# Emerging Insurance Risks and Business Concerns in the Sharing/Gig Economy

Co-sponsored by the NHBA's Insurance Law Section

A Continuing Legal Education Program



Wednesday, November 7, 2018

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### **Emerging Insurance Risks and Business Concerns** in the Sharing/Gig Economy

Wednesday, November 7, 2018 NH Bar Association Seminar Room, Concord

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#### **Faculty**

Russell F. Hilliard, Moderator/CLE Committee Member is a partner with Upton & Hatfield, LLP in Portsmouth, NH where he focuses his practice in professional discipline, and commercial and insurance litigation. He earned his B.S. from Rensselaer Polytechnic Institute in 1973, his J.D. from Cornell University Law School in 1976 and his LL.M. in taxation in 1985 from Boston University. Russ is a fellow of the American College of Trial Lawyers and a member of the NHBA's CLE Committee (past chair) and Insurance Law Section. He is a past president of the NHBA; and past chair of the New Hampshire Bar Foundation. He is also the state delegate to the American Bar Association, and a Uniform Law Commissioner. Russ has participated on numerous CLE panels on trial practice, insurance issues, legislative developments and professional ethics.

Tamara Smith Holtslag, Program Co-organizer is a civil litigator and insurance coverage lawyer. She is a partner in the litigation department of Peabody & Arnold LLP in Boston, MA. Tamara earned her J.D. from Suffolk University Law School in 1996. Over the past 22 years, she has developed a particular expertise in handling complex insurance coverage litigation; advising clients on insurance coverage and best claims handling practices; and defending professional liability claims. Also as part of her practice, Tamara is focusing on the liability and insurance coverage implications of the burgeoning sharing economy; and recently prevailed in a breach of contract action in Boston on behalf of a gig economy client. Augmenting her practice, Tamara is the founder and chair of the New Hampshire Bar Association's Insurance Law Section, a position she has held continuously from 2013 to 2018. She is a fellow of the Litigation Counsel of America, which is an invitation-only society of trial lawyers that are vetted for their skills, expertise, and service. Tamara spearheads the insurance litigation coverage group in her firm with one of her fellow partners.

**Robert Brookes** is in private practice in Bradford, NH, where he represents insurance companies and agents with respect to various aspects of property and casualty insurance law and regulation. After practicing for several years as a trial lawyer in New Jersey, Bob spent most of his 40-year career in the home office law departments of the CIGNA and ACE (now Chubb) organizations. He retired from ACE in 2015. Bob earned his B.A. from Rutgers University and his J.D. from the Temple University School of Law. He is a member of the NHBA's Insurance Law Section.

Allan Egbert is an insurtech entrepreneur and co-founder of Ask Kodiak, a commercial lines search engine that helps brokers find commercial insurance. For the past 14 years, Allan has travelled the insurtech superhighway as a consultant, engineer, and product guy. He has worked in key technical leadership roles and led the implementation of critical insurance technology projects across the insurance value chain. Prior to founding Kodiak, he served as the Chief Technology Officer for AgencyPort, a software provider to the P&C insurance industry.

Paula M. Pallozzi is an associate director at the Rhode Island Insurance Division. She graduated from the University of RI where she majored in accounting. Paula earned the NAIC Senior Professional in Insurance Regulation (SPIR) Designation, the highest professional designation awarded to insurance regulators. In December 2017, she was the recipient of the NAIC Robert Dineen Award for Outstanding Service and Contribution to the State Regulation of Insurance. Paula's commitment to public service and insurance regulation span over 3 decades. She is responsible for the oversight of the consumer services and compliance unit and policy forms and rate review section within the Insurance Division. Paula assists in the drafting of legislation, testifies at legislative hearings, and serves as the Department's designee on the RI Automobile Service Plan, RI Joint Reinsurance Association, RI State Hazard Mitigation Committee, RI Flood Audit Task Force, Underground Economy and Employee Misclassification Task Force, Workers' Compensation Advisory Council, and the Workers' Compensation Appeals Board. On a national level, Paula is active on various NAIC committees, task forces and working groups. She is the NE Zone Advisory Board member of the NAIC's Insurance Regulator Professional Designation Program. Paula also serves on the IRES board of directors. She served as chair of the NAIC Catastrophe Response (C) WG, NAIC Post-Catastrophe Regulatory Guidance Subgroup and chair of the Data Template Collection "C" Subgroup and was vice-chair of the NAIC Workers Compensation (C) Task Force.

Lisa N. Thompson is an attorney with Hage Hodes Professional Association in Manchester, NH where she concentrates her practice in business and corporate law, representing a wide range of business organizations from individuals starting up a business for the first time to closely-held family businesses, and non-profit entities. She regularly advises clients on a variety of legal and business issues including business formation and choice of entity, compliance, contracts, leases and transactions. Lisa also has substantial experience in intellectual property law, particularly copyrights, trademarks and trade secrets. She assists clients in developing and protecting their brands including counseling clients on trademark selection, clearance, registration, and enforcement against infringement. Lisa advises clients on internet-related issues including domain name disputes, cyber-squatting, social media, privacy issues, and drafting website terms of use and privacy policies. She also works with artists and entrepreneurs seeking protection for their creative works and assists clients in securing protection for copyright-eligible works. Lisa is the chair of the NHBA's Intellectual Property Section. She is also a member of the NHBA's CLE Committee and Business Litigation and Corporation, Banking and Business Law Sections. She earned her J.D. in 2000 from UNH School of Law.

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