
- “Cyber Insurance – Risks v. Reality,” ABA Insurance Coverage Litigation Committee mid-year program, Phoenix, AZ (February 24, 2022), panelist
- “The National Association of Insurance Commissioners’ Insurance Data Security Model Law,” ABA Insurance Regulation Committee webinar (January 24, 2022, recorded in September 2021), panelist
- AM Best TV webinar on COVID-19 Litigation (December 15, 2020), panelist.
- “Federalization of Insurance? The Federal Insurance Office,” ABA Insurance Regulation Committee webinar (November 18, 2020), panelist.
- American College of Coverage Counsel, COVID-19 Liability Issues webinar (November 12, 2020, virtual), moderator and co-organizer.
- “Constitutional Issues: Power of Receivership Courts,” International Association of Insurance Receivers, Webinar (October 13, 2020, virtual), panelist.
- “Navigating Opportunities and Risks Presented by Artificial Intelligence,” Connecticut

Legal Conference, CBA Webinar (September 15, 2020, virtual), panelist (and organizer) for session on regulatory issues related to AI.

- “Act of God Exclusions and Coverage for COVID-19 Business Interruption Claims,” The Chartered Institute of Arbitrators (July 15, 2020, virtual), advocate for insurer in mock oral argument before a panel of former insurance commissioners.
- “Future of Insurance Regulation,” at Casualty Actuaries of New England fall meeting, Worcester, MA (October 11, 2019), one of two panelists.
- AM Best TV show (and webinar) on drones, aerial data-gathering, and insurance (July 16, 2019), panelist.
- Connecticut Bar Association’s annual Legal Conference, Hartford CT (June 10, 2019), discussed pet insurance on animal law panel.
- “The Regulatory Response to InsurTech,” Boston, MA (March 26, 2019) Casualty Actuarial Society seminar, organized and participated in regulatory discussion.
- AM Best TV, Gun Violence and Insurance: panelist and separately interviewed on this topic (filmed August 2018 and released in October and December 2018), <http://www.ambest.com/video/video.aspx?s=1&rc=kochenburger119>.
- Keynote speaker, “Liability Insurance and Gun Violence,” Property & Liability Research Bureau Eastern Regional Adjusters Conference, Hartford CT (October 30, 2018).
- “Liability Insurance and Gun Violence,” UK Institute and Faculty of Actuaries, Birmingham, UK (October 24, 2018 – via teleconference); Casualty Actuaries of New England, Springfield, MA (October 15, 2018).
- “The Regulatory Response to InsurTech,” joint seminar held by Casualty Actuarial Society and Canadian Institute of Actuaries, Toronto (October 16, 2018), organized and participated in regulatory panel.
- Fourth Annual Telematics and Connected Vehicles Insurance Conference, Chicago IL (April 25, 2018). Panelist speaking on data ownership, privacy, and regulatory concerns.
- “Big Data Changes Everything, Why Insurance Lawyers Need to Catch up Fast,” Connecticut Bar Association Annual Insurance Litigation Seminar, Hartford CT (April 13, 2018), Conference Co-Chair and moderator.
- American Bar Association Litigation Committee, 2018 Annual Insurance Coverage Seminar, Tucson, AZ (March 2, 2018), led roundtable discussion on the use of Big Data in insurance claims and underwriting.
- Defense Research Institute’s Northeast Regional Claims Conference, Hartford CT (November 2, 2017), presented on insurance bad faith, the ALI draft Restatement of the Law of Liability Insurance (with co-panelist Kathleen J. Maus, Butler Weihmuller Katz Craig, LLP).
- “Looking Under the Hood and Into the World - Big Data and Insurance,” Property Casualty Insurers Association’s General Counsel Seminar, Philadelphia, PA (September 18, 2017), with co-panelists Dr. Cathy O’Neil and Robert Helfand.
- “Key Issues Facing Workers Comp – Point/Counterpoint,” National Council on Compensation Insurance (NCCI), Orlando Florida (May 17, 2017). Debated workers compensation issues with Robert Hartwig at a plenary session of the NCCI’s Annual Issues Symposium.
- Insurance Business Magazine, Flood Risk 2017, Orlando Florida (March 23, 2017). Panelist on claim handling session.

- Connecticut Bar Association Annual Insurance Law Symposium, Bad Faith Litigation, University of Connecticut School of Law (February 23, 2017), Conference Co-Chair, panelist and moderator.
- Connecticut Bar Association, “Getting to Less: Symposium on Strategies for Reducing Discovery in Insurance Coverage Litigation,” University of Connecticut School of Law (February 26, 2016). Conference Co-Chair and moderated panel on current efforts to reduce discovery costs.
- Connecticut Bar Association, “Storm Law: Helping clients Prepare for and Respond to Natural Catastrophes,” New Britain, CT (January 8, 2016), panelist on consumer protection and claim handling.
- Defense Research Institute Insurance Law and Claims Conference, Hartford CT (October 28, 2015). Presented on “The Unfair Claims Settlement Practices Act: Potential Limitations on Advocacy and Negotiation” (with Tom Farrish, Day Pitney, LLP).
- Association of Insurance Compliance Professionals Continuing Education Program, Providence, Rhode Island (May 8, 2015). Invited to speak on Cyber Risk and Cyber Insurance (with Theodore Augustinos, Locke Lord LLP).
- Connecticut Bar Association Symposium, “Insurance Claims Handling: Rights, Wrongs and Remedies,” University of Connecticut School of Law (February 6, 2015). Conference Co-Chair, moderated discussion on Market Conduct Exams with senior staff from the Connecticut Insurance Department
- Association of Insurance Compliance Professionals Continuing Education Program, Hartford, CT (May 16, 2014). Invited to speak on Liability Insurance and Gun Violence.
- Connecticut Bar Association Symposium, “Insurance Coverage 101,” University of Connecticut School of Law (January 23, 2014). Conference Co-Chair, moderated panel on Third-Party Liability Insurance.
- “Current Issues in Insurance Regulation: 2013,” New York City Bar Association (April 19, 2013). Invited to speak on “Insurance and Climate Change after Superstorm Sandy.”
- Connecticut Bar Association, “Liability Insurance and Litigation,” University of Connecticut School of Law (March 7, 2013). Conference Co-Chair and spoke on “Finding and Avoiding Coverage: The International Act Exclusion.”
- Connecticut Bar Association, training session for attorneys, New Britain, CT (January 18, 2012). Presentations on claims handling and the National Flood Insurance Program.

Academic Conferences

- “The Role of Law and Government in Cyber Insurance Markets,” conference jointly sponsored by the Insurance Law Center and University of Minnesota Law School (March 12, 2021, virtual), moderator, host co-chair.
- “The ALI’s Restatement of Law, Liability Insurance – Was the World Turned Upside Down?” Hartford, CT (April 5, 2019), Conference Chair and moderator, sponsored by the Insurance Law Center/UConn Law School, the Connecticut Bar Association’s Insurance Law Center, and Rutgers Law School Center for Risk and Responsibility.
- “Putting Humans in the AV Driver’s Seat, Autonomous Vehicles – People, Policy & Law,” Storrs CT (April 1, 2019), organized and moderated panel on autonomous vehicles and insurers for this multi-disciplinary conference organized by UConn’s Transportation Technology & Society Research Group (member).

- “The Protection Gap in Property Insurance,” Rutgers Center for Risk and Responsibility, Camden NJ (March 29, 2019), presentation on intentional act exclusions
- “Data Breaches Don’t Discriminate – Cyber Insurance,” American Association of Law Libraries Annual Meeting, Baltimore, MD (July 16, 2018), panelist.
- “Enterprise Risk Management – From Risk to Strategy,” conference sponsored by UConn School of Business and Hartford CFA Society (March 20, 2018), moderated and helped organize Technology, Regulatory and Investment Risks panel.
- “Insurance in the Age of Trump,” Insurance Law Center/UConn Law School (April 13, 2017). Conference Co-Chair, panelist and moderator.
- Resilience and the Big Picture: Governing and Financing Innovations for Long Island Sound and Beyond (April 22, 2016). Center for Energy and Environmental Law, University of Connecticut School of Law. Organized and moderated panel “Achieving Resilience Through Insurance and Finance.”
- Connecticut Risk Management Conference, “The New Reality of Global Risk,” University of Connecticut School of Business, Stamford (April 7, 2016). Organized and moderated panel on “Legal and Compliance Issues Across the World.”
- Connecticut Risk Management Conference, “The Many Faces of Enterprise Risk Management,” University of Connecticut School of Business, Stamford CT (March 20, 2015). Organized and moderated panel on “Cyber Risk, Insurance and Corporate Governance.”
- “The Relationship between Insurance and Legal Regulation: Normative, Theoretical and Empirical Perspectives,” UC Irvine School of Law, Irvine, CA (September 19, 2014). Panel Commentator.
- “Big Data and Insurance,” University of Connecticut School of Law (April 3, 2014). Moderated panel on Big Data, Risk Classifications and Adverse Selection.
- University of Chicago Junior Faculty Workshop, Chicago IL (November 25, 2013). Presented early version of *Liability Insurance and Gun Violence*.
- “The Second Amendment and Gun Control,” Connecticut Law Review’s Fall 2013 Symposium (November 15, 2013). Invited to speak on liability insurance and gun violence.
- “The Law and Economics of Insurance,” University of Connecticut School of Law (October 4, 2013). Moderated panel on insurance regulation.
- “Adaptation of the Built Environment to Achieve Resilience to Climate Change,” 13th Kratovil Conference on Real Estate Law & practice, John Marshall Law School, Chicago Illinois (September 26, 2013). Invited to present “*Insurance and Climate Change: Spreading, Regulating and Avoiding the Risks.*” Paper co-authored with Joseph MacDougald, later published in the John Marshall Law Review.
- “Fragmented Risk,” Rutgers School of Law (March 1, 2013). Commentator on Catastrophes and Fragmented Risk panel.
- “Climate Change Risks & Liability: The Future of Insurance & Litigation,” University of Connecticut School of Law (October 5, 2012) (co-sponsored with the Center for Energy and Environmental Law). Co-Chair of the Conference, moderated panel “Domestic and International Responses.”

International

- “Big Data, Predictive Analytics, and the Insurance Promise: the uses of AI in the Claims Adjustment and Fraud Detection Processes,” (October 6, 2021, virtual) Third International Insurance Congress, Comillas Pontifical University, Madrid, speaker.
- International Association of Insurance Supervisors Market Conduct Working Group, Amsterdam (May 27, 2019), invited presenter on insurer use of personal consumer information. Only academic participating.
- “Big Data, Predictive Analytics, and the Insurance Promise: the uses of AI in the Claims Adjustment and Fraud Detection Processes,” (October 6, 2021) Third International Insurance Congress, Comillas Pontifical University, Madrid (virtual), speaker.
- “Big Data, Insurance & Consumer Protection,” The First Asia-Pacific Permanent Forum on Insurance Law, hosted by Xiamen University, China (November 10, 2018), UConn Law School is the founding U.S. member of this Forum.
- “Introduction to Insurance Regulation in the United States,” National Chengchi University, Taiwan (November 6, 2018).
- Fifth Annual China-U.S. Insurance Law Conference co-sponsored with Renmin Law School, Suzhou, China (November 3, 2018), presentation on Cyber Insurance and Cybersecurity.
- “Retirement Security, Pensions and Insurance,” Fourth Annual China-U.S. Insurance Law Conference with Renmin Law School, Hartford CT (October 13, 2017), Conference Co-Chair, moderator.
- International Association of Insurance Supervisors Global Seminar, Windsor, U.K. (June 29-30, 2017). Participated in two panels: (1) “Digitalisation in the Insurance Sector, Benefits and Risks to Consumers.” (2) “Executive Committee Dialogue: ComFrame and the Insurance Capital Standard” (only U.S. academic speaking at this meeting).
- “Actuarial Perspectives in the Era of Social Consciousness, Can Liability Insurance Reduce Gun Violence?” Casualty Actuarial Society’s Spring Meeting, Toronto Canada (May 24, 2017).
- “The U.S. and China: Environmental Change, Liability, and Insurance,” Third Annual China- U.S. Insurance Law Conference, Renmin Law School, Beijing, China (October 30, 2016). Invited to present a talk on insurance and climate change.
- “Transparency in Insurance Regulation: Global Perspectives,” National Taiwan University College of Law, Taipei Taiwan (September 23, 2016). Presented “Limitations of Transparency: Big Data, Dispute Resolution and Regulatory Enforcement,” moderated panel on Transparency in Insurance Regulation in Asia.
- “The Changing Insurance Regulation of the European Union,” Catholic University of Milan, Milan Italy (November 26, 2015), invited to moderate panel on “The Regulatory Framework.”
- “Important Issues and New Perspectives of Insurance Law,” The Inaugural Conference of the Taiwan Insurance Law Association, Taipei, Taiwan (October 22, 2015). Invited to speak on Big Data, insurance, and consumer protection (only U.S. speaker at the conference).
- “The U.S. and China, New Insurance Products and New Regulatory Challenges” Second Annual China-U.S. Insurance Law Conference, University of Connecticut School of Law (October 9, 2015). Organized and spoke on panel regarding Big Data

and insurance.

- “International Symposium on Improvement of Liability Insurance System,” First Annual China-U.S. Insurance Law Conference, Renmin Law School, Beijing China (May 10, 2014). Presented on “Environmental Liability Insurance: Opportunities and Risks.”
- “Legal Education for International Lawyers,” presentation in Riyadh, Saudi Arabia for Saudi law students and lawyers interested in studying in the United States (March 4, 2014).
- University of International Business and Economics, Beijing China (June 2, 2013). Invited to speak at a Chinese Supreme Court training session for judges on “Personal Automobile Insurance and Consumer Protection in the U.S.” (with Yan Hong).
- International Association of Insurance Regulators Annual Conference, Washington D.C. (October 9, 2012). Moderated second debate on Solvency II between Therese Vaughan (NAIC CEO) and Karel Van Hulle (Head of Unit, Insurance and Pensions at the European Commission).
- “Testing times, Uncertain Outcomes: How are Insurers and Reinsurers Expected to Measure Up?” International Insurance Law Association, London, U.K. (September 14, 2012). Invited speaker on two panels: (1) emerging legal issues in insurance, (2) a U.S. perspective on climate change and insurance.
- Thirteenth Annual Conference of the Association for Insurance Law of Serbia, Palic, Serbia (April 21, 2012). Invited to present “*The Language Matters: Regulation of Insurance Policy Terms and Conditions.*”