

ARIAS•U.S. 2018 Fall Conference

November 7–9, 2018

New York Marriott at Brooklyn Bridge

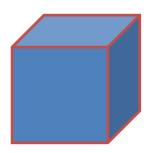
Expanding ARIAS-US to Policyholder and other Direct Insurer Disputes

—Delivering the Best Arbitrators for <u>All</u> Insurance Disputes

policyholder other insurer disputes



- 1. Status of current ARIAS-US efforts with Policyholders
- 2. Answering challenges to ARIAS-US arbitrator acceptance for <u>all</u> insurance disputes
 - policyholder v. insurer disputes
 - other direct insurer disputes





Miller Friel PLLC Insurance Recovery Blog:

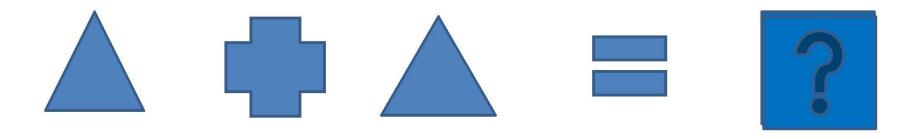
"Why Insurance Carriers Prefer Insurance Coverage Arbitration Over Litigation"

" (4) Some Insurance Arbitration Organizations are Mere Extensions of Insurance Companies

Insurance carriers are always concerned about the possibility that an arbitrator who they have not vetted properly will be appointed for an insurance coverage arbitration. To protect against this, insurers have formed specific trade associations disguised as arbitration tribunals. The most infamous of these is ARIAS. ARIAS arbitrators have experience working for insurers, and they translate this knowledge into finding for insurers in arbitration. An arbitration before ARIAS is like an arbitration with the insurance company claims adjuster who denied the claim acting as arbitrator. Policyholders should never agree to an arbitration with an ARIAS arbitrator."



Status of ARIAS-Policyholder Discussions





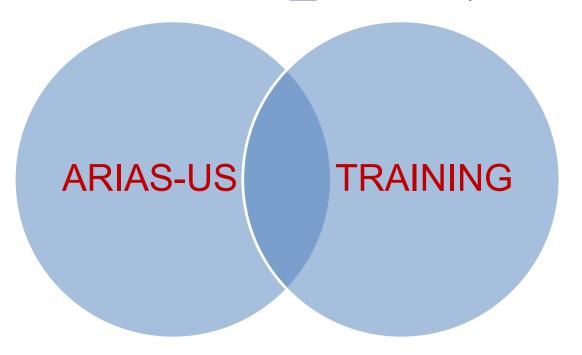
Arbitrators Subcommittee Suggestions:

- 1. Marketing ARIAS-US Arbitrators' appointments by both sides of the "v" and in direct insurer disputes
- 2. Presentations to policyholder counsel, brokers, insurers
- 3. Social Gatherings

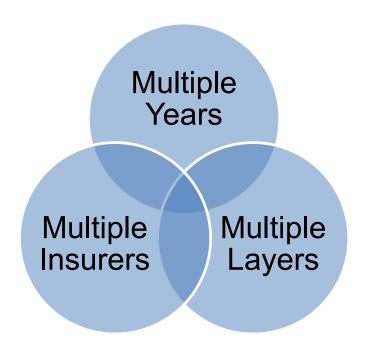


Meeting the Challenges....





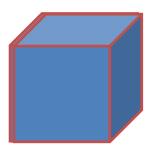




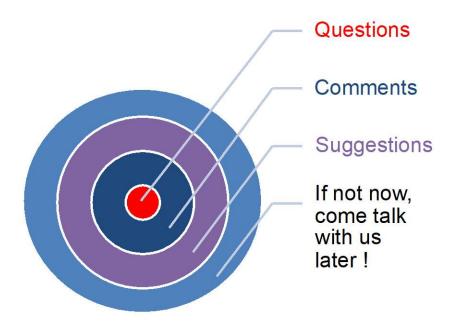


CAN ARIAS BE EXPANDED TO OTHER INSURER DISPUTES?

- allocation, trigger in multiple year occurrences
- primary, excess disputes
- MGA agreement disputes
- life/ health insurer v. insurer
- Bermuda form insurer v. insurer





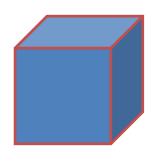




Questions? Comments? Suggestions?

- <u>Arbitrators</u>—in what percentage of your direct side arbitrations have you been appointed by policyholders as arbitrator or umpire/chair?
- <u>Insurance company counsel and Insurance company executives</u>—could you envision appointing an arbitrator who came originally from a policyholder side background as your party appointed neutral or as umpire/chair?
- Insurance company counsel and Insurance company executives—how much would you try to use ARIAS for your non-reinsurance and nonpolicyholder insurance disputes —such as disputes with brokers, MGAs or other such disputes?





Thank you. Let's Continue the Discussion....