

AMERICAN BAR ASSOCIATION
TORT TRIAL & INSURANCE PRACTICE SECTION
PRESENTS

37TH ANNUAL TIPS MIDWINTER SYMPOSIUM ON INSURANCE AND EMPLOYEE BENEFITS

*EMERGING ISSUES AND LITIGATION RELATING TO
LIFE, HEALTH AND DISABILITY INSURANCE, INSURANCE
REGULATION, EMPLOYEE BENEFITS AND REINSURANCE*

January 13 - 15, 2011

**Eden Roc, A Renaissance
Beach Resort and Spa**

Miami Beach, FL

Featured Speakers Include:

Mary Jo Hudson
Director, Ohio Department of Insurance

Kevin McCarty
*Commissioner, Florida Office of
Insurance Regulation*

Sandy Praeger
Commissioner, Kansas Insurance Department

Susan E. Voss
Commissioner, Iowa Insurance Division

Brian Hansen
Sammons Financial Group

Juanita B. Luis
*Senior Associate General Counsel
UnitedHealthcare*

Joshua Soven
U.S. Department of Justice

Joe Jacquot
Florida Deputy Attorney General

Vicki Blanton
American Airlines

Richard Stange
*General Counsel,
Lincoln Financial Group*

Gary Schuman
Combined Insurance Company





WELCOME

Dear Colleague:

TIPS proudly announces the 37th Annual Midwinter Meeting—the TIPS Midwinter Symposium on Issues and Litigation Relating to Life, Health & Disability Insurance, Insurance Regulation, Employee Benefits and Reinsurance. Please join us for outstanding CLE and networking opportunities as we head to the tropical climes of Miami Beach. The Eden Roc Renaissance Miami Beach Resort and Spa will be the glamorous beach front home to this year's meeting.

We will continue with the CLE-packed format of plenary and break-out sessions; this format allows attendees to get the most out of their CLE dollar by choosing which topics best suit their needs. This year's program maintains its emphasis on the areas of law that have served as the foundation for this meeting's success over the past thirty-seven years. As usual, this CLE program will offer the very best opportunity to become up to date on the emerging issues having an impact on **life, health & disability insurance, insurance regulation, employee benefits and reinsurance**. Our speakers will provide insight from the perspective of plaintiffs, defendants, insurers, trade associations and governmental agencies. We believe that the make-up of our panels will provide CLE attendees with a unique and enlightening perspective on the topics presented.

This year our program includes several timely presentations on federal health care reform, including a legislative and regulatory overview of the Patient Protection and Affordable Care Act (PPACA), discussion of the current state of constitutional challenges, analysis of bad faith claims under the PPACA, and the impact of health care reform on reinsurance. ERISA litigators will enjoy analysis of recent Supreme Court cases and their potential and realized impact on plan administration, hot topics in employee benefits litigation, as well as practical tips and strategies for obtaining and defending against conflict-of-interest discovery. A panel of state insurance commissioners will conduct a roundtable discussion of state and federal topics occupying their time, including health care and financial reform initiatives. Other programs will focus on recent trends in accidental death litigation, legal versus factual disabilities and the risk of relapse as a disabling condition, increasing antitrust enforcement against insurance companies and health plans, and the proliferation of life insurance class actions. Our legal ethics program will take an informative and entertaining look at clips from popular films with analysis of the ethical considerations they present. Finally, a panel of in-house and outside counsel will discuss challenges presented by the economy and changes in the insurance industry, and provide insight on thriving in a tempestuous legal climate.

Of course, top-notch CLE programming is only one reason you should attend. There will be plenty of opportunities for attendees to network and socialize with old friends and make new ones. Networking opportunities include receptions on Thursday and Friday nights, dine-around group dinners on Friday night, continental breakfasts Friday and Saturday mornings. In addition, as has become the custom, there will be golf outings on Saturday afternoon for those who are interested. And do not worry—you do not have to have skills rivaling professionals to participate!

Those interested in outstanding CLE programming, opportunities for professional networking in a collegial and beautiful setting, and a mid-winter break in the Florida sun won't want to miss this meeting! We look forward to seeing you there.

Aaron E. Pohlmann
Chair, Life Insurance Law Committee

H. Douglas Hinson
Chair, Employee Benefits Committee

April Savoy
Chair, Corporate Counsel Committee

Hisham M. Amin
Chair, Health and Disability Insurance Law Committee

Susan T. Stead
Chair, Insurance Regulation Committee

William C. O'Neill
Chair, Excess Surplus Lines and Reinsurance Committee



SPONSORING COMMITTEES

CORPORATE COUNSEL

The Corporate Counsel Committee is comprised of in-house corporate counsel, and those in private firms who work closely with them. The Committee's goals are to educate in-house counsel on topics of interest to them, and to educate those in private practice on how best to work with in-house counsel.

EMPLOYEE BENEFITS

The Employee Benefits Committee concentrates on the developments in the constantly evolving practice area of employee benefits, with particular emphasis on litigation and regulatory compliance issues.

EXCESS, SURPLUS LINES AND REINSURANCE

The Excess, Surplus Lines and Reinsurance Committee concentrates on case law developments, insider information on federal legislation and practical tips on handling complex disputed tort regulatory matters involving excess insurance, surplus lines, or reinsurance.

HEALTH AND DISABILITY INSURANCE LAW

The Health and Disability Insurance Law concentrates on matters relating to health, disability, long-term care, accident, medical and hospital expense insurance contracts by examining laws and regulations governing the health and disability areas, including state insurance laws; ERISA; ADA and COBRA; and the interplay between state and federal law. In addition, the Committee focuses on relationships among insurers; third-party administrators; health care providers; plan sponsors and fiduciaries; and managed care entities.

INSURANCE REGULATION

The membership of the Insurance Regulation Committee includes attorneys from insurance companies, private practice, insurance trade associations and former regulators. The committee addresses insurance regulatory matters at both the state and federal levels while focusing on legislative initiatives, regulatory reform, solvency, reinsurance, market regulation, consumer protection, international issues, and the work of the National Association of Insurance Commissioners.

LIFE INSURANCE LAW

The focus of the Life Insurance Law Committee is placed on the existing and changing relationships among insureds, annuitants, contract owners, beneficiaries, agents, brokers and life insurance companies. This committee examines the contracts and laws affecting those relationships as well as the external developments which impact them and employment retirement plans.

REGISTRATION FORM

ABA Tort Trial & Insurance Practice Section (TIPS)
37th Annual TIPS CLE Midwinter Symposium on Insurance and Employee Benefits Meeting
Issues and Litigation Relating to Life, Health and Disability Insurance, Insurance Regulation,
Employee Benefits and Reinsurance
Eden Roc, A Renaissance Beach Resort & Spa – Miami Beach, FL • January 13-15, 2011

REGISTRATION DEADLINE: DECEMBER 31, 2010 HOTEL DEADLINE: DECEMBER 22, 2010

1. REGISTRANT: (Please print or type one form per person; photocopy this form for additional registrants)

LAST NAME FIRST NAME MI

NAME AS YOU WISH IT TO APPEAR ON YOUR BADGE

FIRM/COMPANY

WHAT STATE(S) ARE YOU LICENSED IN?

ADDRESS

CITY

STATE

ZIP

(AREA CODE) BUSINESS TELEPHONE

FACSIMILE

E-MAIL ADDRESS

Are you attending your first TIPS Midwinter CLE Program? Yes No

I am a member of the ABA and wish to join the Tort Trial & Insurance Practice Section. I have enclosed a separate check for \$50 made payable to the American Bar Association.

2. REGISTRATION FEES:

	On or Before 12/31/10	After 12/31/10	QTY	TOTAL
TIPS Member	\$525	\$550	_____	_____
General Attendee	\$575	\$600	_____	_____
Insurance Company / Government Employee	\$400	\$425	_____	_____
Law Student	\$200	\$200	_____	_____

BREAK-OUT SESSIONS: (PLEASE INDICATE WHICH BREAK-OUT SESSION YOU PLAN TO ATTEND)

Friday, January 14, 2011 A B

Saturday, January 15, 2011 A B

C D

SOCIAL EVENTS

	Included	Included	QTY	TOTAL
Thursday Reception	Included	Included	_____	_____
Friday Reception	Included	Included	_____	_____
Saturday Golf Tournament:				
Are you interested in playing?			<input type="checkbox"/> YES	<input type="checkbox"/> NO

3. MATERIALS

I will not be attending and wish to order program materials on CD-ROM for \$150.

4. TOTAL PAYMENT

Total _____

5. PAYMENT INFORMATION

Check (made payable to the ABA) American Express MasterCard VISA

CREDIT CARD NUMBER

EXPIRATION DATE

SIGNATURE

THREE WAYS TO REGISTER

1. **ONLINE:** www.abanet.org/tips
2. **MAIL:** 37th Annual TIPS CLE Midwinter Symposium
American Bar Association
321 North Clark Street
Mail Stop 18-2
Chicago, IL 60654
3. **FAX:** 312/988-6230

PROGRAM AGENDA

DAY ONE — THURSDAY, JANUARY 13, 2011

- 4:00 p.m. – 5:30 p.m. **REGISTRATION**
- 6:00 p.m. – 8:00 p.m. **NETWORKING RECEPTION**

DAY TWO — FRIDAY, JANUARY 14, 2011

- 7:00 a.m. – 4:00 p.m. **REGISTRATION**
- 7:30 a.m. – 9:00 a.m. **CONTINENTAL BREAKFAST**
- 8:00 a.m. – 8:15 a.m. **WELCOME AND OPENING REMARKS**

Aaron E. Pohlmann, Esq.
Chair, Life Insurance Law Committee
Smith Moore
Leatherwood, LLP
Atlanta, GA

Jennifer (Ginger) M. Busby
TIPS Section Chair
Burr & Forman, LLP
Birmingham, AL

- 8:30 a.m. – 9:30 a.m.

PLENARY SESSION #1: HEALTH CARE REFORM: THE FIRST NINE MONTHS

This panel will discuss the highlights of federal health care reform legislation, and provide their insights from the perspective of plaintiffs and defense counsel on the first nine months of the legislation, from enactment to implementation.

James Keenley
Lewis, Feinberg, Lee,
Renaker and Jackson, P.C.
Oakland, CA

Nick Thompson
Senior Vice President
for Regulatory Affairs
UnitedHealthcare
Little Rock, AR

Vanessa O. Wells
Sedgwick, Detert, Moran
& Arnold LLP
San Francisco, CA

- 9:30 a.m. – 9:45 a.m.

BREAK

- 9:45 a.m. – 10:45 a.m.

PLENARY SESSION #2: WHAT HAVE THE SUPREMES DONE LATELY, AND WHAT CAN WE EXPECT THIS YEAR?

A round table discussion of recent employee benefits / ERISA decisions and those that are on the docket for 2011. What did the Supreme Court say in *Hardt* and *Conkright*, and have these decisions had any impact on other cases or plan administration? Panelists will give their predictions and opinions of what the Court will or should do in pending cases.

Jahnisa Tate (Moderator)
Alston & Bird
Atlanta, GA

Emily Seymour Costin
Sheppard Mullin Richter & Hampton
Washington, D.C.

Len Guisti
Prudential Insurance
Newark, NJ

Daniel Feinberg
Lewis, Feinberg, Lee,
Renaker and Jackson, P.C.
Oakland, CA

- 10:45 a.m. – 11:00 a.m.

BREAK

11:00 a.m. – 12:00 p.m.

PLENARY SESSION #3: COMMISSIONERS' HOT TOPICS ROUNDTABLE

State insurance commissioners will update us on the state and federal issues that are occupying their time. They will discuss what healthcare and financial reform initiatives mean for state insurance regulators, the changes to surplus lines oversight, the recent request for credit scoring data, group solvency, market conduct accreditation, and other hot timely topics.

Francine L. Semaya (Moderator)
New York, NY

Mary Jo Hudson
Director
Ohio Department of Insurance
Columbus, OH

Sandy Praeger
Commissioner
Kansas Insurance Department
Topeka, KS

Kevin McCarty
Commissioner
Florida Office of Insurance Regulation
Tallahassee, FL

Susan E. Voss
Commissioner
Iowa Insurance Division
Des Moines, IA

12:00 p.m. – 1:00 p.m.

LUNCH

1:00 p.m. – 2:00 p.m.

BREAKOUT SESSIONS: (CHOOSE FROM AMONG THE TWO SESSIONS BELOW)

A. PROLIFERATION OF LIFE INSURANCE CLASS ACTIONS, AND LITIGATION TIPS AND STRATEGIES FOR DEFENDING AGAINST THEM

This program will offer an overview of recent and current class action litigation against life insurers, including issuers of index annuities. The panelists will discuss some of the leading cases in this area of the law, including an update on the wave of class actions involving annuity sales and disclosure issues, cost of insurance disclosures and adjustments, interest crediting, and compliance with regulatory statutes. The panelists also will share perspectives on litigation avoidance, risk management and litigation strategies applicable to class actions involving life insurance companies.

Brian Hansen
Sammons Financial Group
Chicago, IL

Robert (Bo) D. Phillips
Reed Smith LLP
Los Angeles/San Francisco, CA

B. ANTITRUST AND INSURANCE: RECENT DEVELOPMENTS IN ENFORCEMENT AND COUNSELING TIPS

Hear about the increased antitrust enforcement against insurance companies and health plans, with possibly shrinking exemptions. The Department of Justice has made health plan mergers a "new priority" following the enactment of the Affordable Care Act and the Federal Trade Commission also views health care as a top enforcement priority. Get practical tips on when joint activity will attract closer scrutiny and what precautions you can take.

Juanita B. Luis (Moderator)
Senior Associate General Counsel
UnitedHealthcare
Edina, MN

Debra D. Bernstein
Alston & Bird
Atlanta, GA

Joshua Soven
Chief of Litigation 1 Section
U.S. Department of Justice
Washington, D.C.

2:00 p.m. – 2:15 p.m.

BREAK

2:15 p.m. – 3:15 p.m.

PLENARY SESSION #4: LITIGATION ETHICS - A STUDY IN FILM

Utilizing entertaining clips from popular films, an in-house lawyer will illustrate and discuss a variety of ethical dilemmas arising in litigation, with recommendations about how to resolve them in light of the model rules of professional conduct.

Jeffery A. Styres

Southern Farm Bureau Life Insurance Company
Jackson, MS

3:15 p.m. – 4:15 p.m.

PLENARY SESSION #5: CONSTITUTIONAL CHALLENGES TO FEDERAL HEALTHCARE REFORM

An expert in constitutional law will discuss the current state of constitutional attacks on healthcare reform, and arguments for and against the constitutionality of the legislation.

Joe Jacquot

Deputy Attorney General
State of Florida
Tallahassee, FL

Robert S. Peck

President
Center for Constitutional Litigation, P.C.
Washington, D.C.

4:15 p.m. – 5:15 p.m.

PLENARY SESSION #6: THE NEW FACE OF BAD FAITH AFTER PPACA

Where will policyholders take bad faith claims following changing standards under PPACA? Viewpoints from outside counsel and an Insurance expert.

Jennifer (Ginger) M. Busby

TIPS Section Chair
Burr & Forman LLP
Birmingham, AL

Thomas F. Segalla

Goldberg Segalla LLP
Buffalo, NY

5:15 p.m.

ADJOURN

5:30 p.m. – 7:00 p.m.

RECEPTION—ALL ATTENDEES ARE WELCOME TO ATTEND

7:30 p.m. – 9:00 p.m.

DINE AROUNDS

DAY THREE—SATURDAY, JANUARY 15, 2011

7:00 a.m. – 1:00 p.m.

REGISTRATION

7:30 a.m. – 9:00 a.m.

CONTINENTAL BREAKFAST

8:30 a.m. – 9:30 a.m.

BREAKOUT SESSIONS: (CHOOSE FROM AMONG THE TWO SESSIONS BELOW)

A. LOSS RATIOS AND THE ROLE OF STOP LOSS INSURANCE IN HEALTH COVERAGE

This program will explore the historical and growing preeminence of the medical loss ratio as the measure of insurer performance under the new Health Insurance reforms, from the perspective of actuaries and reinsurers who deal with such measures on a regular basis. Our panel will also discuss and debate the expected impact that the regulatory focus on loss ratios will have on the growth of self-funded plans and stop loss insurance in the health insurance sector.

Michael J. Steinlage (Moderator)

Larson King, LLP
St. Paul, MN

Bruce A. Carlson

CP Consulting Services, LLC
Minneapolis, MN

Michelle A. Jones

Crowell & Moring LLP
Washington, D.C.

Jeffrey K. Martin

Director, Regulatory
Financial Operations
United-Healthcare
Tampa, FL

B. PRACTICAL TIPS TO MAKE CONFLICT OF INTEREST DISCOVERY WORK FOR YOU AND TIPS TO FIGHT AGAINST ITS IMPACT. A VIEW FROM BOTH SIDES OF THE BENCH.

This panel will provide litigation practice tips from the plaintiff's and defense perspective regarding obtaining discovery relevant to an insurer's conflict of interest, and how to maximize / minimize the effectiveness and impact of such discovery in life, health, and disability insurance claims litigation.

Michael H. Bernstein

*Sedgwick, Detert, Moran
& Arnold, LLP*
New York, NY

Scott M. Reimer

Riemer & Associates
New York, NY

9:30 a.m. – 9:45 a.m.
9:45 a.m. – 10:45 a.m.

BREAK

BREAKOUT SESSIONS: (CHOOSE FROM AMONG THE TWO SESSIONS BELOW) **C. HOT TOPICS IN BENEFITS LITIGATION**

The panel discussion will focus on recent developments regarding conflict discovery and attorneys' fees issues. The discussion will also cover the use of the interpleader device by fiduciaries and plan administrators to assist in resolving more complex benefits disputes, as well as new developments regarding QDROs.

Jason H. Ehrenberg (Moderator)
Bailey & Ehrenberg, PLLC
Washington, D.C.

Alvaro I. Anillo
Groom Law Group
Washington, D.C.

Vicki Blanton
American Airlines
Dallas, TX

Jessica Lermond
Chartis Claims Inc.
New York, NY

D. LEGAL VERSUS FACTUAL DISABILITIES AND THE RISK OF RELAPSE AS DISABLING CONDITIONS

"Legal" disabilities versus "factual" disabilities and whether the risk of relapse is a disabling condition have become hot topics in disability litigation over the past few years. This panel will explore, from the plaintiff's and defendant's perspectives, the law in both areas, how to build and respond to a case where the claimant's disability is premised upon a risk of relapse, and how to make and defend a case involving a legal disability.

Joshua Bachrach
*Wilson Elser Moskowitz
Edelman & Dicker*
Philadelphia, PA

Mala M. Rafik
Rosenfeld Rafik & Sullivan, P.C.
Boston, MA

10:45 a.m. – 11:00 a.m.
11:00 a.m. – 12:00 p.m.

BREAK

PLENARY SESSION #7: MURDER, MAYHEM AND MISERY - ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE UPDATE

An in-house and outside counsel team will tackle the age-old question of what constitutes an "accident," focusing on aggressive behavior, alcohol use, prescription drug use, medical malpractice and medical treatment. This talk will include some recent decisions in this always interesting area of the law.

Gary Schuman
Combined Insurance Company
Glenview, IL

E. Ford Stephens
Christian & Barton, LLP
Richmond, VA

12:00 p.m. – 1:00 p.m.

PLENARY SESSION #8: STAYING RELEVANT

Changes in the insurance industry and the economy have impacted legal services for attorneys in corporate, government and private practice. Each of the panelists has undergone career changes as a result of changes in the industry, the economy or political environment. Our speakers will share the lessons they have learned about staying relevant to clients and provide tips for surviving and thriving in the world today.

Michael A. Colliflower
Associate General Counsel
Genworth Financial Inc.
Nashville, TN

Richard Stange
Senior Vice President and General Counsel
Lincoln Financial Group
Greensboro, NC

Yvette Ostolaza
Weil Gotshal & Manges
Dallas, TX

Susan T. Stead
Nelson Levine deLuca & Horst
Columbus, OH

1:00 p.m.

ADJOURN

1:00 p.m. – 5:00 p.m.

COMMITTEE MEETINGS/STRATEGIC PLANNING SESSIONS

- Life Insurance Law
- Employee Benefits
- Insurance Regulation
- Health and Disability

1:00 p.m. – 2:00 p.m.

COMMITTEE BUSINESS MEETING

- Corporate Counsel

GENERAL INFORMATION

REGISTRATION DEADLINE: DECEMBER 31, 2010

ADVANCE REGISTRATION

Visit the TIPS 37th Annual TIPS CLE Midwinter Symposium on Insurance and Employee Benefits Meeting entitled “*Issues and Litigation Relating to Life, Health and Disability Insurance, Insurance Regulation, Employment Benefits and Reinsurance*” website to register at www.abanet.org/tips or complete the registration form included in this brochure. The registration fee includes admission to the program, course materials, continental breakfast, breaks, and reception. If you wish to have your name appear on the pre-registration list distributed at the program, **ALL** registration forms must be received no later than the registration deadline of **December 31, 2010**. Registration reservations will be confirmed in writing within 10 business days.

ON-SITE REGISTRATION

On-site registrations will be accepted if space is available. Call Ninah Moore at 312/988-5498 or email mooren@staff.abanet.org, 72 hours prior to the program to confirm that space is available. On-site registrants must pay the program fee by credit card or check made payable to the American Bar Association. A \$25 fee will be charged to individuals registering on-site.

CANCELLATION POLICY

No registration fee refunds will be granted for cancellations received after **December 31, 2010**. In order to receive a refund (less a \$100 administrative fee), the ABA must receive written cancellation by **December 31, 2010**. Registrants who are unable to attend may send a substitute or will receive course materials in lieu of a refund.

HOTEL INFORMATION

For Reservations call (800) 319-5354 or (305) 531-0000.

A limited number of rooms have been blocked for program registrants of the ABA TIPS 37th Annual Midwinter Meeting at the Eden Roc, A Renaissance Beach Resort & Spa, 4525 Collins Ave., Miami Beach, FL 33140 for a hotel room rate of \$285.00 single/double plus 13% tax. For reservations, please call the hotel directly at 800/319-5354 OR 305/531-0000. The room block will be held until exhausted or until **Wednesday, December 22, 2010 at 5:00 p.m. (CST)**. After the meeting specified hotel deadline, reservations will be confirmed based on availability. Please refer to the ABA TIPS 37th Annual Midwinter Meeting when calling the hotel to make reservations. Hotel check-in is 4:00 p.m. and checkout is 11:00 a.m. All reservations must be guaranteed by credit card or deposit check for one night's room and tax. Individuals with guaranteed reservations must cancel their reservations 72 hours prior to the scheduled day of arrival to avoid a one-night cancellation charge.

AIRLINE INFORMATION

Discounted airfares are available from ABA Orbitz For Business including ABA negotiated discounts on American and United Airlines. To book online, go to www.abanet.org/travel > click under the Orbitz For Business logo at the top of the page > click on the appropriate link in the Self Paid Travel box. For assistance with online or offline reservations, call toll free 1-877-222-4185.

Discounts can also be obtained directly from the carrier.

HOTEL DEADLINE: DECEMBER 22, 2010

Following are the ABA discount codes for American and United Airlines under which your reservations need to be purchased in order to receive either the ABA percentage discount or zone fare.

FOR 2010

AMERICAN AIRLINES (800-433-1790) Code #A1210SS
UNITED AIRLINES (800-521-4041) Code #578IG

FOR 2011

AMERICAN AIRLINES (800-433-1790) Code #A1911SS
UNITED AIRLINES (800-521-4041) Code #578IG

CLE INFORMATION

Accreditation will be requested for this program from every state with mandatory continuing legal education (MCLE) requirements for its lawyers. Please be aware that each state has its own rules and regulations, including its definition of “CLE”. Check with your state agency for confirmation of this program’s approval. Attorneys seeking to obtain MCLE credit in Pennsylvania are required to pay state accreditation fees directly to that state. Certificates of attendance will be available at the conclusion of the program. In order to receive CLE credit, all attorneys will be required to sign in on the sign in sheets and obtain a Uniform Certificate of Attendance. Registration fees must be paid in full before registrants can receive credit. You may contact Donald Quarles at 312/988-5708 two weeks prior to the conference for confirmation of the number of CLE credit hours requested by the ABA or credits approved by any particular state.

MEMBERSHIP INFORMATION

For more information about membership in the ABA or the Tort Trial & Insurance Practice Section (TIPS), please visit us online at www.abanet.org/tips/memberapp.html or call 1-800-285-2221. Membership in TIPS includes three industry-leading periodicals, discounts of up to 20% on many TIPS CLE programs, and other career and practice-enhancing benefits. Join TIPS today!

PERSONS WITH DISABILITIES

Services for persons with disabilities are available. If special arrangements are required for an individual to attend this program, please notify the ABA promptly at 312/988-5498. Reasonable advance notice is requested.

GET CONNECTED WITH TIPS!

Information on this and other TIPS CLE programs is available online at www.abanet.org/tips. Visit us and get connected!

SCHOLARSHIPS AVAILABLE!

ATTENTION TIPS MEMBERS: Scholarships are available for all Section activities, courtesy of the TIPS Scholarship Fund. The Fund, established with the International Risk Management Institute (“IRMI”) and supported by subscriptions to the IRMI CGL reporter, is intended to increase membership involvement in TIPS’ activities among minorities, solo and small firm practitioners, government attorneys, women, and young lawyers by providing financial support to those who would otherwise be unable to participate. To request an application or receive additional information, visit www.abanet.org/tips/scholarship.html or contact Linda Wiley at 312-988-5673.

**37TH ANNUAL TIPS
MIDWINTER SYMPOSIUM
ON INSURANCE AND
EMPLOYEE BENEFITS**

*EMERGING ISSUES AND LITIGATION
RELATING TO LIFE, HEALTH AND
DISABILITY INSURANCE, INSURANCE
REGULATION, EMPLOYEE BENEFITS
AND REINSURANCE*

January 13-15, 2011

**Eden Roc,
A Renaissance Beach
Resort and Spa
Miami Beach, FL**

**Registration Deadline:
December 31, 2010**

**Hotel Deadline:
December 22, 2010**

**Register online at
www.abanet.org/tips**



ABA
Defending Liberty
Pursuing Justice

American Bar Association
Tort Trial & Insurance Practice Section
321 North Clark Street
Chicago, Illinois 60654