



**CAAA**  
**Vegas**

**29TH ANNUAL LAS VEGAS CONVENTION**

September 8 - 11, 2011

## **PROGRAM BOOK**

**SCHEDULE-AT-A-GLANCE**

**DAILY SCHEDULES**

**SESSION TOPICS**

**SPEAKER BIOGRAPHIES**

**EXHIBITOR DIRECTORY**

**EXHIBIT HALL FLOORPLAN**

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Sunday September 11

GREAT EDUCATION

RED-EYE BREAKFAST SESSION 9:00 AM - 12:00 PM

HOT topics, served with a HOT breakfast – plus Mimosas and Bloody Marys! Don't miss this outstanding session showcasing the experts practicing Insurance Bad Faith. Breakfast and beverages sponsored by:



**HOT TOPICS IN INSURANCE BAD FAITH**

Moderator: Ricardo Echeverria

Properly Deposing Claims Adjusters & Supervisors  
*Gerald Kroll*

Post-claims Underwriting: Can They Cancel Coverage After a Loss?  
*Michael Cohen*

Proving Damages in Bad Faith Cases  
*Sharon Arkin*

The Ins & Outs of Handling UM & UIM Claims  
*Greg Rizio*

Bad Faith Issues in Disability Insurance Cases  
*Michael Horrow*

How to Properly Open Up a Policy  
*Gregory Bentley*

SAVE THE  
DATE!

 **Consumer Attorneys**  
ASSOCIATION OF LOS ANGELES

30TH ANNUAL LAS VEGAS CONVENTION

September 6 - 9, 2012 at The Venetian | The Palazzo

*To the next 30 years... and beyond!*

SEE YOU  
NEXT YEAR!

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Len Blonder  
lblonder@epssg.com



Monique Dean  
mdean@epssg.com



Kim Smith  
ksmith@epssg.com

9841 Airport Boulevard, Suite 1040, Los Angeles, California 90045

Toll Free: 800.344.8772

Michael B. Horrow, a founding partner of Donahue and Horrow LLP in El Segundo, represents consumers in a wide array of insurance matters, including coverage, denial and bad faith cases in state and federal courts. Mr. Horrow's clients praise his compassion, strong advocacy and ability to avoid litigation in many instances but aggressively prosecute if a lawsuit cannot be avoided. The focus area of his practice emphasizes individual disability and ERISA cases. Mr. Horrow has tried cases to verdict in both State and Federal Court on a multitude of issues, including ERISA cases and cases involving property, health, disability and life insurance issues. While he has tried cases related to a myriad of topics that impact insurance coverage, he may be most well-known for his role as trial counsel in the landmark California Supreme Court decision in *Cabral v. Ralph's Grocery Company* (2011) which upheld the wrongful death verdict in favor of the family of Adelmo Cabral, who was killed when his car veered off the freeway and collided with the back of a Ralph's tractor-trailer rig that had been parked 16 feet from the freeway while its driver had a snack. As recently as July 2011, *Forbes Magazine* quoted Mr. Horrow as a disability insurance expert. Mr. Horrow was one of the counsel of record in three reported California Court of Appeal decisions on the interpretation and meaning of "regular care" and "appropriate care" in the individual disability insurance context. Mr. Horrow's track record has established him as a go-to counselor and litigator when the policyholder is battling for rights and benefits promised, but denied, by the largest insurers.