

Insurance ADR Practice Group

As the world's largest private alternative dispute resolution (ADR) provider, JAMS offers comprehensive services to address all aspects of domestic and international insurance, reinsurance and broker disputes. Our Insurance ADR Practice Group is comprised of prominent former counsel to policyholders and insurers, former insurance carrier executives and retired state and federal, trial and appellate judges who serve as mediators, arbitrators and neutral evaluators and have experience resolving insurance disputes in a wide range of industries. [Learn more at **jamsadr.com/insurance**](https://jamsadr.com/insurance) or [click on panelists' names to visit their bios](#).



Jerome B. Abrams Retired Judge, First Judicial District Court **Minneapolis, MN** Prior to his service on the bench, Judge Abrams served as national counsel for a mid-sized property and casualty insurer handling claims and coverage as well as significant policyholder litigation. He was counsel for many foreign insurers in the London market and elsewhere dealing with multi-year, multi-layered complex cases. He was lead counsel in some of the largest and most contentious coverage litigation taken to trial. He is an Honorary Fellow in The American College of Coverage Counsel and a member of the National Board of the American Board of Trial Advocates. For many years, he has authored law reviews and chapters and made numerous presentations on insurance coverage and claims.



Deborah S. Ballati, Esq. **San Francisco, CA** Ms. Ballati brings to JAMS a broad range of civil and commercial litigation experience, with an emphasis on construction and insurance coverage, gained over her 42 years as an attorney. As a litigator, Ms. Ballati represented parties in commercial matters, including owners, contractors, subcontractors, sureties and design professionals. She has substantial experience in contract-drafting negotiations and related insurance matters. Ms. Ballati has also represented policyholders in pursuing coverage under all types of insurance policies, including primary and excess general liability, environmental, property, professional liability and employment practice liability. She was named as a 2019 Northern California Super Lawyer in the ADR category.



S. Karen Bamberger, Esq. **Seattle, WA** Ms. Bamberger is a skilled negotiator and mediator who has settled hundreds of cases over her more than 35-year career as a litigator in private practice and now thrives in doing so as a JAMS neutral. Insurance-related matters she has handled as a litigator or neutral include: cases where personal assets were at risk, beyond insurance policy limits; reasonableness hearing following a covenant judgment; property damage resulting in claims of almost \$1 million in lost future and past business profits and lost opportunity to sell business; alleged defaulted franchise license agreement, not covered by insurance; breach of contract and violation of Washington's Consumer Protection Act; and UIM cases in a variety of contexts, including third party cases and direct actions.



Hon. Ariel E. Belen (Ret.), FCI Arb **New York, NY** Judge Belen is a highly experienced ADR professional who has resolved a plethora of wide-ranging legal disputes, including complex insurance matters. He has arbitrated and mediated insurance cases of all kinds, including claims involving Covid-19 business interruptions; residential and commercial properties; class actions and individual claims for damages sustained during Superstorm Sandy and other hurricanes; losses resulting from water and fire damage; and claims involving disability and health insurance benefits, executive compensation and product recalls. Before joining JAMS in 2012, he served as an Associate Justice of the New York State Supreme Court, Appellate Division and as Administrative Judge of the Supreme Court, Kings County.



Hon. William J. Cahill (Ret.) *San Francisco, CA* Judge Cahill has been a full-time neutral since retiring from the San Francisco County Superior Court, where he served for nearly 10 years. He has mediated and arbitrated complex coverage disputes, including those concerning carrier contribution, subrogation disputes, inter-carrier disputes, coverage and policy interpretation cases, directors and officers liability, asbestos coverage, and numerous alleged bad faith actions. Judge Cahill has been consistently recognized as one of the top neutrals in the Bay Area and California by various surveys and legal publications, including the *Chambers USA Guide to Leading Lawyers for Business* from 2017 to 2019.



Philip E. Cook, Esq. *Los Angeles, CA* Mr. Cook's accomplished background as a dispute resolution professional includes 10 years of mediation experience as the founder of Cook Mediation in 2015 and more than 20 years of combined service as a court-appointed neutral in federal, appellate and superior courts. He is also a multistate trial lawyer with decades of experience handling commercial litigation. He has served as lead trial and/or appellate counsel in numerous multi-million-dollar insurance coverage and bad faith matters around the country, including claims involving failure to defend, asbestos exposure, environmental liabilities, business and advertising methods, bodily injury, property damage, business interruptions, and more.



Laura B. Frankel, Esq. *Chicago, IL* A mediator focused on insurance and professional malpractice, Ms. Frankel has substantial in-house insurance experience. Throughout her 30-year career in the insurance industry and as a litigator, she developed a strong reputation as a tenacious and creative negotiator. She joined JAMS after more than 15 years at CNA, where she handled high-exposure professional liability claims and the oversight of complex coverage litigation. Ms. Frankel has expertise in professional liability cases, including claims against lawyers, accountants, physicians and hospitals; personal injury; bad faith; and disputes between insurers. She has been a frequent speaker at national conferences regarding coverage issues, negotiation strategies and dispute resolution.



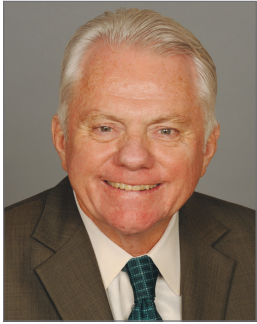
Cassandra S. Franklin, Esq. *Century City, CA* Ms. Franklin has years of experience in conflict resolution from both the carrier and policyholder sides of complex insurance coverage matters, including cases involving entertainment, media/tech errors and omissions, professional liability, aviation, marine, commercial general liability and business interruption insurance. Before joining JAMS, she served as Managing Attorney of Allianz Global Corporate & Specialty and Fireman's Fund Insurance Company's internal Coverage Counsel. Earlier in her career, she represented policyholders in litigated and non-litigated insurance coverage disputes. She co-authored the *New Appleman's Sports and Entertainment Insurance Coverage Practice Guide*. Ms. Franklin has also handled general civil litigation matters, including entertainment, copyright infringement and securities litigation.



Bruce A. Friedman, Esq. *Century City, CA* During his 40-year career as a neutral and litigator, Mr. Friedman has represented policyholders and major insurance companies in issues arising out of directors and officers, errors and omissions, employment practices liability, commercial general liability, property, media and cyber policies. He has settled cases involving securities, antitrust, major natural disasters, subrogation claims, bad faith and coverage disputes, professional liability and class actions. He served as counsel to the Insurance Commissioner of California in insolvency and regulatory proceedings. He had one of the top 10 verdicts in California in 1996 for an insurance bad faith dispute and was selected as Leading Lawyer in Insurance, Insurer Firms category, by *Chambers USA* from 2004 to 2012 and as Insurance Law Lawyer of the Year in 2012 by *The Best Lawyers in America*.[®]



David Geronemus, Esq. *New York, NY* A full-time JAMS neutral since 1994, Mr. Geronemus is one of the country's most respected and sought-after dispute resolution professionals. A former law clerk to U.S. Supreme Court Justice Potter Stewart, he has taught negotiation and ADR on an adjunct basis at Yale and Columbia law schools. He has mediated a wide range of insurance coverage disputes—many involving multiple insured, insurers, and/or claims with hundreds of millions or even billions of dollars at issue—including long-tail claims like asbestos and environmental coverage matters, property insurance, directors and officers liability, representation and warranty insurance. He has also mediated disputes involving employment, personal injury, intellectual property, products liability, construction, franchising, legal and accounting malpractice, corporate dissolution and other matters.



Hon. Rex Heeseman (Ret.) *Los Angeles, CA* Judge Heeseman served on the Los Angeles Superior Court from 2005 to 2014 and as a litigator and expert witness for 34 years prior to his appointment to the bench. He handled a wide variety of commercial litigation matters, focusing upon representing insurers (along with construction defect coverage work for developers), principally addressing property, health, commercial general liability and employment practices liability insurance topics and related bad faith claims, as well as contentions ranging from misleading insurance sale presentations to agent/broker disputes. A frequent lecturer for MCLE programs, he taught insurance law at Loyola Law School and UCLA School of Law. He is a co-author of The Rutter Group's *California Practice Guide: Insurance Litigation* and a regular contributor to the *Los Angeles Daily Journal*.



Stacy L. La Scala, Esq. *Century City, CA* Mr. La Scala has extensive experience handling insurance-related disputes as a full-time neutral and previously as insurance litigation and coverage counsel. He has mediated a wide range of insurance matters, including bad faith, subrogation, contribution and allocation actions. With experience as a regional director and national litigation director for a large property casualty carrier, he has represented both policyholders (first party) and carriers (first and third party) in a wide variety of insurance disputes. Mr. La Scala has an in-depth working knowledge of the insurance industry and its nuances and complexities. He also authored the insurance tort chapters for Thomson Reuters' *California Civil Practice: Torts*, 2016 to 2019 editions.



Hon. Dean S. Lum (Ret.) *Seattle, WA* Judge Lum presided over hundreds of civil trials, heard thousands of civil motions and conducted dozens of settlement conferences during 23 years on the King County Superior Court. He has skillfully handled a wide range of complex disputes, and, as a judge or lawyer, has been involved in many of the most significant insurance coverage cases of the past 30 years in Washington, including those involving first- and third-party liability, bad faith, False Claims Act and Consumer Protection Act issues. Before serving on the bench, he gained extensive trial experience as a prosecutor and was a founding shareholder of a Seattle litigation defense firm focused on insurance coverage, products liability, professional liability and commercial civil litigation.



Hon. Michael Massengale (Former), FCIArb *Houston, TX* Justice Massengale focuses on international and domestic arbitration with extensive experience resolving complex commercial and contractual disputes, including insurance cases. He decided thousands of appeals and wrote more than 600 signed opinions as a highly respected judge on the First Court of Appeals in Houston, including coverage and subrogation disputes. His experience includes cases involving general commercial liability policies, windstorm insurance, policies covering offshore platforms and wells, and construction insurance, among others. Justice Massengale previously represented energy and business clients as a trial partner at the Houston-based international law firm of Baker Botts.



Jed D. Melnick, Esq. *New York, NY* Mr. Melnick has been involved in the successful resolution of thousands of complex disputes with an aggregate value in the billions of dollars. Repeatedly named to the ADR Champions list by the *National Law Journal*, he is sought after by Fortune 500 Companies, Wall Street banks, large law firms and other professionals facing malpractice allegations. His coverage litigation practice includes thousands of disputes involving insurance issues related to directors and officers, errors and omissions, general liability, employment practices liability, casualty and fidelity policies. He has experience involving complex insurance issues and securities; competition; government investigations; cyber, Bitcoin and cryptocurrency; sexual assault allegations involving Hollywood, churches and universities; mergers and acquisitions; and False Claims Act qui tam claims.



Robert A. Meyer, Esq. *Los Angeles, CA* Mr. Meyer serves as a mediator in complex business litigation pending throughout the United States, including securities and derivative class actions, professional liability lawsuits against accounting and law firms, litigation involving banking and complex financial instruments, cases arising under ERISA, intellectual property disputes, consumer class actions, high-profile employment matters and other commercial disputes. He has extensive experience addressing insurance issues, working with insurance towers and mediating coverage disputes. Mr. Meyer brings the skill set of both an experienced mediator and trial lawyer to his matters. He is a Fellow of the American College of Trial Lawyers and has represented both plaintiffs and defendants.



Andrew S. Nadolna, Esq. *New York, NY* Mr. Nadolna is an insurance-focused mediator and arbitrator who excels in complex and high-stakes cases where an insurance company is either a party or insures one or more of the parties to a dispute. He gained deep in-house insurance experience during 17 years in claims leadership positions at AIG, including tenure as Global Head of Casualty Claims. He has settled cases involving cyber, pollution, errors and omissions, employment practices liability, casualty, Bermuda form, London form, commercial property (including hurricane claims), reinsurance, and captive and fronted programs. Since joining JAMS, he has presided over numerous complex mediations, including personal injury, professional liability, construction defect, environmental, mass tort, insurance coverage and bad faith, reinsurance and directors and officers matters.



Lawrence W. Pollack, Esq. *New York, NY* Mr. Pollack employs his 40 years of experience to resolve insurance and reinsurance matters in multiple coverage areas, such as professional liability, finance, property, product liability, long-tail exposures, aviation and maritime. His expertise encompasses claims, subrogation, policy language, regulation and business strategy. According to *Legal 500*, both policyholders and their insurers view Mr. Pollack as “personable and thoroughly commercial, perfect for insurance litigation.” *The International Who’s Who Legal: Insurance and Reinsurance* has described Mr. Pollack as “a highly esteemed insurance and reinsurance mediator ‘with extensive coverage dispute resolution experience.’”



Adrienne Publicover, Esq. *San Francisco, CA* Prior to joining JAMS, Ms. Publicover counseled domestic insurers and brokers in litigation matters in state and federal courts throughout the U.S. and in the London market. As a strategic advocate, she spent equal time assessing the strengths and weaknesses in her cases, allowing her to accurately value those matters and earn the trust of her insurance industry clients and the respect of her adversaries. She adds value to the ADR process by credibly evaluating disputes on behalf of all parties and building the bridges necessary to achieve resolution. She brings energy and enthusiasm to mediating complex first- and third-party insurance disputes, including those involving life, health and disability claims, as well as personal accident, commercial general liability, property, directors and officers, and employment practices liability policies.



Rebekah Ratliff, CCLS Atlanta, GA Ms. Ratliff is a credentialed commercial complex insurance claims professional with more than 25 years of experience in evaluating, negotiating and settling thousands of complex casualty claims loss matters, nationwide and internationally, with settlements totaling in the millions. As a civil and domestic mediator and arbitrator, Ms. Ratliff has become a trusted dispute resolution professional in high-stakes cases and sensitive matters involving high-profile individuals. Her extensive insurance background expertise includes, but is not limited to, personal injury/wrongful death, medical malpractice, auto/trucking liability, commercial premises liability, products liability, nursing home liability, construction liability and municipal liability. Ms. Ratliff is fluent in Spanish. She is available worldwide as a mediator, arbitrator and neutral case evaluator.



Hon. Annette M. Rizzo (Ret.) Philadelphia, PA A JAMS neutral since 2015, Judge Rizzo oversaw a vast array of complex civil disputes as a judge in the First Judicial District, Commonwealth of Pennsylvania for 16 years. Prior to taking the bench, Judge Rizzo worked for seven years as senior counsel at CIGNA Companies, where she oversaw coverage litigation involving mass tort, environmental and long-term exposure claims. She coordinated litigation management of underlying mass tort cases and oversaw multiple initiatives in the Government Affairs Division. She also served with the Philadelphia Office of the City Solicitor and was a litigator with Rawle & Henderson. Ms. Rizzo has expertise in a wide range of insurance and reinsurance issues, including those relative to claims, subrogation, policy language, regulation and business strategy.



Peter K. Rosen, Esq. Century City, CA Mr. Rosen joined JAMS in 2019 following a prestigious legal career handling a wide range of high-profile insurance matters, including directors and officers liability, general liability, property, cyber, employment, professional liability, construction, fidelity, environmental, representations and warranties insurance, and reinsurance. He also has deep expertise in handling coverage issues arising out of mass disasters. Mr. Rosen has driven hundreds of matters to a mediated resolution and has been involved in numerous high-stakes domestic and international arbitrations. He is the author of leading texts on directors and officers liability and business interruption claims. Mr. Rosen has been named a Leading Insurance Policyholder Lawyer by *Chambers USA* and Leading Lawyer for Insurance in the Advice to Policyholders category by *The Legal 500*.



David M. Schoeggl Seattle, WA Mr. Schoeggl has more than 40 years of experience as a litigator, mediator and arbitrator, focusing on complex, high-stakes trials and arbitrations. He has represented a wide range of clients—including national and international insurers, aviation companies, product manufacturers and local businesses—in challenging and often unusual claims around the country. Mr. Schoeggl has been twice recognized as “Seattle Lawyer of the Year” in insurance litigation by *Best Lawyers* and is consistently acknowledged for his excellence by *Chambers USA* and *Thomson Reuters*. He has frequently acted as an expert witness on issues involving insurance coverage and has taught insurance law for more than 20 years as an adjunct professor of law at Seattle University School of Law.



Hon. Heather A. Welch (Ret.) Indianapolis, IN Judge Welch spent 23 years on the Marion Superior Court (Indianapolis), where she served as an Indiana commercial court judge for almost eight years and as presiding judge of the Marion Superior Court during the COVID-19 pandemic. She presided over commercial and business disputes and managed a civil docket comprising over 2,000 cases. Judge Welch adjudicated many insurance coverage matters addressing the duty to defend, coverage, application of exclusions and damages on various policy language as well as claims regarding pandemic-related business closures and losses. She is known for her hands-on approach and efficiency in managing cases while considering the proportionality issues of each dispute to develop a timely but cost-conscious solution when appropriate.



Hon. Diane M. Welsh (Ret.) *Philadelphia, PA* A JAMS neutral for 15 years following more than a decade as a U.S. Magistrate Judge, Judge Welsh has extraordinary skill in resolving high-stakes, multi-party insurance disputes, including first-party, subrogation claims, reinsurance and disputes between carriers. She has successfully mediated coverage disputes involving directors and officers, errors and omissions, commercial general liability, professional liability, property damage and business interruption, employment practices, construction defect and environmental remediation, representations and warranties, product liability, personal injury, maritime shipping losses and bad faith claims. She was named an ADR Champion by the *National Law Journal* (2016 to 2018), a nationwide mediator by *Chambers USA* and voted Best Individual Mediator by *The Legal Intelligencer* (2007 to 2019).



Hon. Rebecca Westerfield (Ret.) *San Francisco, CA* Judge Westerfield has been a JAMS neutral for three decades and is continually recognized as a cutting-edge ADR leader locally and nationally, most recently being named “Lawyer of the Year” in Mediation by *Best Lawyers* (2021) and included on *Chambers USA*’s “National Mediators” list (2019-2021). Judge Westerfield has mediated and arbitrated thousands of domestic and cross-border matters throughout the US and has extensive experience resolving complex, multi-party, multi-issue cases with underlying insurance coverage disputes. She has handled a wide range of insurance matters, including those involving attorney’s fees, bad faith, coverage, indemnity and contribution, and subrogation issues.



Peter H. Woodin, Esq. *New York, NY* Mr. Woodin has extensive experience in the negotiation, mediation, arbitration and settlement of complex, high-stakes, multi-party litigation. He has served as a full-time mediator and arbitrator for more than 25 years and as a court-appointed special master in state and federal litigations. A significant portion of his practice is devoted to the resolution of complex insurance coverage matters involving a wide array of policy coverages, commercial general liability, directors and officers, errors and omissions, representations and warranties, cybersecurity, professional liability, builders risk and business interruption, with claims involving product defects, personal injuries, property damage, computer fraud, environmental contamination, maritime shipping losses, professional malpractice, theft of intellectual property and many others.



Michael D. Young, Esq. *New York, NY* A full-time JAMS neutral since 1989, Mr. Young has conducted more than 2,000 complex or multi-party mediations and arbitrations in over 30 states and abroad, including 300 arbitrations and appraisals. He has mediated or arbitrated numerous insurance coverage and other insurance-related disputes, including claims under directors and officers, first-party property damage, representations and warranties, errors and omissions, cyber, commercial general liability, fidelity and other types of policies, at both excess and primary levels. He has substantive ADR expertise in commercial, securities/derivative, professional liability, construction and employment. He was identified by *Chambers and Partners* as one of seven U.S. mediators recognized in Band One and named in *The International Who’s Who of Insurance and Reinsurance Lawyers* (2014 to 2019).