

AMERICAN BAR ASSOCIATION
TORT TRIAL & INSURANCE PRACTICE SECTION
PRESENTS

**35TH ANNUAL TIPS MIDWINTER
SYMPOSIUM ON ISSUES AND LITIGATION
RELATING TO LIFE, HEALTH AND
DISABILITY INSURANCE, INSURANCE
REGULATION, EMPLOYEE BENEFITS
AND REINSURANCE**

**January 15-18, 2009
Hyatt Regency Coconut
Point Resort & Spa
Bonita Springs, FL
(Naples Coast)**

*UNITING PLAINTIFF,
DEFENSE, INSURANCE,
AND CORPORATE
COUNSEL TO ADVANCE
THE CIVIL JUSTICE
SYSTEM.*



ABA
Defending Liberty
Pursuing Justice



Dear Colleague:

TIPS proudly announces the 35th 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, for the first time, to the Southwestern Coast of Florida. The Hyatt Regency Coconut Point Resort & Spa at Bonita Springs, Florida is the fabulous home to this year's meeting.

This year's meeting 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 buck by choosing which topics best suit their needs. This year's program maintains its emphasis on the areas of the law that have served as the foundation for this meeting's success over the past thirty-four 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.

Our topics include, but are not limited to: presentations on recent developments in long-term care insurance, post-claim underwriting, "E&O" insurance for insurers, the life settlement industry, and ERISA benefits in light of *Glenn*. There will also be a panel consisting entirely of in-house attorneys of various insurance companies and another panel consisting entirely of state insurance commissioners. We believe that the programs at this meeting will be second to none!

Of course, the 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 to make new ones. Networking opportunities include receptions in the Hospitality Suite each evening, continental breakfasts Friday, Saturday and Sunday mornings, a group lunch on Friday and a festive party on Saturday night.

In addition, as has become the custom, there will be golf and tennis outings on Saturday afternoon. And do not worry—you do not have to have skills rivaling professionals to participate! You can also enjoy kayaking, boat tours or the beautiful Gulf of Mexico beaches. You can also visit the Henry Ford and Thomas Edison winter estates located a few miles away in Fort Myers. So come solo or bring your family or a friend. There is plenty to do in the Bonita Springs/Naples/Fort Myers area.

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.

Gary L. Howard
Chair, Life Insurance Law Committee

Russell S. Buhite
Chair, Health and Disability Insurance
Law Committee

Teresa Renaker
Chair, Employee Benefits Committee

Fern Summer
Chair, Insurance Regulation Committee

John Knapp
Chair, Corporate Counsel Committee

Michael J. Steinlage
Chair, Excess, Surplus Lines and
Reinsurance Law Committee



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 or 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 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

Issues addressed within the committee include regulation of both life and health and property and casualty insurance entities at the state level, subject to Congressional oversight, for purposes of promoting the soundness and solvency of insurers. Protecting consumers, promoting the availability and affordability of essential insurance and assuring fair insurance trade practices are also examined.

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.

PROGRAM AGENDA

DAY ONE—THURSDAY, JANUARY 15, 2009

- 4:00 pm-5:30 pm **REGISTRATION**
- 5:00 pm-7:00 pm **WELCOME RECEPTION—ALL ATTENDEES ARE WELCOME TO ATTEND**
- 9:30 pm-10:30 pm **HOSPITALITY SUITE—SUITE OF GARY L. HOWARD**

DAY TWO—FRIDAY, JANUARY 16, 2009

- 7:00 am-4:00 pm **REGISTRATION**
- 7:30 am-9:00 am **CONTINENTAL BREAKFAST**
- 8:00 am-8:15 am **WELCOME & OPENING REMARKS**
Gary L. Howard **Timothy W. Bouch**
Chair, Life Insurance Law Committee Chair, ABA Tort Trial & Insurance Practice Section (TIPS)
Bradley Arant Rose & White LLP *Leath, Bouch, Crawford & von Keller LLP*
Birmingham, AL Charleston, SC
- 8:15 am-9:45 am **PLENARY SESSION #1: LIES, MORE LIES, AND OOPS!:**
MISREPRESENTATIONS IN LIFE, HEALTH AND DISABILITY APPLICATIONS
A panel consisting of plaintiff's, defense and in-house counsel will address current issues concerning misrepresentations in the application process for life, health and disability insurance. Topics will include: 1) Misrepresentations in the context of ERISA coverage; 2) Changes in the applicant's health between application and issuance of the policy; 3) The applicant's defenses: From "I Didn't Know" To "It Doesn't Matter"; and 4) Innocent mistakes to fraud—does it make a difference?
Sponsor: **Life Insurance Law Committee**
Moderator: **Joseph M. Hamilton**, *Mirick O'Connell*, Westborough, MA
Speakers: **Robin Sanders**, *Jorden Burt LLP*, Washington, D.C.
Gregory L. Denes, *Gregory L. Denes, P.A.*, Juno Beach, FL
Cynthia L. Maskol, Vice President & Associate General Counsel, *Old Mutual Financial Network*, Baltimore, MD
- 9:45 am-10:00 am **BREAK**
- 10:00 am-12:00 pm **PLENARY SESSION #2: ROUNDTABLE OF INSURANCE COMMISSIONERS**
State insurance commissioners will discuss the most current and emerging regulatory and legislative issues impacting the insurance industry in this active and ever changing regulatory climate. These include the numerous federal bills pending to increase federal involvement in the regulation of insurance, including the proposed National Insurance Act (optional federal charter); H.R. 5840 – Insurance Information Act of 2008; H.R. 5611 – NARAB Bill; H.R. 6308 – The Municipal Bond Fairness Act and other similar legislation. The current bond insurer crisis will also be discussed, along with the regulatory implications. The Commissioners will present the current climate at the NAIC and provide updates on the status of reinsurance regulation reform; the regulators response to catastrophes; life and life settlement insurance, captive insurance companies, and other "hot" regulatory topics.
Sponsor: **Insurance Regulation Committee and Corporate Counsel Committee**
Moderator: **Francine Semaya**, *Cozen O'Connor*, New York, NY
Speakers: **Eric Dinallo**, *New York Superintendent of Insurance* (Invited), New York, NY
Thomas E. Hampton, *District of Columbia Commissioner of Insurance, Securities and Banking* (Invited), Washington, D.C.
Steven M. Goldman, *Commissioner, New Jersey Department of Banking and Insurance* (Invited), Trenton, NJ
Manny Munson-Regala, *Minnesota Deputy Commerce Commissioner*
Pennsylvania Insurance Commissioner, St. Paul, MN
- 12:00 pm-1:00 pm **LUNCH (TICKETED EVENT)**
- 1:00 pm-2:15 pm **BREAKOUT SESSIONS: (CHOOSE FROM AMONG THE THREE SESSIONS BELOW)**
A. RECENT DEVELOPMENTS IN THE LIFE SETTLEMENT INDUSTRY
One of the hottest legal and regulatory issues in the life insurance industry is the appropriateness of Stanger Originated Life Insurance (STOLI) transactions. The practice of transferring an insured's ownership interest in a life policy shortly after purchasing it has been challenged as potentially undermining the entire life insurance industry. Litigation contesting STOLI transactions has mushroomed and state legislatures around the country are weighing in. Join our expert panel to discuss STOLI and other developments in the life settlement industry including viatical settlements.

Sponsor: **Corporate Counsel Committee and Insurance Regulation Committee**
Moderator: **April Savoy**, *Regional Counsel, Nationwide, Duluth, GA*
Speakers: **Michael Lovendusky**, *American Council of Life Insurers, Washington, D.C.*
Manny Munson-Regala, *Deputy Commerce Commissioner, St. Paul, MN*
Steve Orr, *Life Settlement Providers, Baltimore, MD*

**B. REINSURANCE FOR EXTRA-CONTRACTUAL LIABILITY:
“E&O” INSURANCE FOR INSURERS**

This program will examine the types of extra-contractual exposures facing life, health and disability insurers and how companies protect themselves from these potentially significant liabilities through reinsurance. Representatives from major insurers and reinsurers will discuss the prevalence of reinsurance for extra-contractual obligations (ECO) in the marketplace, common situations in which ECO arise, variations in the terms and coverages available, and limitations and defenses to ECO coverage asserted by reinsurers.

Sponsor: **Excess, Surplus Lines & Reinsurance Committee**
Moderator: **Michael Steinlage**, *Larson King LLP, St. Paul, MN*
Speakers: **Susan E. Mack**, *Senior Vice President, General Counsel and Secretary, The Main Street America Group, Jacksonville, FL*
Danlias Howe, *Assistant General Counsel, Universal American Corp./ Pennsylvania Life Insurance Co., Lake Mary, FL*
Michelle A. Jones, *Crowell & Moring, Washington, D.C.*

C. USING ADR EFFECTIVELY IN INSURED ERISA CLAIMS

As the deluge of ERISA benefits claims in federal courts continues unabated, making the best use of court-sponsored and other alternative dispute resolution programs is a crucial skill for litigators and in-house counsel involved in these claims. The panel will discuss issues including selecting a form of ADR, selecting a neutral, timeframes for ADR, written submissions, preparing the client, client participation, joint sessions, and using ADR to achieve strategic goals other than resolution.

Sponsor: **Employee Benefits Committee**
Moderator: **Teresa Renaker**, *Lewis, Feinberg, Lee, Renaker, & Jackson, P.C., Oakland, CA*
Speakers: **Michael Loeb**, *JAMS, San Francisco, CA*
Jason Ehrenberg, *Bailey & Ehrenberg, Washington, D.C.*
Elizabeth Bondurant, *Smith Moore LLP, Atlanta, GA*

2:15 pm-2:30 pm **BREAK**

2:30 pm-4:00 pm **PLENARY SESSION #3: LONG TERM CARE INSURANCE COVERAGE—AN INCREASING NEED FOR AN AGING POPULATION**

The Program will explain the basic coverage choices, triggers of coverage, exclusions, underwriting issues, and litigation of cases involving such policies from the standpoint of plaintiff and defense practitioners. We will also have an insurance regulator to speak regarding recent trends in state regulation of these policies.

Sponsor: **Health & Disability Insurance Law Committee**
Moderator: **Hisham Amin**, *Funk & Bolton, Baltimore, MD*
Speakers: **Paul P. Bolus**, *Bradley Arant Rose & White LLP, Birmingham, AL*
Joe Whatley, *Whatley, Drake & Kallas, LLC, Birmingham, AL/New York, NY*
Mary Beth Senkewicz, *Deputy Commissioner, Florida Office of Insurance Regulation, Tallahassee, FL*

4:00 pm **ADJOURN**

4:15 pm-5:15 pm **COMMITTEE MEETINGS**
Life Insurance Law
Insurance Regulation
Employee Benefits

6:00 pm-7:30 pm **RECEPTION—ALL ATTENDEES ARE WELCOME TO ATTEND**

7:30 pm **DINNER—ON YOUR OWN**

9:30 pm-10:30 pm **HOSPITALITY SUITE—SUITE OF GARY L. HOWARD**

DAY THREE—SATURDAY, JANUARY 17, 2009

7:00 am-1:00 pm **REGISTRATION**

7:30 am-8:30 am **COMMITTEE MEETINGS**

Health & Disability Law
Corporate Counsel
Excess, Surplus Lines and Reinsurance

8:45 am-10:15 am **PLENARY SESSION #4: MARKET CONDUCT**

Panelists will discuss the NAIC's attempt to shift focus from "market conduct" to "market regulation." The changing nature of examinations—from more comprehensive exams to more targeted exams—will be explored by the panel. Panelists will discuss the most pressing market conduct issues in both the property and casualty industry and the life and health industry. Some states utilize contract examiners as opposed to DOI staff to perform market conduct examinations. The panel will discuss the "ins and outs" of working with contractors and the interaction between the company, the contract examiners, and DOI staff in cases where contractors are retained. The panel will explore topics including what a company should do when it learns it will be examined, what role outside counsel should play during an examination, and how to most effectively work with the regulators.

Sponsor: **Insurance Regulation Committee and Corporate Counsel Committee**
Moderator: **Paul P. Kohls**, *Allianz Life Insurance Co.*, Minneapolis, MN
Speakers: **Kara Baysinger**, *Sonnenschein Nath & Rosenthal, LLP*, San Francisco, CA
Dave Kenepf, *Liberty Mutual*, Boston, MA
Manny Munson-Regala, *Minnesota Deputy Commerce Commissioner*, St. Paul, MN

10:15 am-10:30 am **BREAK**

10:30 am-12:00 pm **BREAKOUT SESSIONS: (CHOOSE FROM AMONG THE TWO SESSIONS BELOW)**

A. WHAT'S ON YOUR MIND? A PANEL DISCUSSION OF CURRENT ISSUES FACING IN-HOUSE COUNSEL FOR LIFE INSURERS

A panel of in-house counsel will discuss current issues in the life insurance arena. Topics will include investor-owned life insurance, recurrent interpleader and slayer statute issues, and keys to an effective working relationship between in-house and outside counsel in life insurance litigation.

Sponsor: **Life Insurance Law Committee**
Moderator: **Kent Coppage**, *Smith Moore LLP*, Atlanta, GA
Speakers: **Art Palmunen**, *Counsel, Aetna Inc.*, Hartford, CT
Michael Cumings, *Principal Life Insurance Company*, Des Moines, IA

B. TIER-RATING OF HEALTH INSURANCE – WHEN AND WHERE IS INDIVIDUAL RE- UNDERWRITING FOR CLAIM HISTORY PERMITTED?

This breakout session will discuss litigation involving the propriety of individual re-underwriting to set premium rates for renewal based on health and claims history experience of individual participants in health plans. This issue has arisen in cases involving the sale of out-of-state association group coverage which is an increasingly popular form of health insurance that has been the subject of a significant amount of recent litigation.

Sponsor: **Health & Disability Insurance Law Committee**
Moderator: **Hisham Amin**, *Funk & Bolton*, Baltimore, MD
Speakers: **Irma Solares**, *Jorden Burt LLP*, Miami, FL
Jennifer M. Busby, *Burr & Forman LLP*, Birmingham, AL

12:00 pm **ADJOURN**

1:00 pm **GOLF TOURNAMENT—RAPTOR BAY GOLF CLUB (TICKETED EVENT)**
(Includes green fees, cart rental, boxed lunch, prizes and transportation)

Designed in the spirit of golf and respect for the land, Raptor Bay captures the essence of nature at its best. With no residential sites on property, surround yourself in the beauty of nature and the tournament quality course conditions that give every player an enjoyable golfing experience. Nestled within the resort's 500-acre property rests 22 acres of lakes and more than 200 acres of native vegetation and nature preserve, which is home to endangered species including the bald eagle and gopher tortoise. Each golf hole was carefully crafted to blend with the environment, leaving a beautiful course that accentuates its natural surroundings. Come see why Raptor Bay Golf Club ranked among the top 10 favorites by Gary Van Sickle, senior writer for *Sports Illustrated*.

- 1:00 pm **TENNIS TOURNAMENT—THE COLONY SPORTS CLUB (TICKETED EVENT)**
The Colony Sports Club offers 6 impeccably maintained HAR-TRU Tennis Courts, Tennis Shop with the latest equipment, apparel & Accessories, men's and ladies locker rooms; as well as a pool, hot tub and full service spa.
- 7:00 pm **DINNER (TICKETED EVENT)**
Come and spend a casual evening with friends, family and colleagues as we unwind in the beautiful Floridian weather and enjoy the atmosphere of our traditional dinner as we celebrate our 35th year of success!
- 10:00 pm-11:00 pm **HOSPITALITY SUITE—SUITE OF GARY L. HOWARD**

DAY FOUR—SUNDAY, JANUARY 18, 2009

- 6:00 am **FUN RUN/WALK**
Come and exercise either with a walk or a run with our group in our 3-mile journey through the beautiful scenery of the Hyatt Regency and Bonita Springs, FL.
- 7:30 am-11:00 am **REGISTRATION**
- 8:15 am-9:30 am **BREAKOUT SESSIONS: (CHOOSE FROM AMONG THE TWO SESSIONS BELOW)**
- A. POST CLAIM UNDERWRITING: PAST, PRESENT & FUTURE—CALIFORNIA & BEYOND!**
Plaintiff attorneys attack this practice as illegal and nothing more than an insurer's belated attempt to deny coverage. Defense lawyers argue the practice is legal and necessary to protect insurers from individuals intent on not disclosing known medical or other information material to the application/underwriting process. Learn from a panel of plaintiff and defense experts all about the evolution of post-claims underwriting and how the courts nationwide have addressed this issue, with an emphasis on recent California Appellate Court decisions challenging an insurer's ability to engage in this practice.
- Sponsor: **Life Insurance Law Committee**
Moderator: **Henry Wang**, *Reed Smith*, Los Angeles, CA
Speakers: **Gary Schuman**, Sr. Litigation Counsel, *Combined Insurance Company of America an ACE, Ltd. Company*, Glenview, IL
Frank Darras, *Shernoff, Bidart & Darras*, Claremont, CA
Robert D. Phillips, *Reed Smith*, San Francisco, CA
- B. FIREWALLS, TIE-BREAKERS, AND THE STANDARD OF REVIEW: ERISA BENEFITS CLAIMS AFTER METLIFE V. GLENN**
The June 2008 decision in *MetLife v. Glenn* marked the Supreme Court's first foray in nineteen years into the vexed question of the standard of judicial review of ERISA-governed benefits claims. While the opinion made clear that an entity that both decides claims and funds the plan operates under a "conflict of interest" within the meaning of *Firestone v. Bruch*, it raised more questions that it answered about the effect, if any, that such a conflict should have on judicial review of claims decisions. A distinguished panel of litigators will address issues including the effect of *MetLife* on the circuits' varying approaches to abuse of discretion review, the extent of discovery going to the conflict of interest, the Court's suggestions for "walling off" plan finances from plan administration, and the role of conflict as a "tie-breaker" in close cases.
- Sponsor: **Employee Benefits Committee**
Moderator: **Doug Hinson**, *Alston & Bird*, Atlanta, GA
Speakers: **Mala Rafik**, *Rosenfeld & Rafik*, Boston, MA
Robert Schwartz, *Trucker Huss*, San Francisco, CA
Mary Williams, *Coca-Cola Company*, Atlanta, GA
- 9:30 am-9:45 am **BREAK**
- 9:45 am-10:45 am **PLENARY SESSION #5: CAN I DISCLOSE THIS? NAVIGATING THE INTRICACIES OF HIPAA IN CLAIMS LITIGATION.**
Most practitioners are aware that HIPAA prevents disclosure of certain Personal Health Information (PHI) by covered entities and their business associates; but how this plays out in the context of litigation is less clearly understood. This program will clarify when an attorney has a legal and ethical obligation to keep such information confidential under HIPAA, and will provide guidance as to how to handle HIPAA-protected information in discovery and briefing to the court.
- Sponsor: **Life Insurance Law Committee**
Moderator: **Akira Heshiki**, *Standard Insurance Company*, Portland, OR
Speakers: **Phyllis Granade**, *Carlton Fields*, Atlanta, GA
Robert B. Miller, *Bullivant Houser Bailey*, Portland, OR
- 11:00 am-12:00 pm **MEETING OF CHAIRS/CHAIRS ELECT**
- 12:00 pm **ADJOURN**



HOTEL DEADLINE: DECEMBER 22, 2008

ADVANCE REGISTRATION

Visit the TIPS 35th Annual TIPS CLE Midwinter Symposium on *Issues and Litigation Relating to Life, Health and Disability Insurance, Insurance Regulation, Employee 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 22, 2008**. 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 Debra Dotson at 312/988-5597 or email debradotson@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 22, 2008**. In order to receive a refund (less a \$100 administrative fee), the ABA must receive written cancellation by **December 22, 2008**. 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 800/233-1234 OR 239/444-1234

A limited number of rooms have been blocked for program registrants of the ABA TIPS 35th Annual Midwinter Meeting at the Hyatt Regency Coconut Point Resort & Spa, 5001 Coconut Point, Bonita Springs, FL 34134 for a hotel room rate of \$289.00 single/double plus \$10.00 per room, per night resort fee and 11% tax. For reservations, please call the hotel directly at 800/233-1234 OR 239/444-1234. The room block will be held until exhausted or until **Monday, December 22, 2008 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 35th 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.

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.

REGISTRATION DEADLINE: DECEMBER 22, 2008

AMERICAN AIRLINES (800-433-1790)

Code # 19838 (For 2008) Code # 20348 (For 2009)

UNITED AIRLINES (800-521-4041) Code # 5781G (For 2008 and 2009)

(US Domestic and International)

CONTINENTAL AIRLINES (800-468-7022) Z Code # ZEPB Agreement Code: BQGH95 (US, Asia, Central America, South America, Canada and the Caribbean) (For 2009)

LOCAL TRANSPORTATION

The hotel is approximately 13 miles from Southwest Florida International Airport. This Resort is located on the Gulf of Mexico at Estero Bay, part of the Pelican Landing Community and just minutes from Naples or Fort Myers.

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 Debra D. Dotson at 312/988-5597 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 submit your request in writing to Debra D. Dotson, American Bar Association, 321 North Clark Street, Chicago, IL 60654, or fax to 312/988-6230, no later than Monday, December 22, 2008.

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.

REGISTRATION FORM

ABA Tort Trial & Insurance Practice Section (TIPS)

35th Annual TIPS CLE Midwinter Symposium on Issues and Litigation Relating to Life, Health
and Disability Insurance, Insurance Regulation, Employee Benefits and Reinsurance

January 15-18, 2009 • Hyatt Regency Coconut Point Resort & Spa • Bonita Springs, FL (Naples Coast)

REGISTRATION DEADLINE: DECEMBER 22, 2008 HOTEL DEADLINE: DECEMBER 22, 2008

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

SPOUSE OR GUEST (PRINT AS YOU WISH NAMES TO APPEAR ON NAME BADGE)

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 12/22/08	After 12/22/08	QTY	TOTAL
Registration Fee per TIPS Member	\$495	\$525	___	___
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 16, 2009 A B C

Saturday, January 17, 2009 A B

Sunday, January 18, 2009 A B

3. SOCIAL EVENTS:

Thursday Welcome Reception	Included	Included	___	___
Friday Luncheon	\$60	\$60	___	___
Friday Reception	Included	Included	___	___
Saturday Tennis Tournament	\$50	\$50	___	___
(Includes court fees, boxed lunch and prizes)				
Saturday Golf Tournament	\$240	\$240	___	___
(Includes green fees, cart rental, boxed lunch and prizes)				
Saturday Reception & Dinner—Adult	\$100	\$100	___	___
Saturday Reception & Dinner—Child	\$75	\$75	___	___
Sunday Fun Run/Walk	\$25	\$25	___	___

4. MATERIALS:

___ I am attending the Midwinter Symposium and wish to order a hard copy of the program materials for \$35.00.

___ I will not be able to attend the meeting and wish to order program materials on CD-ROM for \$125.00.

5. TOTAL PAYMENT

Total _____

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:** 35th Annual TIPS CLE Midwinter Symposium

American Bar Association

321 North Clark Street

18th Floor

Chicago, IL 60654

3. **FAX:** 312/988-6230

**35TH ANNUAL TIPS MIDWINTER
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TO LIFE, HEALTH AND
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EMPLOYEE BENEFITS AND
REINSURANCE**

January 15-18, 2009

**Hyatt Regency Coconut Point
Resort & Spa
Bonita Springs, FL**



Defending Liberty
Pursuing Justice

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

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