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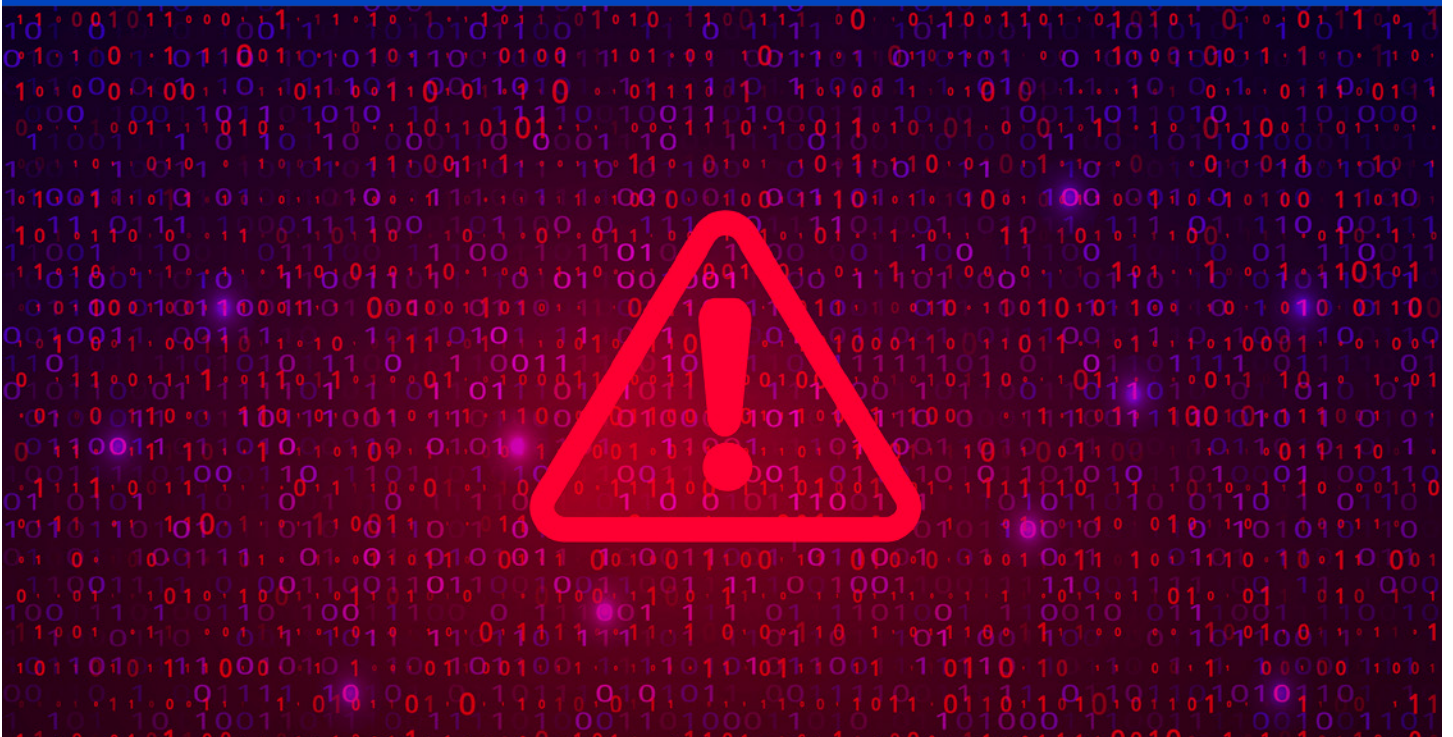
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This Week's Feature



An Evolving Landscape: Insurance Coverage for Social Engineering Wire-Fraud Scams

By Jessica H. Park and John G. O'Neill

A company employee receives an email from a trusted vendor that instructs the employee to update the bank account information used to pay the vendor. The employee complies, wiring vendor payments to the new account—only to discover soon after that the “new” bank account really belongs to a very clever cybercriminal. Thousands or even millions of dollars wired to the new account have been lost, with no viable means of recovery.

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- Trucking Law Virtual Seminar, Thursday, November 19, 2020

Upcoming Webinars

- Explain Your Case Visually, Tuesday, November 10, 2020, 12:00–1:00 pm CDT
- Using Advanced Technology to Understand Accidents at Night, Wednesday, December 9, 2020, 12:00–1:00 pm CDT

Quote of the Week

“The main hope of a nation lies in the proper education of its youth”

– [Desiderius Erasmus](#) (October 28, 1466–July 12, 1536)

This Week's Feature

An Evolving Landscape: Insurance Coverage for Social Engineering Wire-Fraud Scams

By Jessica H. Park and John G. O'Neill



A company employee receives an email from a trusted vendor that instructs the employee to update the bank account information used to pay the vendor. The

employee complies, wiring vendor payments to the new account—only to discover soon after that the “new” bank account really belongs to a very clever cybercriminal.

Thousands or even millions of dollars wired to the new account have been lost, with no viable means of recovery.

The company turns to its crime insurance policy, which insures against certain types of losses involving “computer fraud,” among others. But will it provide coverage for this loss? What are the coverage issues that may come into play?

This article will analyze the anatomy of a social engineering scheme and the potential coverage arguments and defenses that may be implicated by wire-fraud claims.

Anatomy of a Social Engineering Scam

Social engineering is a type of fraud in which a perpetrator, often via email, attempts to exploit the victim’s natural social and interpersonal tendencies to commit a theft or other crime. This may take the form of a spear-phishing attempt in which a cybercriminal targets a particular person in an effort to trick him or her into sending the criminal funds or information. Variations on the potential scenarios are virtually endless, but the end result is the same: a substantial sum of money is wired to a cybercriminal’s bank account, and once the funds have been wired, they usually cannot be retrieved.

Social engineering fraud has become both more costly and more sophisticated over time. In 2017, the FBI warned that this type of “business e-mail compromise,” or “BEC,” scam had continued to “grow, evolve, and target busi-

nesses of all sizes,” and reported a 1,300 percent increase in identified BEC losses over a two-year period. *Business E-Mail Compromise, Cyber-Enabled Financial Fraud on the Rise Globally*, FBI News (Feb. 27, 2017), <https://www.fbi.gov/>.

Such scams can be quite elaborate, with the potential to trick even careful and vigilant employees. A 2017 New York federal court case, *Medidata Solutions, Inc. v. Federal Insurance Co.*, 268 F. Supp. 3d 471 (S.D. NY 2017), *affirmed*, 2018 WL 3339245 (2d Cir. 2018), provides a prime example. In that case, a cloud-services provider, Medidata, was the victim of a fraudulent wire transfer. The company learned that fraudsters had manipulated the Google Gmail platform that the company used for its emails by embedding a code into spoofed messages, tricking the Gmail platform into recognizing the emails as intracompany communications. This caused the platform to populate the messages with the company president’s information, rather than that of the true sender. The result was an authentic-looking communication, which, when paired with the thieves’ multi-layered approach and the fact that the company really was considering an acquisition, achieved the fraudsters’ desired result. The company was able to obtain coverage for its loss; some others, however, have not fared as well.

Claims under such computer fraud provisions have given rise to a variety of coverage disputes when thieves trick authorized users into effectuating transfers.

Potential Coverage Sources

In wire-fraud losses, policyholders have sought coverage under several provisions of such policies, including those addressing “computer fraud,” “funds transfer fraud,” and in some cases, “forgery and alteration.”

Coverage Under Computer Fraud Provisions

“Computer fraud” provisions typically cover loss of securities, money, or property resulting from some form

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of computer-related, fraudulent transfer. For example, such a provision might provide coverage for “loss of... securities and other property resulting directly from the use of any computer to fraudulently cause a transfer of that property[.]” Another, somewhat more detailed, variant might provide coverage for loss resulting from a fraudulent “entry” or “change” of data in a computer system. Claims under such computer fraud provisions have given rise to a variety of coverage disputes when thieves trick authorized users into effectuating transfers.

The courts have reached different conclusions in their analyses of coverage. In the Fifth Circuit decision, *Apache Corp. v. Great American Ins. Co.*, 662 Fed. Appx. 252, 254 (5th Cir. 2016), Apache sought coverage under the computer fraud provision of its crime policy, which covered loss “resulting directly from the use of any computer to fraudulently cause a transfer[.]” The Fifth Circuit held that there was no coverage and concluded that the fraudulent transfer was the result of intervening events and not caused “directly” by computer use. *Id.* at 252.

However, the Sixth Circuit has reached a different analysis. In *American Tooling Center v. Travelers Cas. & Sur. Co. of America*, 2018 WL 3404708 (6th Cir. July 13, 2018), the Sixth Circuit addressed whether there was coverage when fraudulent emails instructed the insured to change the bank account information for payments owed to the vendor, and the insured complied, unwittingly wiring payments for legitimate vendor invoices to the perpetrators’ bank account. The Sixth Circuit held that there was nothing in the policy’s computer fraud language that expressly required hacking or unauthorized access.

Coverage Under “Funds Transfer Fraud” Provisions

“Funds transfer fraud” provisions are intended to provide coverage for unauthorized transfers from an insured’s bank account, but typically they require the transfer to have resulted from a fraudulent instruction issued without the insured’s knowledge or consent. Of course, the fraud in a social engineering scheme involves deceiving the insured into issuing an erroneous transfer instruction to its own

bank, so the instruction is almost certain to be something that an employee of the insured is aware of and has authorized. Although decisions construing funds transfer fraud provisions in other contexts have often found no coverage when the transfer instruction was authorized by the insured, even if it was associated in some way with fraud, decisions involving social engineering losses are less uniform, as will be discussed below.

In *Pestmaster Servs. Inc. v. Travelers Cas. and Sur. Co. of America*, the insured, a pest control company, suffered losses due to an outside payroll administration provider’s misappropriation of funds that had been transferred from the insured’s account to cover payroll tax obligations. See 2014 WL 3844627 (C.D. Cal. July 17, 2014), *vacated in part on other grounds*, 656 Fed. Appx. 332 (9th Cir. 2016). The *Pestmaster* court held that the language of the funds transfer insuring agreement was unambiguous, and did not provide coverage for valid electronic transactions, such as the authorized ACH transfers to the payroll administrator, even though the administrator had not used the funds for their intended purpose.

The court observed that the coverage was intended to protect against someone impersonating the insured or altering the electronic instructions to divert funds from the rightful recipient. See *id.* at *5 (citing *Northside Bank v. American Cas. Co.*, 60 Pa. D&C 4th 95 (Pa. County Ct. 2001) (further citation omitted)).

Coverage Under “Forgery and Alteration” Provisions

“Forgery and alteration” coverage generally extends to losses caused by forgery or alteration of a financial instrument, such as a check, draft, or promissory note. Insureds that have fallen prey to social engineering fraud have offered several creative arguments in favor of coverage under forgery and alteration provisions; however, courts have uniformly rejected them. For the most part, courts have reasoned that such schemes do not involve a financial instrument, but rather involve a wire transfer, which is legally and factually distinguishable. Courts likewise draw a distinction between the fraudulent instructions that are

Although decisions construing funds transfer fraud provisions in other contexts have often found no coverage when the transfer instruction was authorized by the insured, even if it was associated in some way with fraud, decisions involving social engineering losses are less uniform.

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central to social engineering schemes and the forgery of a signature upon an instrument necessary to trigger coverage under this type of provision. While policyholders' counsel have offered creative arguments, courts have been unwilling to equate fraudulent emails or wiring instructions with financial instruments, or to otherwise relax this key coverage requirement.

Conclusion

The three crime policy provisions under which insureds are most likely to seek coverage in connection with social engineering wire-fraud losses—"computer fraud," "funds transfer fraud," and "forgery and alteration"—each implicate somewhat unique coverage issues and give rise to a variety of potential arguments and defenses. With the exception of "forgery and alteration" cases, results have not been entirely uniform, and the landscape continues to evolve. It will thus be imperative for practitioners, including counsel for both policyholders and carriers, to stay apprised of developments in this area of the law as it continues to develop and mature.

Jessica H. Park and **John G. O'Neill** are partners with the Boston law firm Sugarman Rogers Barshak & Cohen PC. Ms. Park works with national and regional insurance carriers on insurance-coverage matters, lawsuits involving claims of bad faith, extra-contractual liability, and violations of consumer-protection statutes, and reinsurance disputes. She is a member of the DRI Insurance Law, Cybersecurity and Data Privacy, and Women in the Law Committees. Mr. O'Neill focuses his practice on insurance, business disputes, and professional liability defense. He regularly advises and represents insurers in coverage and bad-faith matters throughout the United States. Mr. O'Neill is a member of the DRI Insurance Law Committee.

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DRI Voices

“I’m Speaking”

By Ebony S. Morris



It was the comment heard in the ears of every woman watching the 2020 Vice Presidential Debate. Each time Senator Kamala Harris (“Senator Harris”) spoke, Vice President Mike Pence (“VP Pence”) constantly took the liberty to interrupt her responses, as well as make it abundantly clear that he considered her to be lesser than and undeserving of being on the same stage with him through his dismissiveness. Despite his condescending demeanor, Senator Harris eloquently reminded VP Pence that she was speaking and had the floor. Even after the first reminder, VP Pence continuously interrupted Senator Harris during the debate, and the senator reminded VP Pence that she was “still speaking.” During those interruptions, I wondered how often Senator Harris encountered this bullying behavior during her legal career as woman attorney, specifically as an African American and Asian woman attorney. How often did she have to remind opposing counsel calmly that she was “speaking” and that she deserved to be at the same table? This moment resonated with me as a young woman attorney, as well as other women attorneys watching the debate, and reminded me of my experiences dealing with similar behavior.

For example, I recall an experience that occurred in my third year of practice. I was assigned to attend a plaintiff’s deposition, and opposing counsel was an older, white, male attorney who initially assumed that I was the court reporter (despite me holding a binder with a cover page clearly indicating I was an attorney). During the deposition, he did not hesitate to interrupt my questioning and lodge inappropriate speaking objections on the record (which are prohibited by Louisiana’s Code of Civil Procedure). Thankfully, I knew the appropriate responses to the objections. However, it was one of many experiences that stuck with me. I, as well as other women attorneys, have experienced similar bullying tactics from opposing counsel in depositions, client meetings, courtrooms, and in the workplace. We have been forced to remind opposing counsel constantly, and sometimes clients and employers, that we are not only speaking, but that we deserve to have a seat at the table.

Although brief, Senator Harris’ comment was a relatable moment to all women and only a small taste of the experiences of women in the legal profession.

Notwithstanding the strides that women have made toward achieving equality in the legal industry and the large percentage of women in law schools, women remain an underrepresented group in this profession. There are more than 400,000 women who make up thirty-eight percent of the legal profession. Even more dismal are the statistics surrounding the number of women attorneys of color in the legal profession. Of the thirty-eight percent, roughly five percent are women of color. An even smaller percentage of women lawyers are partners in law firms, and an even smaller number are equity partners. In 2020, those numbers are discouraging to women law students, and truthfully, the numbers are embarrassing to the legal profession. Despite these numbers, women are leaving the legal profession in droves—double the rate of men—either due to bullying from colleagues and opposing counsel, gender and racial discrimination in terms of equal pay and development opportunities, burnout from working twice as hard as their male counterparts, or growing tired of having to remind our counterparts constantly that we deserve to be a part of this profession.

Although brief, Senator Harris’ comment was a relatable moment to all women and only a small taste of the experiences of women in the legal profession. Her moment begs the question of how long will women in the legal profession be required to remind our counterparts constantly that we are “still speaking” and that we belong in this profession?

Ebony S. Morris is an associate attorney in the New Orleans, Louisiana, office of **Garrison Yount Forte & Mulcahy LLC**. Her practice areas include premises liability, mass tort litigation, automobile liability, and product liability. She was recently selected for inclusion in the 2020 Louisiana Super Lawyers “Rising Stars” List, an independent rating service that selects no more than 2.5 percent of attorneys in the state as Rising Stars and no more than five percent of attorneys in the state as Super Lawyers). Ebony is a member of the DRI Diversity and Inclusion and Young Lawyers Committees.

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And The Defense Wins

Renee W. Dwyer



DRI member [Renee Dwyer](#), a principal of **Conway Stoughton LLC** in Hartford, Connecticut, recently prevailed on a summary judgment motion before the U.S. District Court of Connecticut.

Conway Stoughton LLC represented Target Corporation in a premises liability action where the plaintiff alleged that he was caused to slip and fall as a result of an accumulation of a liquid substance in the traveled portion of the store. Target's incident report indicated "clean/dry floor." Team members testified at depositions that there was nothing on the floor. The plaintiff reported to his doctor that his "foot got caught" then told another doctor there was "a lip in the floor." Through discovery, plaintiff produced photographs taken by a private investigator he hired, depicting a settlement crack that allegedly was the cause of his fall. At his deposition, the plaintiff testified that he "hit something, slid on something...thought it was something on the floor. [I] don't know. [I] can't remember what [I] tripped over." The plaintiff indicated his grandson witnessed his fall. The grandson testified at his deposition that there was a "bubbly, slippery substance that ...looked relatively new, newer."

The plaintiff claimed a left rib fracture, left eye contusion, concussion, lumbar injury, and cervical sprain/strain. The 67-year-old plaintiff underwent a four-level cervical laminectomy, and his current medical condition necessitates

the use of a wheelchair for mobility and a personal breathing device. Cognitive deficits were also being claimed.

Conway Stoughton LLC filed a motion for summary judgment, citing to the plaintiff's varying theories of the alleged defect, arguing that the plaintiff had insufficient evidence to meet his burden in identifying a specific defect in the defendant's store that caused him to fall. The motion also argued that the plaintiff failed to proffer any evidence as to how long the defective condition existed. The court (Dooley, J.) agreed with defendant, granting summary judgment in its favor finding that—although there may be a question of fact with respect to whether the grandson's testimony could be believed—the plaintiff has not identified any evidence from which a fact finder could conclude that the defendant had actual or constructive notice of *any* defect. The case was not appealed.

Keep The Defense Wins Coming!

Please send 250–500 word summaries of your "wins," including the case name, your firm name, your firm position, city of practice, and email address, in Word format, along with a recent color photo as an attachment (.jpg or .tiff), highest resolution file possible (*minimum* 300 ppi), to DefenseWins@dri.org. Please note that DRI membership is a prerequisite to be listed in "And the Defense Wins," and it may take several weeks for *The Voice* to publish your win.

2020 DRI Virtual Annual Meeting

DRI's First-Ever Virtual Annual Meeting Was a Huge Success!

Thank you to those who attended DRI's inaugural [Virtual Annual Meeting](#) last week. The recorded sessions will be available to those who attended on November 6.

Here are some highlights of the event:

- **Record-breaking attendance:** More than **1,800 attendees** participated in the event.
- **Hundreds of first-time attendees:** More than **530 people** attended the Annual Meeting for the first time.
- **Top-notch speakers:** **Paul Begala**, Political Commentator, Professor of Public Policy, Author, and Political Strategist for the Clinton-Gore Campaign, and **Michael Murphy**, Political Strategist, Political Analyst for NBC News and Former Columnist, TIME, discussed the upcoming election. 37th United States Deputy Attorney General **Rod J. Rosenstein** discussed the importance of the rule of law.
- **Super successful networking:** Hundreds of attendees reconnected with old friends and sparked new relationships in the lively discussion rooms.

And a huge thank you to our sponsors and exhibitors. Without their support, this event wouldn't have been possible! [Click here](#) to view this year's sponsors and exhibitors.

See You in 2021!

DRI's 2021 Annual Meeting will take place October 13-16 in Boston, MA! We hope to see you all there!



Networking event at the Virtual Annual Meeting.

2020 DRI Virtual Annual Meeting



Emily G. Coughlin, Philip L. Willman, Douglas K. Burrell, Lana Alcorn Olson, Patrick J. Sweeney, and Anne M. Talcott.



Matthew S. Hefflefinger, Anthony J. Sbarra, Jr., Carmen R. Toledo, Sara M. Turner, Allen M. Estes, Lori K. O'Tool, Laura Emmett, and Jill Cranston Rice.

DRI Congratulates New Officers and Board Members

DRI's national elections were held last week during the DRI Virtual Annual Meeting. The following results were announced Friday, October 23. **Emily G. Coughlin** of Coughlin Betke LLP in Boston, Massachusetts, is now DRI President, taking the reins from **Philip L. Willman** of Brown & James in Saint Louis, Missouri. Mr. Willman will continue to serve as DRI Immediate Past President. **Douglas K. Burrell** of Drew Eckl & Farnham LLP, in Atlanta, Georgia, is now DRI President-Elect. **Lana Alcorn Olson** of Lightfoot Franklin & White LLC, Birmingham, Alabama, rises to the office of DRI First Vice President.

Also joining the DRI presidential track is **Patrick J. Sweeney** of Sweeney & Sheehan PC in Philadelphia, Pennsylvania, who was elected DRI Second Vice President by the DRI Board of Directors. The board selected **Anne M. Talcott** of Schwabe Williamson & Wyatt PC in Portland, Oregon, to serve as DRI Secretary-Treasurer. The board also elected four new national directors: **Matthew S. Hefflefinger** of Heyl Royster Voelker & Allen PC in Peoria, Illinois; **Anthony J. Sbarra, Jr.**, of Hermes Netburn O'Connor & Spearing PC in Boston, Massachusetts; **Carmen R. Toledo** of King & Spalding LLP in Atlanta, Georgia; and **Sara M. Turner** of Baker Donelson Bearman Caldwell & Berkowitz PC in Birmingham, Alabama.

The new national directors join the four new regional directors who were elected earlier this year. **Allen M. Estes** of Balch & Bingham LLP in Birmingham, Alabama, is the new Southeast Regional Director; **Lori K. O'Tool** of Preg O'Donnell & Gillett PLLC in Seattle, Washington, is the new Northwest Regional Director; **Laura Emmett** of Strigberger Brown Armstrong LLP in London, Ontario, is the new Canada Regional Director; and **Jill Cranston Rice** of Dinsmore & Shohl LLP in Morgantown, West Virginia, is the new Central Regional Director.

Congratulations to all the new office holders!

Keynote Speakers United in Call to Restore Civility in Public Discourse

On Thursday, October 22, 2020, DRI President Emily Coughlin and Annual Meeting Chair Alex Hagan welcomed political strategists **Paul Begala** and **Michael Murphy** to the virtual stage for point-counterpoint discussion on the upcoming presidential election.

Paul Begala is a political commentator for CNN, professor of public policy at Georgetown University, and author of several *New York Times* bestsellers on politics. Highlights

2020 DRI Virtual Annual Meeting

of his time in politics include serving as senior strategist for Bill Clinton’s 1992 campaign, and being a key player in the Obama–Biden reelection campaign in 2012.

The Republican Party considers Mike Murphy to be one of their most successful political consultants, having handled strategy and advertising for more than twenty-six gubernatorial and senatorial campaigns—including twelve Republican victories in traditionally “blue” states. Additionally, he is a renowned opinion journalist both in print and on NBC’s *Meet the Press* and a partner in Revolution Agency in D.C., where he works as a strategy and communications consultant for trade associations and Fortune 500 companies.

Mr. Begala and Mr. Murphy found common ground in Thursday’s discussion. They share the concern that the deep, political polarization will continue to cause great harm to our country unless Americans work to heal these divides. Mr. Murphy distilled the problem eloquently, “I’m right. You’re evil.” Such a position ultimately can lead to vigilantism, open hostility, and violence toward those with

different opinions. After all, the position casts the other as “evil.” Mr. Begala challenged the audience to think if they knew or loved someone “on the other side.” Acknowledging the differing opinions among those we know and seeking out people with different opinions is a clear step away from the balkanized political camps and can be a first step in healing the divide.

Both Mr. Begala and Mr. Murphy predict that Joe Biden will win the election in November, but they acknowledge that a lot can happen in politics in a couple of weeks. Mr. Biden will have his work cut out for him should he become the forty-sixth president. Despite the near certainty (at the time of their discussion) that Judge Amy Coney Barrett will be seated on the Supreme Court this fall, Mr. Murphy does not think that Mr. Biden will pack the court. By some measures, Mr. Begala remarked, the Supreme Court is already packed in that he thinks it lacks popular legitimacy; Judge Barrett will become the fifth justice on the current Court appointed by a president who lost the popular vote. Mr. Begala thinks this fact weakens the legitimacy of the Court, but that Pete Buttigieg’s idea of restructuring the court has some merit.



Clockwise from upper left: Paul Begala, new DRI President Emily Coughlin, Virtual Annual Meeting Chair Alex Hagan, and Mike Murphy.

2020 DRI Virtual Annual Meeting



New DRI President Emily Coughlin during her “fireside chat” with former Deputy Attorney General Rod Rosenstein.

Mr. Murphy and Mr. Begala agree that public trust in our institutions is eroding and lawyers are in a unique position to turn that tide. The role of leaders is to heal the divisions in our society.

The theme of public trust in our institutions continued on the second day of the Virtual Annual Meeting with DRI’s second keynote address. On Friday, October 23, 2020, DRI welcomed former Deputy Attorney General **Rod Rosenstein** to a fireside chat with DRI President Emily Coughlin. A graduate of the Wharton School of Business and Harvard Law School, Mr. Rosenstein joined the Department of Justice in 1990 with the goal of making difference. In 2005, President Bush appointed him U.S. Attorney for Maryland. He then served as Deputy Attorney General and chief operating officer from April 2017 to May 2019. In January 2020, Mr. Rosenstein joined King & Spalding.

Mr. Rosenstein noted that attorneys have a duty to uphold the institutions of justice; this duty is so fundamental that many state ethics codes include it. The legitimacy of our institutions and the rule of law rests on reason, not passion. Mr. Rosenstein expanded on this commitment to the rule of law by explaining the importance of non-partisan professionals who are not beholden to any single administration. These professionals need to be able to work without fear of retaliation.

When asked who he supported in this upcoming presidential election, Mr. Rosenstein took the opportunity to discuss the importance of voting one’s conscience and the importance to him professionally over the years to keep his personal politics private. A commitment to the rule of law

and the ability to distance himself from the political fray defined his career.

The Awards

During last week’s Virtual Annual Meeting, DRI recognized the following individuals, firms, and organizations for their public service, involvement in the DRI community, and contributions to the law.

Sheryl J. Willert Pioneer Diversity Award

- Raymond M. Williams, *DLA Piper LLP*, Philadelphia, PA

Davis Carr Outstanding Committee Chair Award

- David L. Jones, *Wright Lindsey & Jennings LLP*, Little Rock, AR (Construction Law Committee)

Kevin Driskill Outstanding State Representative Award

- Jill Cranston Rice, *Dinsmore & Shohl LLP*, Morgantown, WV

Fred H. Sievert Award

(Recognizing an Outstanding SLDO Leader)

- John T. Sly (Maryland Defense Counsel)

G. Duffield Smith Outstanding Publication Award

- Ryan L. Harrison, *Cokinis Young*, Austin, TX
- Kelsey C. Osborne, *Paine Tarwater & Bickers LLP*, Knoxville, TN
- Anne A. Gruner, *Duane Morris LLP*, Philadelphia, PA
- Nicholas M. Centrella, Jr., *Duane Morris LLP*, Philadelphia, PA
- Anthony L. Schumann, *Quintairos Prieto Wood & Boyer PA*, Chicago, IL

Albert H. Parnell Outstanding Program Chair Award

- Caroline J. Berdzik, *Goldberg Segalla LLP*, Buffalo, NY (2019 Nursing Home/ALF Litigation Seminar)

DRI Lifetime Community Service Award

- Connie A. Matteo, *Pfizer Inc.*, Peapack, NJ

Rudolph A. Janata Award

(Recognizing an outstanding Defense Bar Association)

- Philadelphia Association of Defense Counsel

SLDO Executive Director Award

- Mary W. Gadd (Tennessee Defense Lawyers Association)

Tom Segalla Excellence in Education Award

- E. Todd Presnell, *Bradley Arant Boult Cummings LLP*, Nashville, TN

Richard H. Krochock Award

(Recognizing exemplary leadership to the DRI Young Lawyers Committee)

- John F. Kuppens, *Nelson Mullins Riley & Scarborough LLP*, Columbia, SC

Veterans Network Meritorious Service Award

- John R. Kouris, *DRI*, Chicago, IL

Louis B. Potter Lifetime Professional Service Award

- Marc E. Williams, *Nelson Mullins Riley & Scarborough LLP*, Huntington, WV

Congratulations to this year's DRI Professional Achievement and Service Award Winners!

DRI Virtual Annual Meeting Raffle

DRI is excited to announce our 2020 Virtual Annual Meeting raffle winners. This year's raffle will support the [National Foundation for Judicial Excellence](#).

- **Richard T. Boyette** – Red Grange-Autographed Custom-Framed Vintage 1974 Lithograph (Value \$500)
- **Laurie K. Miller** – Blue Apron Foodservice Gift Card (Value \$500)
- **Roshan N. Rajkumar** – Christian Louboutin Pumps (\$695)
- **Michelle I. Schaffer** – Peloton Bike (Value \$2,245)
- **Eric J. Miersma** – Rado Switzerland Woman's Watch (Value \$2,600)

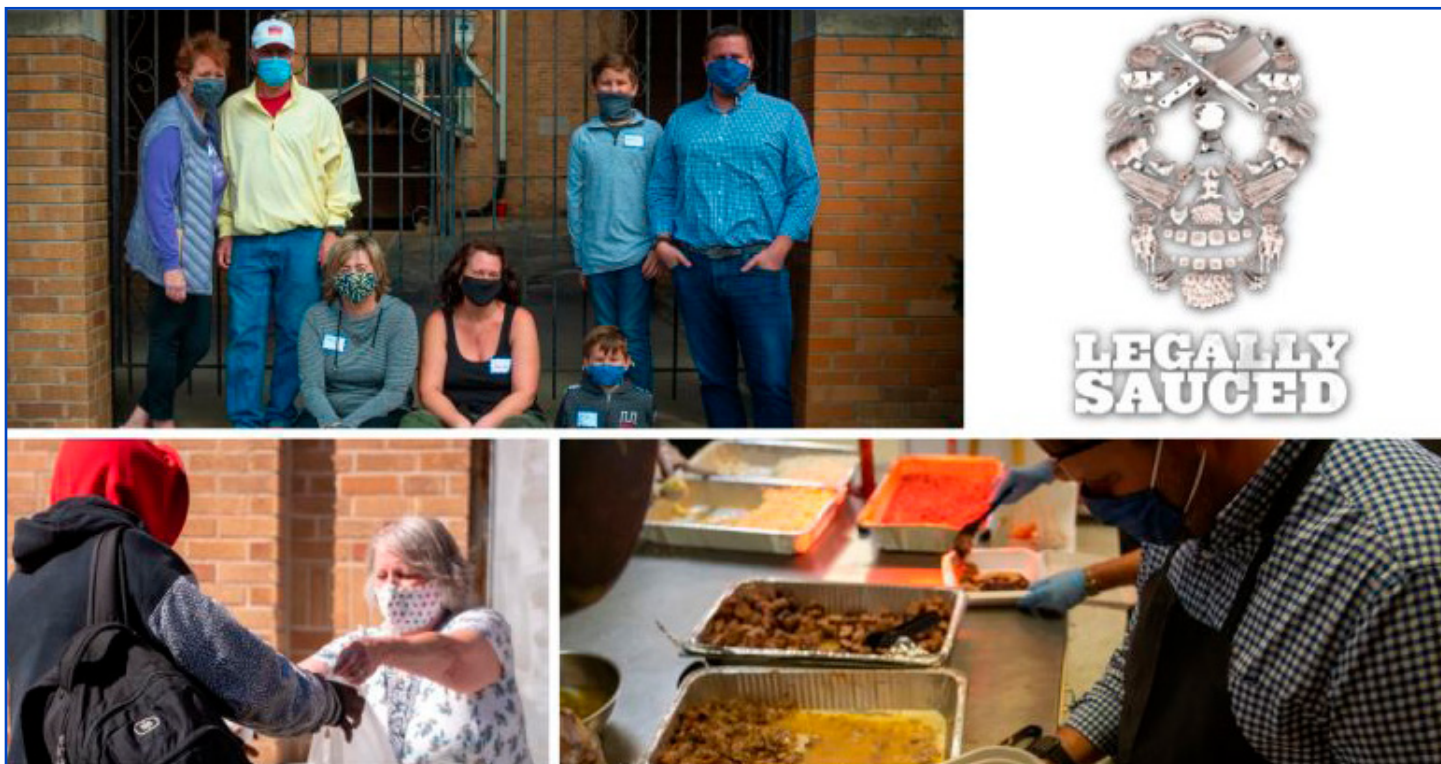
Thank you to the DRI Past Presidents, DRI Board of Directors, Women of Lightfoot Franklin, and DRI Veterans Network Committee for their support of the raffle.

Operation Gratitude

Thank you to the Virtual Annual Meeting attendees for their generous donations in support of [Operation Gratitude](#). The mission of Operation Gratitude is to forge strong bonds between Americans and their Military and First Responder Heroes through service projects, acts of gratitude, and meaningful engagements in communities nationwide. Donations are used for care packages to those who bravely serve our nation, and since 2003, over two million care packages have been sent. #DRICares, #DRI4Life and #DRIvets

DRI Cares

Lathrop GPM Helps Feed KC’s Homeless and Hungry



Recently, members of **Lathrop GPM LLP** safely prepared and served almost 150 to-go style BBQ lunches to Kansas City residents. A modified version of their annual Legally Sauced event, instead of serving this delicious meal at a client event, the firm donated all the food to [Lazarus Ministries](#) as part of their weekly lunch service that feeds the homeless and hungry in Kansas City’s urban core. Thank you to all the volunteers within and outside the firm for your dedication to the community. [#KansasCity](#) [#givingback](#) [#community](#)

“DRI Cares” content is coordinated by **James Craven** of Wiggin and Dana LLP and **Rebecca Nickelson** of Sinars Slowikowski Tomaska LLC. To submit items for upcoming issues, please contact them at jcraven@wiggin.com and rnickelson@sinarslaw.com.

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Daniel Bolin



What's the thing you are the most proud of that you have done to help other people?

I am proud to be one of my school's Peer Helpers. We work together to make the school a better place so everyone feels included. I believe in servant leadership and try to help where I can.

What do you like daydreaming about?

I dream about my future. It changes day to day as I try to figure out what I want to do for college and my career.

Tell me something about you that you think I might not know.

I am very musically inclined. I can sing. I don't like to do it in front of a lot of people though. I'm a drummer, but I can also play piano, guitar, and pretty much anything with sticks or mallets.

How can you make the world a better place?

I can make the world a better place by spreading positivity. I try to do that through servant leadership and being encouraging to others.

Daniel Bolin is the sixteen-year-old son of Stephen and [Christina Bolin](#) and is a Junior at Spanish Fort High School. Christina leads the Christian & Small's Mobile/Baldwin County, Alabama, office. She is the immediate past president of the Alabama Defense Lawyers Association and the Alabama State Representative for DRI.

“DRIKids” content is coordinated by [Diane Pumphrey](#) of Wilkins Patterson Smith Pumphrey & Stephenson PA and [Laura Emmett](#) of Strigberger Brown Armstrong LLP. To submit items for upcoming issues, please contact them at dpumphrey@wilkinspatterson.com and lemmett@sbalawyers.ca.

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virtual seminar

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November 19, 2020

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Upcoming Webinars



**Explain Your Case Visually,
Tuesday, November 10, 2020, 12:00–1:00 pm CDT**

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**Using Advanced Technology to Understand Accidents at Night,
Wednesday, December 9, 2020, 12:00–1:00 pm CDT**

[Click here](#) for details.

Quote of the Week

“The main hope of a nation lies in the proper education of its youth”

– [Desiderius Erasmus](#) (October 28, 1466–July 12, 1536)