

RISK AND RESPONSIBILITY: INSURANCE AND THE UNIVERSITY OF CONNECTICUT SCHOOL OF LAW

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INTRODUCTION

Since its founding a century ago, the University of Connecticut School of Law (“UConn Law”) has had a deep engagement with insurance. Such engagement has not only involved the industry located in Hartford, Connecticut, but throughout the nation as well. It is global, with an ever-expanding network of alumni, visiting scholars, and teachers. UConn Law’s Insurance Law Center has become the focal point of a global community of thought leaders who explore the myriad of ways in which insurance both mirrors and structures human society.

The combination of these missions is one of the great successes of the school. The intellectual culture of UConn Law attracts academics, regulators, and industry professionals alike to explore the role and future of insurance. At the same time, it provides focused and advanced training to practitioners and students heading towards insurance careers.

This booklet traces the story behind UConn Law’s current program. It was not a straight line, and its first half-century was quite modest, but thanks to the vision of its founders, a sound mission, and several key leaders, the Insurance Law Center at UConn Law has become a major center for the teaching and learning of insurance law.

I. THE LILLARDS’ VISION

The Hartford College of Law, which later became UConn Law, was founded in 1921 by two individuals, George and Caroline Lillard.¹ The Lillards moved to Hartford, Connecticut, in 1918 for George to carry out an assignment for the U.S. Department of Justice.² Upon finishing the assignment, George took a job at The Travelers Insurance Co. (“Travelers”) as a clerk in its claims department.³ There, George recognized the value of legal training in an industry that is based on legal liability and rules about allocating loss, and the need for a school that could give such training in

¹ *History*, UNIV. OF CONN. SCH. OF L., <https://law.uconn.edu/about/history/> (last visited May 17, 2022).

² *George W. Lillard, 56, Law School Founder: Taught at Hartford Institution, which he Established in 1921*, N.Y. TIMES, Oct. 25, 1940, at 26.

³ *See id.*; Interview by Bruce M. Stave with Hugh Campbell, former Senior Vice President & Gen. Couns., Phoenix Mut. Life Ins. Co. (June 10, 1998), at 2 (transcript on file with author) [hereinafter Campbell Interview].

Hartford, where so many insurance companies were headquartered.⁴ Thus, George and Caroline took it upon themselves to singlehandedly create a law school.⁵



Portrait of Caroline Lillard⁶



George Lillard (first on the left) and Caroline Lillard (third from the left) among faculty of Hartford College of Law⁷

⁴ KENT NEWMYER & JOHN KHALIL, *HARD TIMES AND BEST OF TIMES: THE UNIVERSITY OF CONNECTICUT SCHOOL OF LAW AT 39 WOODLAND STREET* 1–2 (2016).

⁵ *Id.*

⁶ Portrait of Caroline Lillard, in *The Face of the Law School Now*, UCONN TODAY (Apr. 29, 2019), <https://today.uconn.edu/2019/04/face-law-school-now/>.

⁷ Photograph of George and Caroline Lillard among faculty of Hartford College of Law, in NEWMYER & KHALIL, *supra* note 4, at 30.

The Lillards' vision was a law school that provided the full standard range of courses. Accordingly, the curriculum they created covered topics that one would seek in any fine law school and would prepare its graduates for any legal career. That said, a significant part of the motivation for its founding were the needs of the insurance industry and the career aspirations of workers in that industry.⁸ That was to be the focus of the first twenty-five years of Hartford College of Law's operation, until its affiliation with the University of Connecticut.⁹

Given the large role of the insurance industry in Hartford, the connection with insurance was natural. Informal insurance arrangements had begun in Connecticut in the eighteenth century and then accelerated in the early nineteenth century.¹⁰ Hartford-based insurance companies' fortunes accelerated after they very publicly paid all claims from large fires in New York City in 1835 and 1845, while other companies became insolvent and left policyholders stranded.¹¹ Several factors combined to build the industry in the city, including the availability of liquid capital to establish new companies' reserves and a well-educated workforce able to master actuarial and accounting systems.¹² Hartford was the wealthiest city in the United

⁸ See Interview by Sharon Fowler with Lawrence J. Ackerman, Acting Dean from 1942–46, Univ. of Conn. Sch. of L. (1982–83), at 6 (transcript on file with author) [hereinafter Ackerman Interview]:

The concept there was that Hartford was an insurance community, and therefore it would be a good idea to run, in tandem, a college of insurance and a school of law, having the students take courses in both areas, so as to train them for the insurance business in the City of Hartford.

⁹ See *infra* Section II.A.

¹⁰ Kevin Flood, *How Hartford Became the Insurance City*, HARTFORD HIST., https://www.hartfordhistory.net/insurance_city.html (last visited May 17, 2022).

¹¹ *Id.*

¹² See generally WILLIAM CAHN, A MATTER OF LIFE AND DEATH: THE CONNECTICUT MUTUAL STORY (1970); CHARLES W. BURPEE, A CENTURY IN HARTFORD BEING THE HISTORY OF THE HARTFORD COUNTY MUTUAL FIRE INSURANCE COMPANY (1931); CONNECTICUT GENERAL LIFE INSURANCE COMPANY, CONNECTICUT GENERAL LIFE INSURANCE COMPANY, 1865-1965: 100 YEARS IN PERSPECTIVE (1965); RICHARD HOOKER, AETNA LIFE INSURANCE COMPANY: ITS FIRST HUNDRED YEARS (1956); HAWTHORNE DANIEL, THE HARTFORD OF HARTFORD: AN INSURANCE COMPANY'S PART IN A CENTURY AND A HALF OF AMERICAN HISTORY (1960).

States in the years after the Civil War,¹³ and it trained and attracted capable and creative executives. Hartford-based insurance companies were, for example, the “first to offer accident, auto, and aviation policies, among other innovations.”¹⁴ Thus, Hartford became the natural home to many of the largest and oldest insurers in the nation.¹⁵

In this setting, the new law school had several advantages. Legal training was an attractive career boost for people already employed in the insurance industry. There were no other law schools between New York and Boston other than Yale, which catered to a very different demographic and hardly admitted more than a handful of Connecticut residents per year.¹⁶ Equally important, the law school was able to find many capable teachers from among the leading lawyers in the city, including two from Travelers’ legal department: James E. Rhodes—who taught torts to first-year students starting in 1921¹⁷—and George Lillard himself.¹⁸

Fifty students, seven of them women, enrolled at the Hartford College of Law in its debut semester.¹⁹ Though many of the first students had graduated from college when they entered the law school, the majority of entrants were high school graduates seeking an opportunity to enter the

¹³ Paul Zielbauer, *Poverty in a Land of Plenty: Can Hartford Ever Recover?*, N.Y. TIMES (Aug. 26, 2002), <https://www.nytimes.com/2002/08/26/nyregion/poverty-in-a-land-of-plenty-can-hartford-ever-recover.html>.

¹⁴ Flood, *supra* note 10.

¹⁵ See, e.g., *Our history*, AETNA, <https://www.aetna.com/about-us/aetna-history.html> (last visited May 30, 2022); *Travelers History*, TRAVELERS, <https://www.travelers.com/about-travelers/travelers-history> (last visited May 30, 2022); *A Legacy of Innovation and Social Commitment*, NASSAU, <https://nfg.com/insurance-company-history.html> (last visited May 30, 2022) (formerly Phoenix Mutual Life Insurance); *Our History*, THE HARTFORD, <https://www.thehartford.com/about-us/insurance-history> (last visited May 30, 2022); *The History of HSB*, HARTFORD STEAM BOILER, <https://www.munichre.com/hsb/en/about-hsb/hsb-group/history.html> (last visited May 30, 2022) (Hartford Steam Boiler, now under Munich Re).

¹⁶ Ackerman Interview, *supra* note 8, at 7.

¹⁷ *Fifty Students Start Law Course: New Hartford College Begins Sessions with Outline of Work*, HARTFORD COURANT, Oct. 26, 1921, at 20.

¹⁸ See, e.g., THE HARTFORD COLLEGE OF LAW: CATALOG AND LIST OF STUDENTS 1936–1937, 19 (1936) (on file with the UConn Thomas J. Dodd Research Center) (listing George Lillard teaching Property I, Pleading and Procedure I, Persons, and Crimes in 1936–37).

¹⁹ *Fifty Students Start Law Course*, *supra* note 17.

legal field.²⁰ The seven women admitted were a mix of schoolteachers and employees of the Hartford-based insurance companies.²¹

Hartford College of Law taught classes five nights per week and required its students to commit ten to fourteen hours of schoolwork each week.²² The program was originally three years long²³ and included staple courses in its curriculum like contracts, criminal law, and property.²⁴ By 1929, the school witnessed an enrollment of 110 students—twenty-five of whom were women.²⁵ In 1931, Hartford College of Law began complying with the American Bar Association's new requirement that students had to have completed at least two years of college study to be admitted into law school.²⁶ Then in 1935, the school established its day division program.²⁷

The school's first fifteen years saw steady progress, including a special charter from the state,²⁸ accreditation from the American Bar

²⁰ *Women Enroll for Study of Law: Several Included in Class of Fifty in Hartford College*, HARTFORD COURANT, Oct. 25, 1921, at 8.

²¹ *Id.*

²² *Fifty Students Start Law Course*, *supra* note 17.

²³ The curriculum for the evening division was later changed from three to four years. See JOSEPH LAPLANTE, UNIVERSITY OF CONNECTICUT LAW SCHOOL DEDICATION, MAY 1, 1964 (1964) (available at: <https://library.law.uconn.edu/about-archives-special-collections-law-school-archives/university-connecticut-law-school-dedication>) (“[T]he administration concluded that the volume of work necessary for graduation required more than three years’ work for most students and consequently changed the curriculum to coverage four eight-month years.”).

²⁴ *Fifty Students Start Law Course*, *supra* note 17.

²⁵ *Hartford Law School Opens Fall Session: Twenty-Five Women Listed in Enrollment of 110—Classes Held Four Nights a Week*, HARTFORD COURANT, Sept. 18, 1929, at 6.

²⁶ *Hartford College of Law and Hartford College of Insurance Advertisement* (Hartford radio broadcast Sept. 8, 1940) (on file with author).

²⁷ LAPLANTE, *supra* note 23. See THE HARTFORD COLLEGE OF LAW, ANNOUNCEMENT 1934–1935, 4 (1934) (on file with the UConn Thomas J. Dodd Research Center) (“As soon as sufficient demand develops the College is ready to add a regular three-year full-time day-school course.”); THE HARTFORD COLLEGE OF LAW, CATALOG AND LIST OF STUDENTS 1935–1936, 7–8 (1935) (on file with the UConn Thomas J. Dodd Research Center) (including separate sections for day school and evening school).

²⁸ An Act Incorporating The Hartford College of Law, 1925 Conn. Spec. Acts 292.

Association,²⁹ and forming a Board of Trustees that included leaders of the insurance industry and the city's most prominent law firms.³⁰ Chief among the Board members was William Brosmith, Vice President and General Counsel of Travelers.³¹ Brosmith was recognized nationally as one of the foremost insurance scholars in the country.³² His dedication to the school and his leadership provided prestige and wise guidance as it built its reputation and the quality of its educational program.

The school was honored by the leadership of the state's legal and political establishments, as well as the insurance industry.³³ Governor Wilbur Cross spoke at the annual banquets of the school.³⁴ The school likewise saw the support of many judges, the state tax commissioner, and the leading law firms of the city, including Day, Berry & Howard; Robinson, Robinson & Cole; and Shipman & Goodwin.³⁵

This support only went so far, however. The insurance and law firm leaders of the city rarely hired the graduates of the law school.³⁶ Hartford was still a place of social hierarchies in the early and mid-twentieth century. The legal departments of Hartford-based insurance companies, like the

²⁹ The school was approved and accredited by the American Bar Association on September 18, 1933—the first day of the 1933 semester. Meeting Minutes, Bd. of Trs. of The Hartford Coll. of L. (Sept. 25, 1933) (on file with the UConn Thomas J. Dodd Research Center).

³⁰ See generally Meeting Minutes, Bd. of Trs. of The Hartford Coll. of L. (July 13, 1933) (on file with the UConn Thomas J. Dodd Research Center); Meeting Minutes, Incorporators of The Hartford Coll. of L. (July 15, 1925) (on file with the UConn Thomas J. Dodd Research Center); *Hartford Law School Opens Fall Session*, *supra* note 25, at 6.

³¹ *Brosmith is Elected Chairman of Hartford Law College Trustees*, HARTFORD COURANT, July 14, 1933, at 4.

³² See TRAVELERS PROTECTION AND AGENT RECORD, TRAVELERS 3–6 (1937) (on file with the UConn Thomas J. Dodd Research Center).

³³ See, e.g., *Law College Wins Praise of Speakers: School Lauded for Keeping Ideal of Public Service Before Students, Graduates*, HARTFORD COURANT, May 5, 1939, at 12 (noting several speakers, including Insurance Commissioner, John C. Blackall).

³⁴ Roger W. Davis, President, Hartford Coll. of L., Remarks on Founder's Day on the Occasion of the Unveiling of a Portrait of George William Lillard (Oct. 20, 1948) (transcript available at: <https://library.law.uconn.edu/about-archives-special-collections-law-school-archives/history-hartford-college-law>) [hereinafter Roger Davis Remarks].

³⁵ *Id.*

³⁶ Telephone Interview with Robert Fiondella, former Chief Exec. Officer, Phoenix Life Ins. (Oct. 29, 2021) [hereinafter Fiondella Interview].

leading law firms, sought out employees with Yale and Harvard law degrees. The histories that the major insurance companies of the city published in the twentieth century omit references to Hartford College of Law.³⁷ Ironically, many insurance employees attended the law school—especially in its evening program—and advanced their careers with their legal training despite many of them not starting their careers in the insurance companies’ legal departments.³⁸

An exception to this is the story of Hugh Campbell, who later became the General Counsel of Phoenix Mutual Life Insurance Co. (“Phoenix Mutual”). Campbell came from a modest background—son of a plumber and graduate of Hartford Public High School.³⁹ He was a day (non-boarder) student at Trinity College and, upon graduation, paid a deposit to attend Yale Law School.⁴⁰ But this was 1932, and he did not have the funds for Yale’s tuition, so he forfeited his Yale deposit and enrolled in the Hartford College of Law, where he eventually graduated in 1937.⁴¹ After graduating, he saw an advertisement for a law clerk position at Phoenix Mutual and “camped out” on their doorstep until they finally gave him the job.⁴² Campbell did not forget the value of Hartford College of Law’s education, later hiring Robert “Bob” Fiondella, J.D. ‘68, who eventually succeeded him as General Counsel.⁴³ Fiondella felt that Phoenix Mutual and Connecticut Mutual were the only two insurance companies that were open to the law school’s graduates prior to the 1970s.⁴⁴

II. SUCCESS AND CRISIS

By the end of the 1930s, the leaders of the Hartford College of Law and its supporters in the industry had achieved a high level of confidence in

³⁷ See sources cited *supra* note 12.

³⁸ For example, Morrison Beach, a UConn Law graduate, was hired by Travelers as an Assistant Actuary in 1939 and worked his way up to Chief Executive Officer and President in 1973 and 1974, respectively. See *Chairman Beach Retires After 42-Year Career*; *E.H. Budd Assumes Broadened Responsibilities*, TRAVELERS PROT., Feb. 1982, at 2; *Board Elects Mr. Wilkins Chairman, Names Mr. Beach President*; *Messrs. LaCroix, Resony Assume New Posts*, BULL., Jan. 14, 1971, at 1.

³⁹ Campbell Interview, *supra* note 3, at 1.

⁴⁰ *Id.* at 2.

⁴¹ *Id.* at 2, 4–5.

⁴² *Id.* at 5.

⁴³ *Id.* at 21.

⁴⁴ Fiondella Interview, *supra* note 36.

its future. This led the school to look for a permanent home in the form of a building that it could own, having previously occupied rented space in downtown Hartford, and then in the Kindergarten Building of the West Middle School, located in Hartford's Asylum Hill neighborhood.⁴⁵ Owning its quarters would convey the sense of permanence that the school was ready to assume. This goal was bolstered by the emergence of a companion school, the Hartford College of Insurance.⁴⁶ The two had some board members in common and shared some curricula.⁴⁷ The law school's leadership undertook a fundraising campaign to purchase their new building at 39 Woodland Street, Hartford, Connecticut.⁴⁸ The major insurance companies of Hartford challenged each other and collectively raised half of the \$50,000 needed to

⁴⁵ Roger Davis Remarks, *supra* note 34.

⁴⁶ See Interview by Edwin Tucker with Harlan S. Don Carlos, Professor, Hartford Coll. of L., in Hartford, Conn. (July 29, 1968), at 1 (transcript on file with the UConn Thomas J. Dodd Research Center) [hereinafter Don Carlos Interview]:

At the time, we began discussing a College of Insurance to go along with the College of Law, and upon the same general basis of teaching, not so much by professor as by practicing lawyers in the Law School and practical and experienced junior executives in the Insurance College.

THE HARTFORD COLLEGE OF INSURANCE, ANNOUNCING THE HARTFORD COLLEGE OF INSURANCE (date reference 1939–41) (on file with the UConn Thomas J. Dodd Research Center):

Known as the Hartford College of Insurance, this new and unique institution, a non-profit, tax-exempt corporation, in cooperation with the Hartford insurance companies and the Hartford College of Law, is offering for the first time in this country a complete and practical training for an insurance career, geared to the standard academic regulations of colleges and universities, and leading to the Bachelor's Degree.

⁴⁷ See *Bill Signed for College of Insurance: Local Institutional Will Be First Degree-Granting, Post-Graduate School on Subject in Nation*, HARTFORD COURANT, May 16, 1939, at 1; *Board Named for College of Insurance: 18 Leading Executives to Act As Advisers, Help in Administration of New Local School*, HARTFORD COURANT, June 28, 1939; THE HARTFORD COLLEGE OF INSURANCE, *supra* note 46; HARLAN DON CARLOS, THE HARTFORD COLLEGE OF INSURANCE BINDER (date reference 1939–41) (listing officers, executive committee, and board of trustees) (on file with the UConn Thomas J. Dodd Research Center); THE HARTFORD COLLEGE OF LAW: CATALOG AND LIST OF STUDENTS 1939–1940, 4–5 (1939) (on file with the UConn Thomas J. Dodd Research Center).

⁴⁸ Roger Davis Remarks, *supra* note 34.

purchase and occupy the building; the other half was raised with the help of 462 individual donors.⁴⁹



39 Woodland Street⁵⁰

In the fall of 1940, the Hartford College of Law moved into its new quarters.⁵¹ It furnished the building, a former residence, to house classes and offices, and built out its law library, led by Caroline Lillard.⁵² The future looked bright for the school. Its connections with the insurance industry were deep, reflecting the wide support in teaching and leadership from the industry.⁵³ At the same time, the presence of the Hartford College of

⁴⁹ Don Carlos Interview, *supra* note 46, at 1–2; *Two Colleges Today Take Jacobus Site: Insurance Law Schools to Alter Woodland Street Property for Class Use in Fall*, HARTFORD COURANT, June 20, 1940, at 1; Roger Davis Remarks, *supra* note 34.

⁵⁰ Photograph of 39 Woodland Street, in NEWMYER & KHALIL, *supra* note 4, at 1.

⁵¹ Roger Davis Remarks, *supra* note 34; Don Carlos Interview, *supra* note 46, at 2.

⁵² See Don Carlos Interview, *supra* note 46, at 1–2; Ackerman Interview, *supra* note 8, at 5; A Call and Agenda for a Meeting of the Board of Trustees, Bd. of Trs. of The Hartford Coll. of Ins. (Dec. 20, 1940) (on file with the UConn Thomas J. Dodd Research Center) (recommending that Caroline E. Lillard “be appointed Librarian of the College”).

⁵³ See *Spellacy Urges Law, Insurance Colleges Support: Calls \$50,000 Campaign to Purchase Home ‘of Vital Importance’*, HARTFORD COURANT, May 19, 1940, at 4:

This institution has now added to the law college the Hartford College of Insurance. This city is the home of 44 insurance companies. Many thousands of our citizens earn their livelihood in the home office of these companies. This school is the first post-graduate school in this country to devote a complete training of

Insurance in the building enhanced its role as a center of educational attainment. What no one anticipated in 1940, however, was that the war raging in Europe would soon reach America and dramatically change the country's labor market and university enrollments.

Within months of the declaration of war in December 1941, most of the day division students had enlisted and departed from the school, as had some of the part-time faculty.⁵⁴ While most of the female students and the older evening division students remained, they would not provide sufficient tuition revenue to cover the school's costs.⁵⁵

A. A NEW NAME AND A NEW IDENTITY

Fate intervened to provide a new lease on life for the law school. In a story well told in our companion history, *Hard Times and Best of Times*,⁵⁶ a happenstance conversation during a train ride to New York led to discussions between Hartford College of Law and the University of Connecticut ("University") about merging the law school into the University.⁵⁷

The law school's leaders were concerned about a merger, however, due to the prospect of losing their independence.⁵⁸ They were especially worried that the University might diminish the law school's traditional role of providing an avenue for social and economic advancement to those otherwise unable to advance in the profession and in the insurance

university grade in the field of insurance. That such an institution is essential is demonstrated by the fact that every insurance company in Hartford is taking a practical interest in this new college.

⁵⁴ "By the end of the war, there were only twenty-nine students enrolled." NEWMYER & KHALIL, *supra* note 4, at 5–6. As compared to the 170 to 175 students enrolled prior to the war. See Don Carlos Interview, *supra* note 46, at 6.

⁵⁵ See Don Carlos Interview, *supra* note 46, at 6; NEWMYER & KHALIL, *supra* note 4, at 5–6 ("Had it not been for the evening division, which continued during the war years, the school would surely have folded."). The school was not at risk of losing its home as the new building on Woodland Street had been purchased without a mortgage loan due to the successful fundraising campaign. See Don Carlos Interview, *supra* note 46, at 1–2; *Two Colleges Today Take Jacobus Site: Insurance Law Schools to Alter Woodland Street Property for Class Use in Fall*, *supra* note 49, at 1; Roger Davis Remarks, *supra* note 34.

⁵⁶ See generally NEWMYER & KHALIL, *supra* note 4.

⁵⁷ Don Carlos Interview, *supra* note 46, at 7.

⁵⁸ Ackerman Interview, *supra* note 8, at 4.

companies of the city.⁵⁹ These concerns were addressed at a key joint meeting of the Boards of Trustees of the Hartford College of Law and Hartford College of Insurance on August 24, 1942.⁶⁰ Present at this meeting was an assortment of the leading figures of the legal profession and insurance companies.⁶¹ Some of the schools' leadership felt hesitation in the prospect of becoming an employee of the University, including then-Dean Edward Baird, who did not attend the meeting.⁶² But the weight of opinion in the room was that the schools had little choice and needed to join with the larger institution in order to survive.⁶³

The terms of that survival, however, were open to negotiation. The President of the University was Albert Jorgenson, who did much to transform it from an agricultural college into a center of research and teaching.⁶⁴ Jorgenson could see the benefits to the University of having a law school. He discussed those benefits with Lawrence Ackerman, then-dean of the University's School of Business.⁶⁵ Jorgenson had even suggested to

⁵⁹ See, e.g., Joint Meeting, Bd. of Trs. of Hartford Coll. of L. & Bd. of Trs. of Hartford Coll. of Ins. 2 (Aug. 24, 1942) (on file with the UConn Thomas J. Dodd Research Center) [hereinafter Joint Meeting of the Boards of Trustees] (noting one insurance company's "favor of the general proposition, but wished to make sure that the University of Connecticut would carry on the policies of the College of Insurance in such a way as to attain the purposes for which the College was founded.").

⁶⁰ See generally *id.*

⁶¹ See *id.*; Ackerman Interview, *supra* note 8, at 3–4.

⁶² Originally the Joint Boards proposed that the Colleges be leased to the University for a short duration, only to be returned thereafter. See Joint Meeting of the Boards of Trustees, *supra* note 59, at 2; Ackerman Interview, *supra* note 8, at 3–4. This was ultimately denied by the University. See *id.* at 4 ("If you want to become part of the University of Connecticut family, you'll have to give up the Colleges of Law and Insurance and join the university.").

⁶³ Joint Meeting of the Boards of Trustees, *supra* note 59, at 1 ("[I]t is the sentiment of the Board[s] . . . that the purpose for which both institutions were founded will be best served in the future by both Colleges being operated by the University of Connecticut . . .").

⁶⁴ Laurence J. Ackerman, *A Sentimental Journey: The Law School Joins the University*, STARR REP. (Univ. of Conn. L. Sch. Alumni Ass'n, Hartford, Conn.), Summer 1984 (transcript available at: <https://library.law.uconn.edu/about-archives-special-collections-law-school-archives/sentimental-journey>).

⁶⁵ See Ackerman Interview, *supra* note 8. See also Letter from Roger Davis, Hartford Colls. of L. & Ins., Albert Jorgensen, President, Univ. of Conn., to the Univ. of Conn. Bd. of Trs. (Sept. 3, 1942) (on file with the UConn Thomas J. Dodd Research Center) [hereinafter 1942 Letter].

Ackerman that if the Hartford College of Law was unwilling to join the University, then it would establish a law school of its own in Storrs, Connecticut.⁶⁶ Ackerman urged Jorgenson to be flexible, emphasizing the benefits of the support the law school currently enjoyed in Hartford.⁶⁷

The negotiations eventually succeeded in a phased merger. Hartford College of Law and Hartford College of Insurance (“Colleges”) would undergo a trial period of sorts under the operation of the University for one year starting on September 1, 1942.⁶⁸ The Colleges lent the entire 39 Woodland Street property to the University at no expense, provided that the University would bear all costs to operate and maintain the Colleges over the year.⁶⁹ Meanwhile, the Colleges would then submit to the Connecticut General Assembly for approval of its proposal to lease its assets to the University for a five-year period.⁷⁰ That would allow the institutions to explore the workability of a permanent merger. If successful, at the end of the five-year period the institutions would fully merge, and the law school would become the University of Connecticut School of Law.⁷¹

There were two conditions that the law school included in the arrangement, both crucial to the school’s continuing engagement with the insurance industry. The first was that it would maintain its evening division.⁷² The second was that it would remain in Hartford.⁷³ These two points enabled the law school to preserve its accessibility to the employees of the insurance industry, who could earn a law degree while continuing their daytime employment. Hundreds of students could now become lawyers, even while working as their families’ breadwinners. This advanced the

⁶⁶ Ackerman Interview, *supra* note 8, at 4.

⁶⁷ *Id.* at 4–5 (“[I]n my opinion we’ve got a library, we’ve got a faculty, we’ve got a reputation in the community—we can get a lot of support from the community. It would be ridiculous for us to start a school and start competing with them.”).

⁶⁸ 1942 Letter, *supra* note 65, at 1.

⁶⁹ *Id.* at 2.

⁷⁰ CONN. GEN. STAT. § 450g (1943) (effective June 1, 1943).

⁷¹ 1942 Letter, *supra* note 65, at 2. *See also* Ackerman Interview, *supra* note 8, at 5 (“[L]egislation was passed, transferring the ownership of the Colleges of Law and Insurance to the University of Connecticut.”); CONN. GEN. STAT. §§ 449g–452g (1943) (effective June 1, 1943). Both Colleges were acquired by the University of Connecticut but were separated. *See* Ackerman Interview, *supra* note 8, at 20 (“They always remained in Hartford, both the School of Law and the College of Insurance, but they were controlled out of Storrs. They were separated as a result of the accreditation problem in the law school.”).

⁷² Ackerman Interview, *supra* note 8, at 4.

⁷³ *Id.*

school's founding mission as a path for social and economic advancement. With these terms agreed to the interim period of affiliation was successful, and in 1948 the Hartford College of Law became the University of Connecticut School of Law.⁷⁴

The years following the affiliation with the University of Connecticut were a time of growth. With Congress's passage of the G.I. Bill, students who had departed to enlist during the war now returned and filled the classrooms, thanks to federal tuition support.⁷⁵ UConn Law went from a graduating class of four in 1944, and one in 1945, to sixty-five in the class of 1951.⁷⁶ It also made a notable contribution to the advancement of insurance lawyers starting in 1977 when it began the Hartford Insurance Institute⁷⁷—an annual program featuring national authorities on insurance law—drawing audiences of new attorneys in the corporate law departments of the local insurance companies.⁷⁸ But UConn Law was not yet a school with national prominence; nor had it yet realized its full potential as a leading center for the teaching and study of insurance law.

III. BECOMING A NATIONAL LAW SCHOOL

Major changes were underway at UConn Law during its first several decades as part of the University of Connecticut. In 1967, after years under the leadership of members of its own faculty, UConn Law reached out to Harvard Law School to recruit Howard Sacks as its new dean.⁷⁹ Dean Sacks envisioned a bigger future for UConn Law and saw the importance of clinical

⁷⁴ *History*, *supra* note 1.

⁷⁵ University of Connecticut School of Law, American Bar Association Reaccreditation Inspection I-2 (May 1992) (unpublished self-study) (on file with UConn Thomas J. Dodd Research Center) [hereinafter ABA Reaccreditation Inspection].

⁷⁶ *See* UNIVERSITY OF CONNECTICUT SCHOOL OF LAW, 2008 DIRECTORY OF GRADUATES 204-05 (2008) (on file with the UConn Thomas J. Dodd Research Center).

⁷⁷ *See* ABA Reaccreditation Inspection, *supra* note 75, at XII-1, XII-2; UNIVERSITY OF CONNECTICUT SCHOOL OF LAW, SIXTH ANNUAL INSURANCE INSTITUTE (1982) (on file with UConn Thomas J. Dodd Research Center).

⁷⁸ ABA Reaccreditation Inspection, *supra* note 75, XII-2, XII-3 (noting forty-eight new attorneys and thirty academics attended the First Annual Insurance Institute in 1977).

⁷⁹ *See* KENT NEWMYER & TATYANA MARUGG, BORN FIGHTING: CLINICAL EDUCATION AT THE UNIVERSITY OF CONNECTICUT SCHOOL OF LAW 2 (2020).

education, which made UConn Law a pioneer in the field.⁸⁰ When Dean Sacks stepped down in 1972,⁸¹ the search for his successor represented a turning point for the school. While some envisioned a return to its role as a local institution, key people on the search committee believed that the school's proper destiny was as a national law school.⁸² Accordingly, they hired Phillip Blumberg, a former Wall Street lawyer and corporate executive who had left to teach at Boston University School of Law.⁸³

A. PHILLIP BLUMBERG

Dean Blumberg brought a vision and an energy that UConn Law had never seen. He set about recruiting a new kind of faculty—individuals whose scholarly reputation would be known and respected throughout the country.⁸⁴ And he succeeded, building a faculty that, to this day, earns the respect of peers at the top schools of the country.⁸⁵ With relentless effort and crucial support from UConn Law alumni in the Legislature, he also engineered the purchase of the new campus in Hartford's West End from the Hartford

⁸⁰ *Id.*

⁸¹ *See id.* at 15–17; Jeanne Leblanc, *Remembering Former UConn Law Dean Howard Sacks*, UCONN TODAY (Feb. 26, 2018), <https://today.uconn.edu/2018/02/remembering-former-uconn-law-dean-howard-sacks>.

⁸² *See* Interview by R. Kent Newmyer & Bruce M. Stave with Phillip I. Blumberg, Acting Dean from 1974–1984, Univ. of Conn. Sch. of L., in Hartford, Conn. (Sept. 24, 2009), at 33–36 (transcript on file with author) (discussing the differing perspectives he encountered during his interview).

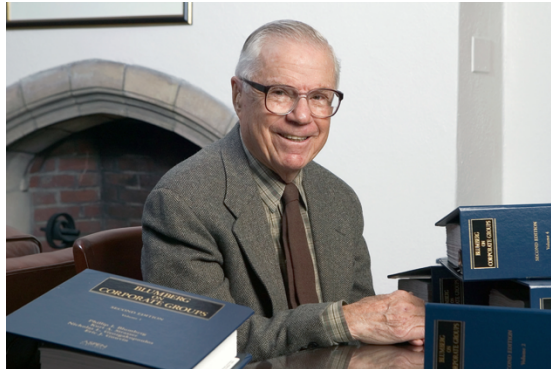
⁸³ *Id.* at 15.

⁸⁴ *See id.* at 35–36:

I am interested in building a first-class law school. So, I wound up that when budgets permitted, I would have six new appointments. For faculty, it was then twenty-eight or so. This was extraordinary. And with those six appointments, I re-made the school. . . . Everybody talks about my contribution in getting our beautiful new campus. I think the six new faculty people played a more important role in the growth of the school.

⁸⁵ *See id.* at 36–42 (listing Richard Pomp, Director of International Tax at Harvard Law School; Thomas Morawetz, Assistant Professor of Philosophy at Yale University; Carol Weisbrod, Professor of Commercial Law at Western New England Law; John Brittain, Attorney; Loftus Becker, Professor of Constitutional Law at University of Minnesota School of Law).

Seminary.⁸⁶ Admissions standards rose, and the school's rigorous curriculum was raising the school's profile throughout the profession. Gradually, UConn Law was becoming a fertile ground for recruiting the best new lawyers sought by the insurance industry and the elite law firms of the city.



Phillip Blumberg⁸⁷

B. GROWING PROSPECTS FOR ALUMNI

The insurance companies were nearly a decade ahead of the leading law firms, hiring significant numbers of UConn Law graduates into their legal departments.⁸⁸ While Tom Groark, J.D. '65, and Sam Bailey Jr., J.D. '69, were the first UConn Law graduates to be hired at Day Pitney and Robinson & Cole in 1965 and 1969, respectively, it was not until 1980 that the top firms were hiring UConn Law graduates on a regular basis.⁸⁹ The insurance companies, in contrast, opened their doors sooner. Walter Welsh, J.D. '72, remembers a number of his classmates going to Aetna, The

⁸⁶ See Phillip I. Blumberg, *Report from the Dean*, STARR REP. (Univ. of Conn. L. Sch. Alumni Ass'n, Hartford, Conn.), Winter 1977, at 1 (on file with author).

⁸⁷ Photograph of Dean Phillip Blumberg, in Jeanne Leblanc, *In Memoriam: Phillip I. Blumberg, Former UConn School of Law Dean*, UCONN TODAY (Feb. 19, 2021), <https://today.uconn.edu/2021/02/in-memoriam-phillip-i-blumberg-former-uconn-school-of-law-dean/>.

⁸⁸ Telephone Interview with Marilda Gandara, President, Aetna Found. (Dec. 6, 2021) [hereinafter Gandara Interview]; Telephone Interview with Michael Wilder, retired General Counsel, Hartford Ins. Grp. (Jan. 5, 2022).

⁸⁹ Telephone Interview with Dick Tomeo, Retired Partner, Robinson & Cole (Oct. 26, 2021).

Hartford, and Connecticut Mutual.⁹⁰ In 1978, Marilda Gandara, J.D. ‘78, found that one-third of the lawyers in Aetna’s legal department were women, and she was not even the first Latin-American lawyer hired there.⁹¹ The Hartford’s General Counsel, Michael Wilder, was familiar with the unfair barriers female lawyers faced—thanks in part to the experiences of his wife, Marjorie Wilder, J.D. ‘72—and was looking at UConn Law for talent to bring into The Hartford’s legal department early on.⁹²

The progressive vision of the Hartford-based insurance companies was reflected also in their cultures and leadership. Aetna, under its Chief Executive Officer, John Filer,⁹³ was a national leader in corporate civic responsibility.⁹⁴ Its initiative in local community development and advancing diversity among its outside counsel provided advancement opportunities to its women and minority lawyers.⁹⁵ Marilda Gandara, for example, moved up to leadership positions in Aetna’s real estate investment portfolio and then to President of the Aetna Foundation.⁹⁶

The work of lawyers is a central part of the insurance companies’ operations. In the words of Walter Welsh, “[t]he insurance company lawyers, as well as the actuaries, are like the engineers in a manufacturing company.”⁹⁷ After all, the products of an insurance company are contracts: agreements on how to apportion risk in the event of certain events.

The lawyers are the ones responsible for the design of those contracts to assure that they will function as intended. And as society becomes more complex and businesses engage in ever more novel ventures, these contracts must evolve through creative legal work. Over the decades more lawyers were needed to deal with the multiple regulatory schemes of different states, the tax implications of their products, and securities law governing their products and capital structure. Insurance companies needed lawyers who had not only technical skill but also a grasp of how the law evolves over time to changed conditions like these. That put a premium on

⁹⁰ Telephone Interview with Walter Welsh, Adjunct Professor, Univ. of Conn. Sch. of L. (Dec. 2, 2021) [hereinafter Welsh Interview].

⁹¹ Gandara Interview, *supra* note 88.

⁹² *Id.* (describing her summer internship experience at The Hartford as positive).

⁹³ *John H. Filer, 70, Philanthropist and Former Chairman of Aetna*, N.Y. TIMES (Sept. 20, 1994), <https://www.nytimes.com/1994/09/20/obituaries/john-h-filer-70-philanthropist-and-former-chairman-of-aetna.html>.

⁹⁴ Gandara Interview, *supra* note 88.

⁹⁵ *Id.*

⁹⁶ Patricia Seremet, *She’s Putting More Chairs at the Taable (sic) Diversifying the Seats of Power is Alfonso’s Mission*, HARTFORD COURANT, June 8, 1999, at D1.

⁹⁷ Welsh Interview, *supra* note 90.

hiring lawyers whose education went beyond teaching the rules of the law to a grasp of the internal dynamics of the legal system, and the way that new rules are developed to address new problems.

C. BOB GOOGINS

Robert “Bob” Googins had no family or personal connection with insurance when he started college.⁹⁸ He entered the University of Connecticut in Storrs, Connecticut, in 1954 as a freshman in the Business School where he was exposed to insurance courses.⁹⁹ It turned out to be a good fit, and he chose to major in the subject.¹⁰⁰ Upon graduation he landed a summer job at Connecticut Mutual Insurance Co. (“Connecticut Mutual”) thanks to a referral from a Business School professor.¹⁰¹ As a result, by the time Googins entered UConn Law in 1958, he saw a career in insurance ahead of him. He performed well, eventually graduating first in his class.¹⁰² Meanwhile, he returned to Connecticut Mutual for both his summers during law school and was offered a job in its legal department at graduation.¹⁰³ Before accepting, however, a law professor suggested that given his academic performance, he should interview with one of the top Hartford law firms, Robinson, Robinson & Cole.¹⁰⁴ Googins did so, but could tell that the interviewing partner—who talked mostly about competition between the firm’s Harvard and Yale law graduates—was not very interested.¹⁰⁵

⁹⁸ Interview with Robert Googins, Founder, Univ. of Conn. Ins. L. Ctr., Former Professor, Univ. of Conn. Sch. of L., in Hartford, Conn. (Nov. 16, 2021), at 1–2 (transcript on file with author) [hereinafter Googins Interview].

⁹⁹ *Id.*

¹⁰⁰ *Id.*

¹⁰¹ *Id.* at 3.

¹⁰² *Id.*

¹⁰³ *Id.* at 2–3.

¹⁰⁴ *Id.* at 4.

¹⁰⁵ *Id.*



Robert “Bob” Googins¹⁰⁶

In 1961, Googins started his full-time career in Connecticut Mutual’s legal department.¹⁰⁷ But he was back at UConn Law within three years, when the long-time adjunct professor of insurance law, Wendell Brown, passed away.¹⁰⁸ The school remembered Googins’ excellence as a student, and sensed his prospects as an alumnus. So in 1964, Googins began a forty-two year career teaching insurance law at UConn Law, beginning as an adjunct professor while maintaining his employment at Connecticut Mutual until 1988.¹⁰⁹ He taught the core Insurance Law course (Principles of Insurance) in the evening division, drawing a mix of day and evening-division students.¹¹⁰ Most of them did not go on to careers with insurance companies, but took the class, he found, recognizing the importance of insurance in so many other industries.¹¹¹ But many other students were already working in the local insurance companies and hoping, like those of generations before, to advance their careers with law degrees.

One such student was Robert Fiondella, J.D. ‘68, who was working at Travelers, building on what was then the cutting-edge concept of computerization of policy records.¹¹² He entered UConn Law and graduated in 1968, when like others, he found that the doors of the large law firms were

¹⁰⁶ Photograph of Robert Googins, UCONN L. LIBR. (date reference 1992) (on file with the UConn Law Library).

¹⁰⁷ Googins Interview, *supra* note 98, at 5.

¹⁰⁸ *Id.*

¹⁰⁹ *Id.* at 5–7.

¹¹⁰ *Id.*

¹¹¹ E-mail from Robert Googins, Founder, Univ. of Conn. Ins. L. Ctr., Former Professor, Univ. of Conn. Sch. of L., to Timothy Fisher (Jan. 15, 2022, 4:13 PM) (on file with author).

¹¹² Fiondella Interview, *supra* note 36.

closed to people of his background.¹¹³ But the General Counsel of Phoenix Mutual, Hugh Campbell, saw Fiondella's potential and added him to its legal department in 1969.¹¹⁴ Fiondella rose quickly through the ranks at Phoenix Mutual, becoming General Counsel in 1978 and then advancing to Chief Executive Officer in 1994.¹¹⁵ Along the way, he spotted other talent from UConn Law, including his eventual successor, Dona Young, J.D. '80.¹¹⁶ Young worked for Fiondella during her second-year summer and then joined Phoenix Mutual's legal department in 1980,¹¹⁷ eventually rising to take over as Chief Executive Officer from Fiondella in 2003.¹¹⁸

Around the same time that Googins was busy cultivating the role that insurance would play in the future of UConn Law, the role that the College of Insurance had played for over twenty-three years was fading.¹¹⁹ In 1963, even though the College of Insurance, operated by the University, was thriving, there had been an increasing amount of insurance companies seeking business school graduates, rather than insurance college graduates for positions in the industry.¹²⁰ Bob Harvey, Lawrence Ackerman's successor as dean of the University of Connecticut's Business School, recognized the waning interest of insurance college graduates was perhaps due to the ability of students to major in insurance during their undergraduate years, to then be hired upon graduation.¹²¹ Almost all of the students at the College of Insurance were already employees of insurance companies at a time when those companies were seeking new talent.¹²² Accordingly, the

¹¹³ *Id.*

¹¹⁴ *Id.*

¹¹⁵ Diane Levick, *Phoenix Names Fiondella to Top Job*, HARTFORD COURANT (Dec. 22, 1993, 12:00 AM), <https://www.courant.com/news/connecticut/hc-xpm-1993-12-22-0000000405-story.html>.

¹¹⁶ Fiondella Interview, *supra* note 36.

¹¹⁷ *Id.*

¹¹⁸ Diane Levick, *Will Phoenix Finally Rise?*, HARTFORD COURANT (Mar. 2, 2003, 12:00 AM), <https://www.courant.com/news/connecticut/hc-xpm-2003-03-02-0303020503-story.html>.

¹¹⁹ See Ackerman Interview, *supra* note 8, at 15 ("It was tremendous in the law school. The applications just came in torrents. It was a cascade of applications, rushing into that school all the time. The College of Insurance, I would say, was more or less stable; it didn't really grow too much.").

¹²⁰ *Id.* at 16–17.

¹²¹ *Id.*

¹²² *Id.* at 16.

College of Insurance was quietly run down under Harvey's post,¹²³ which left an opportunity for UConn Law to replace the College of Insurance as a center for academic and professional contributions to the field of insurance.

IV. BOB GOOGINS' VISION

As Googins watched the prospects of UConn Law and its students rise, he began to imagine a bigger role for the school in insurance. Geography made that a likely goal, while at the same time the school's growing reputation was establishing a platform from which it could be realized. He also had the support of the school's leadership. Both Dean Blumberg and his successor George Schatzki were working with the Law School Foundation to build endowments that could support an enhanced insurance program.¹²⁴ Dean Schatzki then prepared a proposal for a center on insurance law¹²⁵ at the start of his deanship in 1984.¹²⁶ But it was Bob Googins who brought the full vision, the energy, and the impressive industry contacts to make that possible. It was the late 1980s and Googins was preparing to retire from Connecticut Mutual, where he had become General Counsel in 1974.¹²⁷ He began conversations with UConn Law about joining the faculty as a full-time member.¹²⁸ Hugh Macgill had been selected to become dean in 1990,¹²⁹ and he and Googins developed a position for Googins as a full-time member of the faculty—as professor and director of the new Insurance Law Center.¹³⁰

¹²³ *Id.*

¹²⁴ See Letter from George Schatzki, Dean from 1984–1990, Univ. of Conn. Sch. of L., to Thomas Dooley, Exec. Vice President, Cigna & Robert Rose, Gen. Couns., Cigna (Feb. 9, 1988) (on file with author) (soliciting gifts and pledges from Hartford insurance companies).

¹²⁵ The center was originally named the International Insurance and Commercial Law Center. See Memorandum from Dean Phillip I. Blumberg on Capital Fund Proposals of the School of Law to Vice President DiBenedetto and Development Director Bennett (Feb. 29, 1984) (on file with author) [hereinafter Blumberg Memorandum]. However, it was later to be called Insurance Law Center. See Googins Interview, *supra* note 98, at 9.

¹²⁶ See Blumberg Memorandum, *supra* note 125, at 1.

¹²⁷ Googins Interview, *supra* note 98, at 7.

¹²⁸ *Id.* at 9.

¹²⁹ Jeanne Leblanc, *In Memoriam: Hugh Macgill, Former UConn School of Law Dean*, UCONN TODAY (Feb. 14, 2022), <https://today.uconn.edu/2020/02/memoriam-hugh-macgill-former-uconn-school-law-dean/>.

¹³⁰ Googins Interview, *supra* note 98, at 9 (“I, of course, was not on a tenured track. I was still teaching my courses, and I was brought in on a full-time basis to develop and bring to fruition this concept of the Insurance Law Center.”).

Googins arrived and joined the full-time faculty in the fall of 1990 with a clear and audacious set of goals for the school.¹³¹ He wanted to recruit insurance faculty from among the in-house and private practice lawyers who were experts in the field, and with them expand the insurance curriculum.¹³² He envisioned a master's program that would attract lawyers back to school to further their education and credentials in insurance law.¹³³ He anticipated a series of conferences on legal issues of importance to multiple lines of insurance.¹³⁴ He saw the need for a tenured faculty position, held by someone who could bridge the gap between academic thought and the world of the insurance business.¹³⁵ With this, he also noted that a growing insurance law collection would require a librarian, and that a student-run insurance law journal would foster student involvement in insurance academia.¹³⁶ And finally, he saw that achieving this grand plan would require extra funding beyond what the school could carry in its annual budget.¹³⁷

In all these proposals he had the enthusiastic support of Dean Macgill, who saw the potential to raise UConn Law's national profile while reinforcing its local ties. That support included multiple levels: founding of the Insurance Law Center, approval for the hiring of an Insurance Law Center support team, and both internal and external advocacy for such an effort.¹³⁸

After joining the full-time faculty in 1990, Googins had just started the implementation of his vision when he got an unanticipated phone call from the Governor's office. Lowell Weicker had been elected Governor in November 1990, in a surprise victory running on a third-party ticket.¹³⁹ His electoral success without party backing put Weicker in the unusual position of owing few debts to party regulars.¹⁴⁰ Therefore, he set about looking for a team distinguished by independence and integrity above partisan loyalty. That is what he saw in Googins when he asked Googins to serve as

¹³¹ *Id.* at 8–10.

¹³² *Id.* at 9–10.

¹³³ *Id.* at 16–17.

¹³⁴ *Id.* at 10.

¹³⁵ *Id.*

¹³⁶ *Id.*

¹³⁷ *Id.* at 10–11.

¹³⁸ *Id.* at 9–10.

¹³⁹ *Id.* at 11; *Connecticut: Gov. Lowell P. Weicker*, NAT'L GOVERNORS ASS'N, <https://www.nga.org/governor/lowell-p-weicker/> (last visited June 25, 2022).

¹⁴⁰ Googins Interview, *supra* note 98, at 11.

Connecticut's Insurance Commissioner.¹⁴¹ Googins accepted, on the condition that he could continue teaching at UConn Law for the duration of his service as Commissioner, with the plan to return to the full-time position thereafter.¹⁴²

True to form, in 1993 Weicker announced he would not run for reelection and released Googins to depart prior to the end of his term.¹⁴³ Googins returned to UConn Law and picked up in earnest where he had left off. Moving forward on all fronts, Googins made quick progress.

A. THE CONNECTICUT INSURANCE LAW JOURNAL

Googins found a pleasant surprise when he resumed his role as full time director. A group of students had already gathered and approached the faculty about creating a new insurance law journal.¹⁴⁴ Led by Jonathan Starble, J.D. '95, the journal's first Editor-in-Chief, they approached Dean Macgill.¹⁴⁵ To their delight, Dean Macgill shared in the students' enthusiasm.¹⁴⁶ With the help of Julia Dunlop, the Director of Development, and guidance from the other two student journals, they proceeded.¹⁴⁷ Faculty was wholly supportive, and quickly approved the plan to create the Connecticut Insurance Law Journal ("CILJ").¹⁴⁸

¹⁴¹ *Id.* at 12.

¹⁴² *Id.* at 13.

¹⁴³ *Id.* at 12; Kirk Johnson, *Weicker Rejects Re-election Bid In Connecticut*, N.Y. TIMES (Oct. 1, 1993), <https://www.nytimes.com/1993/10/01/us/weicker-rejects-re-election-bid-in-connecticut.html>.

¹⁴⁴ Googins Interview, *supra* note 98, at 15:

It was part of the things that I was very interested in. And so I wanted very much to see it come to fruition. But the impetus for it was several students who wanted to have a journal. . . . And because I was not a part of the tenured faculty, the others stepped in and helped with respect to dealing with the editor and the associate editors and looking at proposed materials to go in it.

¹⁴⁵ Webex Interview with Jonathan Starble, Founding Editor-in-Chief, Conn. Ins. L.J. (Nov 12, 2021), at 1–2 [hereinafter Starble Interview].

¹⁴⁶ *Id.* at 2.

¹⁴⁷ *Id.* at 2–3.

¹⁴⁸ *Id.*



Jonathan Starble (left), CILJ Editor-in-Chief in 1995, with Alison O'Shea, CILJ Editor-in-Chief 2003¹⁴⁹

The first volume included prominent authors who wrote articles specifically for CILJ's inaugural issue.¹⁵⁰ In 1999, CILJ's success was reflected in a ranking of sixth out of 100 specialized student law journals nationwide.¹⁵¹ The students undertook a number of innovations in the early years of the journal, including the introduction of peer review of articles in 2000¹⁵² and publishing papers presented at UConn Law's insurance symposia.¹⁵³ Their stated goal was to "bridge the gap between academia and industry" with discussion of public policy as well as technical insurance law.¹⁵⁴

¹⁴⁹ TODD H. ROSENTHAL, UNIVERSITY OF CONNECTICUT SCHOOL OF LAW: GRADUATE REPORT 4 (Julia B. Dunlop ed., 2003), http://www.starbleharris.com/site/assets/files/1034/alumni_report.pdf.

¹⁵⁰ For the inaugural issue of the Connecticut Insurance Law Journal see 1 CONN. INS. L.J. (1995), <https://cilj.law.uconn.edu/wp-content/uploads/sites/2520/2019/03/Vol1-95.pdf>.

¹⁵¹ Tracey E. George & Chris Guthrie, *An Empirical Evaluation of Specialized Law Reviews*, 26 FLA. ST. U. L. REV. 813, 831 (1999). See also ROSENTHAL, *supra* note 149, at 4; Starble Interview, *supra* note 145, at 12 (discussing the Florida State University Law Review's 1999 rankings of specialized law journals).

¹⁵² See 7 CONN. INS. L.J. (2000), <https://cilj.law.uconn.edu/wp-content/uploads/sites/2520/2019/03/Vol7.2-0001.pdf>.

¹⁵³ For example, 5 CONN. INS. L.J. (1998) is one of the early Symposium volumes, containing papers presented on Jan. 7, 1998, at the Annual Meeting of the Association of American Law Schools in San Francisco, CA.

¹⁵⁴ Starble Interview, *supra* note 145, at 4.

B. BUILDING AN ENDOWMENT

Next, Googins turned to fundraising. He prepared the comprehensive Proposal for the Insurance Law Center (“ILC”) to present to donors.¹⁵⁵ Then his first stop was his old company, Connecticut Mutual, which had already donated \$200,000 to start the ILC endowment.¹⁵⁶ Over the next couple of years, two events coincided to raise the possibility of a substantial increase to the \$200,000 donation. The first was that the Connecticut General Assembly passed the UConn 2000 Act, that provided capital funding not only for a substantial expansion of the Storrs campus, but also for matching funds for major gifts to the University’s endowments.¹⁵⁷ The second was the 1995 announcement that Connecticut Mutual was negotiating a merger into a larger company to the north, Mass Mutual.¹⁵⁸ Googins and Dean Macgill went to David Sams, the new Chief Executive Officer of Connecticut Mutual, with a proposal.¹⁵⁹ If Connecticut Mutual would add another \$400,000 to the endowment, the State would match it dollar for dollar, which when added to the original \$200,000, would yield a principal endowment of \$1,000,000.¹⁶⁰ That sum would be sufficient to establish a new endowed faculty position to be named the Connecticut Mutual Professor of Law.¹⁶¹ Googins pointed out to Sams that with the impending merger, the company and its name would cease to exist.¹⁶² The

¹⁵⁵ Googins Interview, *supra* note 98, at 10. See Memorandum from the Univ. of Conn. Sch. of L. on Proposal for the Ins. L. Ctr. (June 1996) (on file with the University of Connecticut School of Law Library).

¹⁵⁶ Googins Interview, *supra* note 98, at 11.

¹⁵⁷ 1995 Conn. Pub. Acts 230 (codified as CONN. GEN. STAT. §§ 10a-109a–109y (2019) (“The act creates a permanent endowment fund to encourage private donations to UConn for endowed professorships, scholarships, and program enhancements. It requires state matching grants for these private donations of up to \$20 million over a three-year period.”). See also *UConn 2000 Four Year Progress Report 1995–1999*, UCONN REPORTS, <https://reports.uconn.edu/2015/02/13/four-year-progress-report-1995-1999/> (last visited May 30, 2022).

¹⁵⁸ See Diane Levick, *Connecticut Mutual Talks Merger*, HARTFORD COURANT (June 17, 1995, 12:00 AM), <https://www.courant.com/news/connecticut/hc-xpm-1995-06-17-9506170221-story.html>.

¹⁵⁹ Googins Interview, *supra* note 98, at 11.

¹⁶⁰ *Id.*

¹⁶¹ *Id.* at 13.

¹⁶² *Id.* at 11.

professorship, however, would ensure that the name would live on in perpetuity in an honored role.¹⁶³ The deal was done.¹⁶⁴

With the major portion of the endowment in place, Googins then approached the other major insurance companies in Hartford. Phoenix Mutual, under Fiondella's leadership, made a major contribution; Hartford Steam Boiler gave a significant amount; and other companies contributed as well.¹⁶⁵ Some of the insurance companies, especially Phoenix Mutual, urged their outside law firms to donate.¹⁶⁶ By the time Googins finished his fundraising campaign, he had in place a principal sum of just over \$2,200,000.¹⁶⁷ To this day, the ILC endowment remains the largest single endowment at UConn Law.¹⁶⁸

This generous support enabled an acceleration of Googins' ambitious plans: the launching of a Master of Laws in Insurance Law; building an insurance law library collection; the hiring of staff to support those operations; and the hiring of a tenured professor of insurance to hold the Connecticut Mutual chair. Each plan—discussed separately below—proceeded apace.

C. THE CONNECTICUT MUTUAL PROFESSOR OF LAW

The hiring of a tenured professor was the crucial step, as such person would largely define the role of insurance among the tenured faculty of the school. This was not an easy task since many law professors, like the public at large, view insurance as a staid field, not recognizing its influence on the major social trends of the day. To the UConn Law faculty, insurance seemed to be an area where one might describe or explain the law, but not one where legal scholarship could change our understanding of society.¹⁶⁹ Tom Baker was to prove them wrong.

Baker was an Associate Professor at the University of Miami School of Law, spending a year on leave studying and teaching at Hebrew

¹⁶³ *Id.*

¹⁶⁴ *Id.* at 11–13.

¹⁶⁵ *Id.* at 13.

¹⁶⁶ *Id.* See also Fiondella Interview, *supra* note 36.

¹⁶⁷ Email from Ronald Fleury, Senior Dir. of Dev., Univ. of Conn. Sch. of L., to Leah Smith (Feb. 8, 2022, 7:51 AM EST) (on file with author).

¹⁶⁸ *Id.*

¹⁶⁹ Telephone Interview with Carol Weisbrod, Professor Emerita, Univ. of Conn. Sch. of L. (Oct. 22, 2021).

University in Jerusalem.¹⁷⁰ In late 1996, he published what is still a seminal work on the theory of insurance, *On the Genealogy of Moral Hazard*, staking his position as one of the most creative thinkers in the field of insurance law.¹⁷¹ Baker heard of UConn Law's search for a tenured professor of insurance and responded.¹⁷²

When Tom Baker came to Hartford for his interviews and job talk, the faculty readily saw that he was someone who thought outside the box. Baker certainly offered UConn Law the chance to be relevant to Hartford's largest industry and help students in their pursuit of the many employment opportunities around them. But beyond that, the faculty saw in Baker someone who could broaden their own thinking and heighten their awareness of the ways in which insurance, like all sharing of risk, underlies and structures a huge range of social relationships.



Tom Baker¹⁷³

When Tom Baker arrived in the fall of 1997, he set out two parallel sets of tasks: completing the process of building the ILC's programs and putting UConn Law at the center of a global conversation about the way that

¹⁷⁰ Interview with Tom Baker, William Maul Measey Professor of L., Univ. of Pa. Carey L. Sch. (Nov. 9, 2021), at 3 (transcript on file with author) [hereinafter Baker Interview].

¹⁷¹ *Id.* at 5. See Tom Baker, *On the Genealogy of Moral Hazard*, 75 TEX. L. REV. 237 (1996).

¹⁷² Baker Interview, *supra* note 170, at 4.

¹⁷³ Photograph of Tom Baker in *New Ideas in Insurance: Virtual Speaker Series*, UCONN SCH. OF L.: INS. L. CTR. (2022), <https://ilc.law.uconn.edu/new-ideas-in-insurance>.

insurance, risk, and responsibility influence human behavior and institutions.¹⁷⁴ He succeeded tremendously at both.

The tasks facing Baker included the following programs not yet completed by the time of his arrival: (1) building an insurance collection in the UConn Law library that would be the most comprehensive in the English-speaking world; (2) launching a Master of Laws in Insurance Law that would draw lawyers from around the nation and the world; and (3) hosting conferences every semester that would bring the foremost thinkers and leaders in the field to the law school campus.¹⁷⁵

D. THE INSURANCE LAW LIBRARY COLLECTION

Thanks to the ILC endowment that Googins built, Baker had the budget to build an insurance law collection. In 1998 UConn Law posted a hiring notice for the position, which came to the attention of Yan Hong, who was living with her husband, Hongjie Hong, in Burlington, Vermont, at the time.¹⁷⁶ Hong had left her home province of Szechuan, China, to attend Brigham Young University for her undergraduate studies, and then found her way with her husband to Vermont where she was a government documents librarian at the University of Vermont.¹⁷⁷ When her husband was offered a position at the University of Connecticut Health Sciences Library, Hong applied for the ILC's librarian job.¹⁷⁸ She interviewed with Tom Baker and Darcy Kirk, UConn Law's library director and professor, who saw her clear potential.¹⁷⁹

While Hong had no background in insurance, she was able to get up to speed quickly by taking some of the courses already offered at UConn Law.¹⁸⁰ She then took on the task of building the insurance law library which, at her arrival, had only the most basic insurance titles.¹⁸¹ At Baker's direction, she set about locating and acquiring all newly published work in the different areas of insurance, including law practice, history, statistics,

¹⁷⁴ Baker Interview, *supra* note 170, at 6.

¹⁷⁵ *See generally id.*

¹⁷⁶ Interview with Yan Hong, Dir. of Graduate Admissions & Dir. of Ins. L. Rsch., Univ. of Conn. Sch. of L. (Dec. 1, 2021), at 3 (transcript on file with author) [hereinafter Hong Interview].

¹⁷⁷ *Id.* at 2–3.

¹⁷⁸ *Id.* at 3.

¹⁷⁹ *Id.*

¹⁸⁰ *Id.* at 4.

¹⁸¹ *Id.*

statutory, caselaw, and even fiction works based on insurance issues.¹⁸² In the years since, she has moved the collection into the digital age by creating a website for the insurance collection that is still operating today.¹⁸³ She also shifted the collection over time to digital titles, e-books, etc.¹⁸⁴

Hong continues to manage the purchasing and maintenance of an insurance law collection that has become globally renowned. As she says:

[W]hen people think about insurance law research, they think about our law library. When they think about being trained as an insurance law attorney, they (sic) think about our LLM program. When they think about publishing insurance articles, they think about our insurance law journal. And when they have a good topic to talk about, they (sic) want to collaborate with us for a conference, for a symposium.¹⁸⁵



Yan Hong¹⁸⁶

¹⁸² *Id.*

¹⁸³ *Id.* at 5. For the insurance collection see *Insurance Law*, UCONN SCH. OF LAW: THOMAS J. MESKILL L. LIBR., <https://library.law.uconn.edu/insurance-law> (last visited May 30, 2022).

¹⁸⁴ Hong Interview, *supra* note 176, at 5.

¹⁸⁵ *Id.* at 16.

¹⁸⁶ Photograph of Yan Hong in *Directory*, UCONN SCH. OF L., <https://law.uconn.edu/person/yan-hong> (last visited May 23, 2022).

E. LAUNCHING THE L.L.M. IN INSURANCE LAW

The next element of the ILC plan was a new degree program, the Master of Laws in Insurance Law (“L.L.M. in Insurance Law”).¹⁸⁷ Googins knew the number of course offerings needed to fill a master’s degree program and had started recruiting part-time adjunct faculty after he returned to full-time leadership of the ILC.¹⁸⁸ He recalled hoping to find enough teachers for six different courses in insurance.¹⁸⁹ Instead, Googins, Baker, and their team succeeded beyond expectations, with some thirty different insurance courses, along with over a dozen more courses on related issues in finance.¹⁹⁰ Just as the Hartford College of Law succeeded in its early decades, thanks to the teaching by many leading lawyers, the same was true with the ILC’s courses. The deep roster of insurance lawyers—many of them UConn Law alumni—employed by the insurance companies and law firms of Hartford, readily volunteered to teach evenings at the law school.¹⁹¹ Over time, the reach went further with faculty from as far as Washington, D.C., and Houston, traveling to Hartford to teach.¹⁹²

In recognition of its support from Phoenix Mutual, the program was named the Phoenix Master’s Program in its initial years.¹⁹³ As anticipated from the start, it drew a mixture of part-time evening students who were already working in insurance, full-time students wishing to redirect their careers, and international students.¹⁹⁴

¹⁸⁷ UConn Law already offered a Master of Laws for foreign students, an L.L.M. in United States Legal Studies, which provided a template for the necessary academic regulations and registrar and bursar functions. For an overview of the current L.L.M. in Insurance Law see *Insurance Law LLM*, UCONN SCH. OF L. LLM PROGRAMS, <https://llm.uconn.edu/programs/insurance-law/> (last visited May 30, 2022).

¹⁸⁸ Googins Interview, *supra* note 98, at 10.

¹⁸⁹ *Id.*

¹⁹⁰ *Id.* For list of courses, see *infra* app. B.

¹⁹¹ *Id.* at 16.

¹⁹² See, e.g., *John G. Buchanan III*, COVINGTON, <https://www.cov.com/en/professionals/b/john-buchanan> (last visited June 23, 2022); *Marcos A. Mendoza*, UCONN SCH. OF L., <https://law.uconn.edu/person/marcos-mendoza/> (last visited June 23, 2022).

¹⁹³ ROSENTHAL, *supra* note 149, at 5. See also Googins Interview, *supra* note 98, at 13.

¹⁹⁴ See ROSENTHAL, *supra* note 149, at 5.

Again, Yan Hong was crucial. While maintaining her role as the insurance law reference librarian, she became the Director of Graduate Admissions in 2015, and set about recruiting international students to the insurance and other L.L.M. programs.¹⁹⁵ UConn Law was easily the leading program in insurance law in the world, with far more offerings than any other school.¹⁹⁶ Consequently, it found no shortage of interest in many regions. One of the steadiest sources of students was China.¹⁹⁷ Naturally, Hong brought a significant advantage in recruiting, having lived there through her college years. She established partnerships with multiple law schools in China, especially Renmin University Law School, the highest ranked law school in China.¹⁹⁸ By co-sponsoring conferences with Renmin, UConn Law drew professors and other authorities from all around China to hear UConn Law faculty presentations and learn about its program.¹⁹⁹ All told, students from thirty-seven different countries have come to UConn Law for their insurance L.L.M.,²⁰⁰ and the student body has consisted of roughly an equal number of domestic and international students.²⁰¹

Around 300 students have earned their L.L.M. in Insurance at UConn Law since 1998.²⁰² They constitute a global alumni community that stays in touch with each other and the law school. They express overwhelmingly positive memories of their experience at UConn Law.²⁰³ Indeed, many feel more affinity to UConn Law than they do to their home country undergraduate institutions.²⁰⁴ They contribute to UConn Law's global recognition as a force in insurance.

F. CONFERENCES

After the CILJ, the insurance law library collection, the expanded course offerings, the L.L.M. in Insurance Law, the endowment, and the

¹⁹⁵ Hong Interview, *supra* note 176, at 7–9; Email from Yan Hong, Dir. Graduate Admissions, Univ. of Conn. Sch. of L., to Leah Smith (June 22, 2022, 2:54 PM EST) (on file with author).

¹⁹⁶ Email from Yan Hong, *supra* note 195.

¹⁹⁷ *See infra* app. A.

¹⁹⁸ Hong Interview, *supra* note 176, at 8.

¹⁹⁹ *Id.*

²⁰⁰ *See infra* app. A.

²⁰¹ Hong Interview, *supra* note 176, at 9, 15.

²⁰² *Id.* at 15. *See also infra* app. A (listing 269 graduates since 2000).

²⁰³ *See generally* Hong Interview, *supra* note 176.

²⁰⁴ Conversations between Timothy Fisher and alumni at gatherings in Berlin, Germany and Beijing, China.

hiring of the Connecticut Mutual Professor, the seventh and final element of the grand plan for the ILC was a series of conferences on insurance. Since beginning in 1997, these conferences have explored the role and the workings of insurance in myriad ways and became the place where leading insurance scholars heard and debated each other's ideas.²⁰⁵ They have included, for example: privatization of social security; the medical malpractice crisis; insuring catastrophic losses; cyber liability; climate change; big data; and federalism in international law and the globalization of financial services.²⁰⁶ All conferences examine the balancing of security, risk, and personal responsibility, along with the balancing of public regulation against unfettered experimentation and competition.

G. FILLING OUT THE TEAM

When Tom Baker arrived in 1997, Bob Googins was not the only faculty member on hand to support the ILC. In 1992, UConn Law had hired John Day as its first Professor-in-Residence.²⁰⁷ Day had retired from a long and illustrious career in insurance, having served as Senior Vice President and Chief Counsel of CIGNA, President of the Insurance Association of Connecticut, in addition to serving in the federal administration early in his career and teaching at York University's Osgoode Hall Law School in Toronto.²⁰⁸ Day taught several insurance courses, including while Googins was serving as Insurance Commissioner.²⁰⁹

A job posting also led to the reuniting of Baker with his Harvard Law School classmate Peter Kochenburger, who arrived in 2004 following an eleven-year career at Travelers.²¹⁰ In addition to his faculty responsibilities of teaching insurance law and creating new online courses

²⁰⁵ Appendix C to this history gives a list of the conferences sponsored by the ILC over the years, and Appendix D lists the tables of contents of the CILJ. Together those indicate the richness of the field, and the fundamental role that insurance concepts play in society.

²⁰⁶ See *infra* app. C.

²⁰⁷ Googins Interview, *supra* note 98, at 20.

²⁰⁸ Baker Interview, *supra* note 170, at 19; *John Grant Day Obituary*, LEGACY: PLAIN DEALER (Feb. 9, 2014), <https://obits.cleveland.com/us/obituaries/cleveland/name/john-day-obituary?id=21945139>.

²⁰⁹ Baker Interview, *supra* note 170, at 19.

²¹⁰ Interview with Peter Kochenburger, Exec. Dir. of the Ins. L.L.M. Program, Deputy Dir. of Ins. L. Ctr. & Assoc. Clinical Professor of L., Univ. of Conn. Sch. of L., at 2 (Dec. 7, 2021) (transcript on file with author).

for distance learning, Kochenburger took on the role as Director of Graduate Programs, with primary responsibility for recruiting and coordinating adjunct faculty, as well as placing students in externships.²¹¹ Along the way he achieved prominent roles in the regulatory community, including serving for over a decade as the Consumer Representative for the National Association of Insurance Commissioners.²¹²

An impressive array of faculty coalesced around the exploration of risk and responsibility and furthered UConn Law's reputation nationally and globally as the center of the best thinking in the field.²¹³ Many of the full-time faculty were engaged in teaching insurance courses in addition to the many specialized courses taught by adjunct faculty. The ideas and conversations of the faculty were conveyed not only in their publications but also in the semi-annual conferences hosted by the ILC.²¹⁴ They were also explored in the Insurance and Society Study Group that Baker organized.²¹⁵ Meeting at UConn Law, Harvard Business School, and elsewhere in the Northeast from 1997 to 2008, Baker and his co-leader Deborah Stone brought together historians, political scientists, economists, and law professors.²¹⁶ In discussions around works in progress and recent papers in the field, the group reflected on the multiple ways society encourages both the sharing of risk and assignment of personal responsibility, not only through insurance but also many other social structures.²¹⁷

²¹¹ *Id.*

²¹² *Id.* at 3.

²¹³ For roster of full-time insurance law faculty see *Full-Time Faculty*, UCONN SCH. OF L.: INS. L. CTR., <https://ilc.law.uconn.edu/faculty-staff/full-time-faculty> (last visited May 30, 2022).

²¹⁴ See generally *infra* app. C (listing all ILC symposia).

²¹⁵ ROSENTHAL, *supra* note 149, at 8.

²¹⁶ See *id.*; Email from Tom Baker, William Maul Measey Professor of L., Univ. of Pa. Carey L. Sch., to Timothy Fisher, Professor of L., Univ. of Conn. Sch. of L. (Jan. 9, 2022, 12:28 PM EST) (on file with author).

²¹⁷ Email from Tom Baker, *supra* note 216.



Insurance Law Center Faculty Members²¹⁸

V. INSURANCE, RISK AND RESPONSIBILITY

Tom Baker led the full implementation of the programs envisioned by Bob Googins, but Baker had a more fundamental influence on UConn Law's engagement with insurance. Tom Baker's great insight was that insurance is merely one facet of one of the most basic human relationships: the sharing of risk to increase personal security. As he conveyed it to the school's faculty, "[t]ell me about almost any legal issue, and I'll tell you the insurance angle in it."²¹⁹

Society provides security by sharing risk, and in doing so provides the assurance that we can invest and take chances knowing that all will not be lost if we judge wrong or are unlucky. Responsibility, in contrast, reflects the belief that personal accountability for our actions is a powerful motivator for good behavior. Thus, society may choose not to share some risks lest doing so encourages bad behavior. The study of risk and responsibility, and insurance more specifically, is the exploration of how society seeks to encourage only socially beneficial risk-taking while protecting people from harms that could impair their productive membership in society.

Risk and responsibility are at the heart of commercial insurance products, and in that form are the core of the insurance curriculum. But the balance between risk and responsibility applies far more broadly in government programs, like social security, in religious and other voluntary

²¹⁸ Photograph of Insurance Law Center Faculty Members, *in* ROSENTHAL, *supra* note 149, at 1.

²¹⁹ E-mail from Tom Baker, William Maul Measey Professor of L., Univ. of Pa. Carey L. Sch., to Timothy Fisher, Professor of L., Univ. of Conn. Sch. of L. (Feb. 17, 2022, 6:20 PM EST) (on file with author).

communities, and all the way to the family, where parents balance the support of their children with demanding that they take responsibility for their actions and start earning for themselves.

This breadth of inquiry led to an impressive series of published research by UConn Law faculty such as Carol Weisbrod's book, *Grounding Security: Family, Insurance and the State*.²²⁰ UConn Law professors have also explored other topics including systemic risk in the financial markets, such as Professor Patricia McCoy's work on securitization, which found spreading collective risk in an untransparent fashion created much broader systemic risk.²²¹

In the 1990s, and thereafter, UConn Law became a center of creative thinking and research around financial structures that share and assign risk. Professor Peter Siegelman brought his training as an economist to his large volume of work, including studies of core insurance issues such as adverse selection, as well as insights from behavioral economics to insurance law.²²² The faculty's work included new methodologies of research, such as the "sociological" approach to legal research that looked to the lived experience of insurance executives that revealed more than their companies' published reports. An example of this type of work is by Professor Sean Griffith, a securities and corporation law expert, who sought to explore how Directors' and Officers' Liability Insurance could be a vehicle to improve directors' oversight and thereby avoid large payouts when they are sued after corporate frauds.²²³ In the absence of public information, a series of in-person interviews of the underwriting and claims officers revealed cultural limitations on insurance companies' influence over the behavior of the companies and directors they insured.²²⁴

Tom Baker's work has been at times controversial—at times aligned with the positions of major insurance companies and sometimes at odds.²²⁵ While always valuing the academic freedom necessary to promote creative ideas and open discussion, UConn Law also achieved the goal of making the

²²⁰ CAROL WEISBROD, *GROUNDING SECURITY: FAMILY, INSURANCE AND THE STATE* (1st ed. 2006).

²²¹ Patricia A. McCoy, Andrey D. Pavlov & Susan M. Wachter, *Systemic Risk Through Securitization: The Result of Deregulation and Regulatory Failure*, 41 CONN. L. REV. 1327 (2009).

²²² See Peter Siegelman, UCONN SCH. OF L., <https://law.uconn.edu/person/peter-siegelman/> (last visited May 30, 2022).

²²³ Tom Baker & Sean J. Griffith, *How the Merits Matter: Directors' and Officers' Insurance and Securities Settlements*, 157 U. PA. L. REV. 755 (2008).

²²⁴ *Id.* at 782.

²²⁵ See, e.g., TOM BAKER, *THE MEDICAL MALPRACTICE MYTH* (2005).

ILC highly relevant to the exploration of insurance. It is thanks to its concentration of energized thinkers in constant dialogue with the leaders of the industry, as well as the regulatory community, that UConn Law has been the center of new ideas and new understandings of the role of insurance in shaping society.

VI. THE PART-TIME FACULTY

From its first decades through well into the 1970s, the school's insurance curriculum consisted of a single course taught by a part-time professor.²²⁶ The reliance on adjunct faculty continued as Bob Googins built the insurance curriculum. The array of subjects they offered was impressive indeed—core courses like property insurance, life insurance, liability insurance, and insurance litigation.²²⁷ There were multiple courses on health insurance and the regulation of insurance, as well as more arcane topics like marine insurance, captive insurance companies, insurance company insolvency, reinsurance, surety, and taxation of insurance.²²⁸ There have also been courses on global issues such as International Aspects of Insurance Law, and a week-long program in the United Kingdom on the London Insurance Market.²²⁹ UConn Law is unique around the world for providing such an array of courses and assembling such a community of talented teachers and researchers.

All this was possible because of the generous contributions of time and effort by the ILC's adjunct faculty. At the same time, they consistently expressed gratitude for the experience of teaching at the law school. A constant theme is the desire to give back in recognition of the benefits they received in their education and careers, as well as a desire to improve society and the profession through teaching the law. They found the interaction with students energizing. As one faculty member said, "I found myself more

²²⁶ "Insurance Law" was the only insurance course listed in course catalogs. See *First Year Course of Study*, in HARTFORD COLLEGE OF LAW 1922–23, 7–9 (1922); *Directory of Courses*, in THE UNIVERSITY OF CONNECTICUT SCHOOL OF LAW 1950–51, 16–21 (1950); *Description of Courses*, in THE UNIVERSITY OF CONNECTICUT SCHOOL OF LAW 1976–77, 22–36 (1976).

²²⁷ See *infra* app. B for list of insurance courses ever offered by UConn Law.

²²⁸ *Id.*

²²⁹ Email from Tanya Johnson, Reference Librarian, Univ. of Conn. Sch. of L., to Leah Smith (June 27, 2022, 2:22 PM EST) (on file with author).

energized at the end of each class than at the beginning.”²³⁰ Another reported that he always seemed the happiest on the evenings that he taught at the law school.²³¹

There was another benefit from teaching emphasized by private practice lawyers among UConn Law’s adjunct faculty. The cases in their day jobs tended to make them focus on specific insurance policy clauses and particular laws governing the facts. Teaching a full course, in contrast, required that they learn the entire range of policy provisions and legal rules applicable to an area of insurance. It enabled them to explain how the interpretation of one policy clause related to the full scope of the policy. As one remarked, “learning how each clause fit into the full policy, and how it developed over the years, made me a better lawyer.”²³²

The students also appreciated the adjunct faculty, whose background was different from, and complementary to, the full-time faculty. Full-time faculty are especially skilled at the classroom dialogue that trains students in critical thinking—learning to test the assumptions and logic behind any proposition and to assess it in relation to the language of statutes or holdings of precedents. The adjunct faculty, in contrast, share experiences and examples that demonstrate the real-life applications of the rules learned in school. Many alumni have emphasized how the courses with adjuncts enabled them to translate their learning to future professional settings and focus their own career ambitions.²³³

VII. A NATIONAL AND GLOBAL COMMUNITY OF STUDENTS AND SCHOLARS

The L.L.M. in Insurance Law degree program has made use of distance learning to enable students from around the country to participate by synchronous video or asynchronous web-based courses.²³⁴ At the same time, from its start the ILC has brought lawyers from around the world to the Hartford campus²³⁵ where the Insurance L.L.M. is the premier program in

²³⁰ Telephone Interview with Kip Dwyer, Partner, Robinson & Cole (Nov. 4, 2021) [hereinafter Dwyer Interview].

²³¹ Telephone Interview with Dan Sullivan, Senior Logistics Manager, Ryder System, Inc. (Nov. 1, 2021) [hereinafter Sullivan Interview]. *See also* Dwyer Interview, *supra* note 230 (expressing same).

²³² Sullivan Interview, *supra* note 231.

²³³ Various informal alumni conversations with Timothy Fisher.

²³⁴ *Insurance Law LLM*, UCONN: UCONN SCH. OF L. LLM PROGRAMS, <https://llm.uconn.edu/programs/insurance-law/> (last visited May 30, 2022).

²³⁵ *Id.* *See generally* Hong Interview, *supra* note 176.

the world for lawyers pursuing careers in insurance.²³⁶ The well-developed laws in the U.S. and the diversity of state-based regulatory systems, coupled with the constant emergence of new insurance products and technologies, make the U.S. the best place to explore the workings and potential of insurance systems. The L.L.M. program has attracted regulators, teachers, industry executives, and practicing lawyers from over thirty-five different countries.²³⁷ They learn from UConn Law's faculty as well as each other.

Some remarkable people have come to UConn Law to advance their learning. Qihao He, L.L.M. '12 and S.J.D. '16, arrived from China as a Masters student.²³⁸ His experience was so positive that he returned a few years later to be part of UConn Law's doctorate program, going on to earn the school's first S.J.D. degree in 2016.²³⁹ Returning to China, Professor He was hired by China University of Political Science and Law, one of the foremost universities, where he earned tenure.²⁴⁰ He also has the distinction of having his UConn Law doctoral dissertation published by the British publishing house *Edward Elgar Publishing Ltd.*²⁴¹ Similarly, Angelo Borselli, L.L.M. '09, originally arrived as a Masters student before returning to Italy where he is now on the faculty at Bocconi University in Milan.²⁴²

One of the ILC's best known global partners is Francois Ewald, who gained international renown as the assistant to the French philosopher Michel Foucault.²⁴³ Ewald, for many years an affiliated member of the UConn Law

²³⁶ See *Insurance Law Center*, UCONN SCH. OF LAW, <https://ilc.law.uconn.edu/> (last visited June 25, 2022).

²³⁷ See *infra* app. A. See also *Insurance Law LLM*, *supra* note 235; Hong Interview, *supra* note 176.

²³⁸ Telephone Interview with Qihao He, Professor, China Univ. of Pol. Sci. & L. (Nov. 8, 2021) [hereinafter He Interview].

²³⁹ See *List of Faculty: Qihao He*, COLL. OF COMP. L.: CHINA UNIV. OF POL. SCI. & L., <http://bjfxyjy.cupl.edu.cn/info/1053/2710.htm> (last updated Sep. 27, 2018); Email from Yan Hong, *supra* note 195.

²⁴⁰ *List of Faculty: Qihao He*, *supra* note 239; He Interview, *supra* note 238.

²⁴¹ See QIHAO HE, *CLIMATE CHANGE AND CATASTROPHE MANAGEMENT IN A CHANGING CHINA: GOVERNMENT, INSURANCE AND ALTERNATIVES* (2019).

²⁴² See *Faculty and Research: Angelo Borselli*, BOCCONI, <https://didattica.unibocconi.eu/docenti/cv.php?rif=136914> (last visited May 24, 2022); Telephone Interview with Angelo Borselli, Acad. Fellow, Dep't of L. at Bocconi (Dec. 7, 2021).

²⁴³ See *People: François Ewald (2014–2016): Visiting Senior Scholar*, COLUM. L. SCH.: COLUM. CTR. FOR CONTEMP. CRITICAL THOUGHT, <https://cccet.law.columbia.edu/people/francois-ewald-2014-2016> (last visited May 30, 2022); Email from Pat McCoy, Liberty Mut. Ins. Professor of L., Bos. Coll. L. Sch., to Timothy Fisher (Dec. 13, 2021, 9:45 PM EST) (on file with author).

faculty, was awarded France's highest national award, the Legion d'Honneur, for his contributions (especially his work on the emergence of the French welfare state).²⁴⁴ His work explores the balance of risk and personal responsibility, and the divergent roles of the welfare state as opposed to social groups like insurance companies and employers.²⁴⁵ This led to his leadership in the Movement of French Companies (Mouvement des Entreprises Français), or Medef,²⁴⁶ now the largest employer association in France.²⁴⁷ He continues to be the foremost scholar of the insurance industry in France, exploring the struggle to maintain personal responsibility in systems of social insurance.²⁴⁸

The international and domestic students have learned from each other in their classes, as have those coming straight from college, mixing in classes with mid-career lawyers. They learn from each other about the way systems are both similar and different in various countries at the same time as they learn the fields of insurance. The maturity of mid-career students adds a model for professionalism in the classroom to those who are younger. Many of them form networks that continue through their later careers. Indeed, in several countries, including Brazil, Germany and China, there are vibrant networks of UConn Law alumni.²⁴⁹ At one alumni gathering in Berlin, the L.L.M. alumni said they felt greater affinity to UConn Law, after only one year on campus, than they did to their German universities after four years of study.²⁵⁰ In China, UConn Law's alumni have organized a social media community that stays in touch through the years.²⁵¹ As UConn Law's first S.J.D. graduate, Qihao He has said that Chinese students have gone through three phases of study abroad: from Japan, to Russia, then to the

²⁴⁴ See Michael C. Behrent, *Accidents Happen: François Ewald, the "Antirevolutionary" Foucault, and the Intellectual Politics of the French Welfare State*, 82 J. MOD. HIST. 585 (2010).

²⁴⁵ See generally *id.*

²⁴⁶ See *id.* at 619.

²⁴⁷ See generally MEDEF, LE MEDEF: THE LARGEST NETWORK OF FRENCH COMPANIES (2019), <https://www.medef.com/uploads/media/default/0009/03/10779-plaquette-medef-2019-en.pdf>.

²⁴⁸ See Johannes Boehme, "What Do You Want Me to Regret?": An Interview with François Ewald, L.A. REV. OF BOOKS (Nov. 3, 2017), <https://lareviewofbooks.org/article/what-do-you-want-me-to-regret-an-interview-with-francois-ewald>.

²⁴⁹ Email from Yan Hong, *supra* note 195.

²⁵⁰ Various informal alumni conversations with Timothy Fisher.

²⁵¹ Email from Yan Hong, *supra* note 195.

U.S.²⁵² Those who studied abroad in the earlier phases did not bring back good memories, but those who studied in the U.S. remain grateful for their experience.²⁵³

Along with foreign students, a great number of visiting scholars have come to UConn Law from universities around the world. Insurance scholars have come to UConn Law from: Free University (Berlin, Germany); Catholic University of Milan (Milan, Italy); Bocconi University (Milan, Italy); University of Siena (Siena, Italy); University of York (Heslington, England); University of Buckingham (Buckingham, England); Kagawa University (Takamatsu, Japan); University of South Africa (Pretoria, South Africa); China University of Political Science & Law (Beijing, China); UIBE School of Insurance (Beijing, China); and Renmin University (Beijing, China).²⁵⁴ Meanwhile, UConn Law faculty have visited: Queen Mary University of London (London, England); UIBE School of Insurance (Beijing, China); and Renmin (Beijing, China); Guangzhou Academy of Arts & Sciences (Guangzhou, China); Hong Kong Polytechnic University (Hong Kong, China); Università degli Studi di Napoli “Federico II” (Naples, Italy); and the University of Pretoria (Pretoria, South Africa), among others.²⁵⁵

VIII. NEW LEADERSHIP AND NEW HORIZONS

In 2002, Baker and Macgill welcomed Professor Patricia “Pat” McCoy²⁵⁶ to UConn Law, who was excited about joining its vigorous cadre of scholars of financial systems and business organizations.²⁵⁷ Her focus later widened to the role of risk spreading devices throughout the economy.²⁵⁸ McCoy steadily became one of the more energetic voices and thinkers in the ILC’s community of scholars, both before and after her year leading the mortgage banking regulatory unit of the incipient Consumer Finance

²⁵² He Interview, *supra* note 238.

²⁵³ *Id.*

²⁵⁴ Email from Pat McCoy, *supra* note 243.

²⁵⁵ *Id.*

²⁵⁶ See *Faculty Directory: Patricia McCoy, Liberty Mutual Insurance Professor of Law*, BOS. COLL. L. SCH., <https://www.bc.edu/bc-web/schools/law/academics-faculty/faculty-directory/patricia-mccoy.html> (last visited May 31, 2022).

²⁵⁷ Telephone Interview with Pat McCoy, Liberty Mut. Ins. Professor of L., Bos. Coll. L. Sch. (Nov. 19, 2021).

²⁵⁸ *Id.* See e.g., Patricia A. McCoy, *Systemic Risk Oversight and the Shifting Balance of State and Federal Authority Over Insurance*, 5 U.C. IRVINE L. REV. 1389 (2015).

Protection Bureau.²⁵⁹ In 2008, when Baker left for the University of Pennsylvania Law School, Pat McCoy was the natural person to step up to lead the ILC.²⁶⁰

McCoy brought a great energy to the ILC, leading several new initiatives. Chief among those was an annual conference co-sponsored by UConn Law and the highest ranked law school in China, the Renmin University School of Law in Beijing.²⁶¹ Alternating between programs hosted by each school in Beijing and Hartford, the conferences focused on areas of insurance law that were guiding development of the industry in China.²⁶² As the second largest insurance market in the world,²⁶³ China had become a center of creative exploration in insurance products, industry structure, and regulatory regimes. The conferences gave UConn Law faculty the opportunity to guide senior Chinese decision-makers at a formative stage of their systems and build bridges that could enable continued cooperation and investment.²⁶⁴

The reputation of Renmin and the high level of attendance at its conferences²⁶⁵ gave UConn Law access to the leadership of many Chinese law schools. That in turn helped accelerate recruitment of L.L.M. candidates from China—thanks also to the work of Yan Hong.²⁶⁶ Hong traveled throughout China to set up partnerships between UConn Law and various Chinese law schools, creating a pipeline of students coming to Hartford.²⁶⁷

²⁵⁹ See Zoë Atchinson, *The Money Side of Injustice*, BOS. COLL. L. SCH. MAG. ONLINE (Nov. 11, 2020), <https://lawmagazine.bc.edu/2020/11/the-money-side-of-injustice/>.

²⁶⁰ See *About*, UCONN SCH. OF L.: INS. L. CTR., <https://ilc.law.uconn.edu/about/> (last visited May 31, 2022).

²⁶¹ See, e.g., *2014 International Symposium on the Improvement of the Liability Insurance System*, UCONN SCH. OF L.: INS. L. CTR. (May 10, 2014), <https://ilc.law.uconn.edu/2014/05/10/2014-international-symposium-on-the-improvement-of-the-liability-insurance-system/>.

²⁶² Email from Yan Hong, *supra* note 195.

²⁶³ See *Top 10 of the Global Insurance Market 2020*, ATLAS MAG., <https://www.atlas-mag.net/en/article/top-10-of-the-global-insurance-market-in-2019> (last visited May 30, 2022).

²⁶⁴ Email from Yan Hong, *supra* note 195.

²⁶⁵ *Id.*

²⁶⁶ See *supra* Sections IV.D–IV.E.

²⁶⁷ See Hong Interview, *supra* note 176, at 9. See also AJ Wyman, *New Program Introduces Students from China to U.S. Law, Culture*, UCONN TODAY (Aug. 8, 2019), <https://today.uconn.edu/2019/08/new-program-introduces-students-china-u-s-law-culture/> (“[N]ew partnership between UConn and Southeast University in Nanjing, China.”).

Meanwhile, the faculty and staff at the Hartford campus worked hard to make the experience here a positive one for Chinese students. While other U.S. law schools established separate programs and classes for foreign students, UConn Law integrated them into the regular J.D. classes.²⁶⁸ This exposed U.S. and foreign students to each other, enabling them to learn across national and cultural boundaries and facilitate global networks that could follow them through their careers.

In 2015, Professor Brendan Maher assumed the leadership of the ILC²⁶⁹ after Professor McCoy departed to become the Liberty Mutual Professor of Law at Boston College. Maher is a nationally recognized leader in retirement systems, ERISA, and employment-based benefits.²⁷⁰ Maher's leadership enlivened the ILC's programs just as his teaching enlivened his classes. One student remarked in their course evaluation that his ERISA course was so exciting that they wished they could take the course "for six hours per week instead of three."²⁷¹

Maher's leadership coincided with the successful implementation of the Affordable Care Act ("ACA"), widely praised as having achieved its promise by its fifth anniversary in 2015.²⁷² Recognizing that achievement, Maher organized the country's premier conference on the ACA, featuring as keynote Secretary Kathleen Sebelius, who as Secretary of Health and Human

²⁶⁸ Email from Yan Hong, *supra* note 195.

²⁶⁹ See Symposium, *The U.S. and China: New Insurance Products, New Regulatory Challenge*, UNIV. CONN. SCH. L. INS. L. CTR. (Oct. 9, 2015), <https://ilc.law.uconn.edu/2015/10/09/the-u-s-and-china-new-insurance-products-new-regulatory-challenge/> (mentioning Brendan Maher as Director of the Insurance Law Center).

²⁷⁰ See *Brendan S. Maher: Professor of Law; Director of the Health Law, Policy, and Management Program*, TEX. A&M UNIV. SCH. OF L.: FAC. & STAFF, <https://law.tamu.edu/faculty-staff/find-people/faculty-profiles/brendan-maher> (last visited May 30, 2022).

²⁷¹ See UCONN SCH. OF L., 2013 STUDENT EVALUATION FOR PROFESSOR MAHER'S EMPLOYEE BENEFITS/ERISA COURSE 3 (2013) (on file with author).

²⁷² See, e.g., Michael Hiltzik, *On Obamacare's 5th Anniversary, Americans are Starting to Feel Appreciation*, L.A. TIMES (Mar. 23, 2015, 10:59 AM), <https://www.latimes.com/business/hiltzik/la-fi-mh-on-obamacares-fifth-anniversary-20150322-column.html>.

Services in 2010 had guided the Congressional efforts and implementation of the Act.²⁷³

Several other ground-breaking conferences followed, including some touching on core structures of the American insurance industry. They included national leaders such as Tom Sullivan, Chief of Insurance Regulation at the Federal Reserve, on the boundaries between state and federal regulation of insurance.²⁷⁴ Another, built around a paradigm-shifting article by Minnesota Law Professor, Daniel Schwarcz, which posed the question of whether handbooks and manuals produced by the National Association of Insurance Commissioners and incorporated by reference into state law were an unconstitutional delegation of state power.²⁷⁵ And the ILC continues hosting weekly “new ideas” seminars by leaders in the regulatory, industry and academic communities.²⁷⁶ These gatherings continue to make UConn Law a magnet for some of the foremost academic minds and industry and regulatory leaders in the country.

IX. THE ROAD AHEAD

The ILC’s foundations built by Googins and Baker are strong. The insurance industry and insurance law are as dynamic as any aspect of society and will continue to evolve. However, the effort to find balance between risk and security is permanent. Lawyers will always need to explore the social values, and the rules that express them, that influence the sharing of risk and the need for personal responsibility. The Insurance L.L.M. program and the CILJ are unique to UConn Law. The semi-annual conferences, which bring

²⁷³ Brendan S. Maher & Radha A. Pathak, *Enough About the Constitution: How States Can Regulate Health Insurance Under the ACA*, 31 YALE L. & POL’Y REV. 275 (2013) (presenting paper at 2012 conference); Symposium, *The Affordable Care Act Turns Five*, UNIV. CONN. SCH. L.: INS. L. CTR. (Apr. 17, 2015), <https://ilc.law.uconn.edu/2015/04/17/the-affordable-care-act-turns-five/>.

²⁷⁴ Thomas Sullivan, Associate Director Federal Reserve, Board of Governors, Keynote Address at the 3rd Annual Connecticut Risk Management Conference, Sponsored by UConn’s School of Business & Insurance Law Center at UConn School of Law (Mar. 20, 2015). *See* Symposium, *supra* note 269.

²⁷⁵ Symposium, *The Law and Economics of Insurance*, UNIV. CONN. SCH. L. INS. L. CTR. (Oct. 4, 2013), <https://ilc.law.uconn.edu/2013/10/04/the-law-and-economics-of-insurance/>. *See also* Daniel Schwarcz, *Is U.S. Insurance Regulation Unconstitutional?*, 25 CONN. INS. L.J. 197 (2018).

²⁷⁶ *See New Ideas in Insurance Virtual Speaker Series*, UCONN SCH. OF L.: INS. L. CTR., <https://ilc.law.uconn.edu/new-ideas-in-insurance/> (last visited May 31, 2022).

together practitioners, regulators, company executives, and theoreticians, continue to make UConn Law the center of thinking about both the core principles and the future direction of the field.

Now, in UConn Law's centennial year, a new leader has assumed the role of guiding the ILC: Travis Pantin.²⁷⁷ Professor Pantin brings a deep background in academic work on the role of insurance in a legal system, coupled with tremendous energy and a first-rate reputation in the field.²⁷⁸

CONCLUSION

A century of history confirms the importance of insurance to the University of Connecticut School of Law. It is part of the school's founding DNA, and the school has become a global center of teaching and research in the field. This focus understandably reflects the economy and employment opportunities of the surrounding community. What makes the story remarkable is how much the school has done with the opportunity.

The preeminent role of the Insurance Law Center at University of Connecticut School of Law is a consequence of the combined visions and energy of two remarkable leaders, Bob Googins and Tom Baker. What they did together is more than any one person could have achieved alone. Bob Googins launched the effort that assembled a broad range of courses with a deep bench of part-time faculty that is unique in the world. Connecticut Insurance Law Journal continues to be the go-to reference and resource in the field. The Insurance Law Center endowment Googins built makes it possible to host conferences and bring leading thinkers from all over the world, the insurance law library is the greatest source of material on insurance law to be found anywhere, and he laid the foundation for the Master of Laws in Insurance degree program. With these programmatic assets as a springboard, Tom Baker's vision demonstrated that insurance concepts are central to the ordering of society. Baker established University of Connecticut School of Law as a center of research on the broadest reaches of insurance theory and application. He highlighted the unending tension between personal responsibility for risk and the need for security from sharing of risk and showed how this tension is found everywhere.

²⁷⁷ *Travis Pantin Named Director of Insurance Law Center*, UCONN SCH. OF L. INS. L. CTR. (AUG. 25, 2021), <https://ilc.law.uconn.edu/2021/08/25/travis-pantin-named-director-of-insurance-law-center/>.

²⁷⁸ *Id.*

The University of Connecticut School of Law is fortunate to be the foremost center of teaching in insurance law and at the same time the foremost center of research in the field. This combination of teaching and research goes to the heart of the research university model, in which advanced research informs the most advanced teaching; it is the hallmark of great universities throughout the world.

The school's founders, George and Caroline Lillard, would be proud. The law school has achieved their vision and much more. It remains what they hoped for—a law school that enables insurance company employees to change the trajectory of their lives, in a center of that industry, where no other law school could make that possible. As a public law school, University of Connecticut School of Law's mission is dedicated to the people of Connecticut who support it, in return enabling them and their children to achieve a legal education whose cost would otherwise be out of their reach. It is an engaged law school, with deep ties to the institutions of law and government around it in the state capital. And it has become the foremost center of learning and teaching about insurance in the world.

APPENDIX A: ORIGINS OF INTERNATIONAL L.L.M. GRADUATES,
2000–2021²⁷⁹

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Total
Azerbaijan															1								1
Bangladesh														1									1
Brazil			2					1															3
Bulgaria		1																					1
Canada																	1						1
Chile												1						1					1
China				3				1	1	3	1	3	6	1	2	1	1	2	4	1	4	3	37
Colombia							1	1											1				3
Costa Rica		1									1												2
Ecuador																1							1
Eritrea												1											1
France		1																					1
Germany						1					1												2
Ghana																1		1		1			3
Honduras																	1						1
India					1			1															2
Italy									1	1			1					1	1				5
Jamaica				1											1								2
Japan												1											1
Kenya																						1	1
Korea, Republic of																					1		1
Malawi																						1	1
Mexico															1								1
Nigeria																						1	1
Pakistan							1																1
Puerto Rico							1			1				1	1		1						5
Russian Federation													1			1	1						3
Saudi Arabia						1			1			1	2	1	1	3	4						14
Spain						1																	1
Taiwan				1		1	2																4
Uganda									1		1												2
United Kingdom							1													2			3
United States	4	6	5	7	6	2	13	10	6	14	6	9	5	7	5	6	7	4	7	7	8	4	148
Unknown	1	1					1		1		1	2		1		1		3					12
Venezuela		1																			1		2
Total	8	8	7	12	6	7	20	15	10	20	10	18	15	13	11	14	17	10	13	11	14	10	269

²⁷⁹ Excel Spreadsheet, *Insurance LLMs from 2000-2021*, UNIV. OF CONN. SCH. OF L. (on file with author and UConn Law Registrar).

APPENDIX B: INSURANCE COURSES OFFERED, 1922–PRESENT²⁸⁰

Course	Dates	Professor(s)
Admiralty & Marine Insurance	1999–2001	Gregory Ligelis
Alternative Risk Management	2016–Present	Douglas Simpson
Alternatives to Managing Risk	2007–2015	Patrick Salve; Douglas Simpson
Captive Insurance Law	2019–Present	Phillip England
Comparative Insurance Regulation	2009–2018	Peter Kochenburger
Comparative Regulation of Health Insurance Markets	2010–2020	Charles Klippel
Economics of Insurance	1999–2008	Peter Siegelman
Ethics of Insurance	2007	Unknown
Executive Protection & Professional Liability Insurance	2002–2014	Sean Fitzpatrick; Jeffrey Neidle
Fidelity and Suretyship	1999–2007	John Harris
Health Care Financing; Health Care Organization & Financing; Health Care Insurance & Finance;	2013–Present	John Cogan; Charles Klippel
Health Care Law and Regulation (Health Care Law: Regulation & Finance; Health Care Policy & the Law)	1995–2013	John Day; Stephen Utz; Robert Bard; Elliott Pollack
Healthcare Liability Insurance	2011–Present	Joshua Stein
Current Issues in Insurance	2021–Present	Peter Kochenburger; Peter Siegelman; Travis Pantin

²⁸⁰ Numerous Course Catalogs, dating 1922 through 2021, UNIV. OF CONN. SCH. OF L. (on file with author); Excel Spreadsheet, *All Insurance Courses*, UNIV. OF CONN. SCH. OF L. (on file with author and UConn Law School Registrar).

Insurance & Discrimination	2020–Present	Robert Yass
Insurance Finance	1999–Present	Peter Austin; Lynne Grinsell; Mark Parsons; William Wilcox
Insurance Law	1922–1997	Mr. Maxwell; Mr. Bartels; Edward Baird; Mr. Susco; Robert Googins; Tom Baker
Insurance Law Analysis & Writing	2016	Jill Anderson
Topics in Insurance Law	2010–2016	Francois Ewald
Insurance Litigation	2005–Present	Elena Gervino; Mark Gurevitz; John Buchanan III; Bethany Barrese; Bill Goddard; Kip Dwyer; Charles Fortune; Stuart Rosen; Jeffrey Vita; W. Mark Wigmore
Current Issues and Trends in Insurance Litigation	2021–Present	Bethany Barrese; Kip Dwyer
Insurance Regulation	1998–Present	Tom Baker; Annie Engel; Patrick Salve; Barbara Rezner
Insurance Regulation in the EU	2008	Unknown
Topics in Insurance Regulation	2001	Unknown
Insurance Solvency	2007–Present	James Meehan; Scott Birrell; Bill Goddard
Insurance Taxation	1999–2009	Richard Baxter; Tracy Rich; William Malchodi
International Aspects of Insurance Law	1998–2002	Mark Janis
Health Care Policy & the Law	1982– 2013	John Day; Stephen Utz; Robert Bard
Liability Insurance	1991–Present	Tom Baker; Robert Googins; Peter

		Kochenburger; Laura Foggan
Life & Health Insurance Law	1992–1997	John Day
Life Insurance & Health Care Finance	1999–2014	John Day; Charles Klippel
Life Insurance, Annuities & Disability Income Insurance Law	2014–Present	Walter Welsh
London Insurance Market	2001–2007	W. Mark Wigmore
Marine Insurance	2010–Present	Scott Birrell; Terence Harris; Mike Eisele
Principles of Insurance	1998–Present	Robert Googins; Tom Baker; Annie Engel; John Day; Patricia McCoy; Peter Kochenburger; Jill Anderson
Principles of Reinsurance	2000–Present	Thomas Farrish; Andrew Noga; Louis Ricciuti; Adam Scales; W. Mark Wigmore; Paul Aiudi; Scott Fischer
Professional Liability Insurance	2018–2019	Marcos Mendoza
Property Insurance	1998–Present	Raymond Demeo; Stephen Goldmann; Daniel Sullivan; Kip Dwyer
Regulation of Insurance Transactions	2003–2010	Paul Eddy; Mike Wilder
Surety Law	2008–Present	Stephen Utz; John Harris
Surplus Insurance Lines	2001–2006	James Meehan; David Cass; Patrick Salve
Advance Topics in Tort & Insurance Law	2009	Sachin Pandya

APPENDIX C: INSURANCE LAW CENTER SYMPOSIA (1997–2021)²⁸¹**1. LIABILITY INSURANCE CONFLICT AND PROFESSIONAL RESPONSIBILITY****Date:** Oct. 17, 1997 [1st Conference]**2. INSURANCE, RISK AND RESPONSIBILITY: TOWARDS A NEW PARADIGM****Date:** Apr. 11–12, 1999**3. CONFERENCE FOR LATIN AMERICAN REGULATORS (Fall 1999)****Date:** Fall 1999**Speakers:** Alejandro Quiroga (Argentina); Jose Luis Contreras (Bolivia); Helio Portocarrero (Brazil); Ernesto Rios Carrasco (Chile); Javier Chaves (Costa Rica); Guillermo Argumedo (El Salvador); Edgar Baltazar Barquin Duran (Guatemala); Manuel Aguilera Verduzco (Mexico); Rosario del mar Fernandez Lopez (Panama); Carlos Alberto Lopez Chavez (Paraguay); Jorge Sanchez (Uruguay); Joel Herrera Campos (Venezuela).**Sponsors:** ILC; CILJ.**4. FEDERALISM, INTERNATIONAL LAW AND THE GLOBALIZATION OF FINANCIAL SERVICES****Date:** Mar. 20, 2000**5. CONFERENCE ON INSURANCE AND FINANCIAL SERVICES: CHINA AFTER WTO****Date:** Oct. 15–17, 2000**6. SOCIAL SECURITY: PRIVATIZATION AND REFORM****Date:** Spring 2001**7. LIABILITY AND INSURANCE AFTER SEPTEMBER 11TH****Date:** Mar. 21–22, 2002**Introductory Remarks:** Patrick Liedtke (Secretary-General, Geneva Association) & Congressman John Larson.

²⁸¹ See *Upcoming Symposia & Events*, UCONN SCH. OF L.: INS. L. CTR., <https://ilc.law.uconn.edu/symposia/> (last visited June 30, 2022); Word Document, *Symposium 1997-2016*, UNIV. OF CONN. SCH. OF L. (on file with author).

Moderator: John Day (Connecticut Law Professor and former Virginia Insurance Commissioner); George Reider (former President, NAIC, and former Connecticut Insurance Commissioner); Charles Welsch (Edwards & Angell); Robert Googins (University of Connecticut School of Law and former Connecticut Insurance Commissioner).

Panelists: Honorable Gregory Serio (New York Superintendent of Insurance); Roger Singer (General Counsel, OneBeacon); David Robb (Executive Vice President, The Hartford Financial Services); Frolly Boyd (Senior Vice President, Aetna); Robert Jerry II (University of Missouri School of Law); Howard Kunreuther (Wharton Business School); Richard Ericson (University of British Columbia); Christian Gollier (University of Toulouse); Christian Lahnstein (Munich Re R&D, Legal Counsel); Robert Hartwig (Chief Economist, Insurance Information Institute); Larry Stewart (President of Trial Lawyers Care); Richard Campbell (Chair, ABA Torts and Insurance Practice Section); Professor Linda Mullenix (University of Texas School of Law); Francois Ewald (Conservatoire National des Arts et Metiers, France); David Moss (Harvard Business School); Christopher Lewis (Managing Director, NetRisk, Inc.); Werner Schaad (Chief Risk Officer, Swiss Re, USA).

Sponsors: ILC; Geneva Association; CILJ.

8. CATASTROPHIC RISK INSURANCE

Date: Mar. 26, 2002

9. SHOULD THE FEDERAL GOVERNMENT CHARTER INSURANCE COMPANIES?

Date: Apr. 16, 2002

Panelists: Walter C. Welsh (Senior Vice President, Hartford Life Insurance Company); William B. Fisher (Vice President & Assistant General Counsel, Mass Mutual Insurance Company); Jim C. Sison (Counsel, American Bankers Insurance Association).

Moderator: Ray Guenter

Sponsors: ILC; Connecticut Bar Association ("CBA").

10. CONNECTICUT INSURANCE LAW JOURNAL SYMPOSIUM: VISION 2020/: THE FUTURE OF THE CIVIL JUSTICE SYSTEM & INSURANCE

Date: Mar. 24–25, 2003

Speakers: Tom Baker (Professor, University of Connecticut School of Law); Sean Fitzpatrick (Chief Underwriting Officer, Chubb Executive Risk); Richard Murray (Chief Claims Strategist, Swiss Re); Joseph Sanders (A.A. White Professor of Law, University of Houston Law Center); Ralph Winter (Professor of Strategy, Business Economics & Finance, University of British Columbia); Sheila Birnbaum (Head of Products Liability Department, Skadden, Arps, Slate, Meagher & Flom LLP); Amy Bouska (Principal & Consulting Actuary, Tillinghast-Towers Perrin); Robert Hartwig (Senior Vice President & Chief Economist, Insurance Information Institute); Deborah Hensler (Judge John W. Ford Professor Dispute Resolution, Stanford Law School); Christian Lahnstein (Legal Counsel, Munich Re); Paul Rheingold (Partner, Rheingold, Valet, Rheingold, Shkolnik & McCartney LLP); Anthony Champagne (Professor of Government & Politics, University of Texas at Dallas); Theodore Eisenberg (Henry Allen Mark Professor, Cornell Law School); William Ide (Counsel, McKenna Long & Aldridge LLP); Robert Peck (President, Center for Constitutional Litigation, PC).

Moderators: Adam Scales (Assistant Professor, Washington & Lee University School of Law) & Elizabeth Benet (Vice President, General Reinsurance Corp.).

Sponsors: ILC; American Bar Association Trial Torts and Insurance Practice Section (“TTIPS”); Geneva Association; CILJ.

11. THE MEDICAL MALPRACTICE CRISIS IN CONNECTICUT: WHAT ARE THE CAUSES? IS THERE A CURE?

Date: Apr. 21, 2003

Panelists: Tom Baker (Professor, University of Connecticut School of Law); Chris Bernard (President, Connecticut Trial Lawyers Association); Susan Cogswell (Insurance Commissioner, State of Connecticut); Susan Huntington (Senior Vice President, Chubb Group); Dr. Henry Jacobs (President, Hartford County Medical Association); Andrew McDonald (State Senator ‘91, chairman, Senate Judiciary Committee).

Moderator: Ray Guenter (Professor, University of Connecticut School of Law).

Sponsors: ILC; Financial Service Section of the CBA; Student Health Law Society.

12. CORPORATE GOVERNANCE AT THE CROSSROADS

Date: Apr. 23, 2004

Panelist: Calvin H. Johnson (Andrews & Kurth Centennial Professor in Law, University of Texas); Charles J. Elson (Edgar S. Woolard, Jr., Chair, John L. Weinberg Center for Corporate Governance, University of Delaware); Lin Peng (Zicklin School of Business, Baruch College, City University of New York); Jonathan Macey (Yale Law School); Lawrence A. Cunningham, (Boston College Law School); Renee Jones (Boston College Law School); Jill Fisch (Fordham Law School); Meredith Miller (Assistant Treasurer – Policy, State of Connecticut, Office of State Treasurer); Beth Young (Senior Research Associate, The Corporate Library).

Sponsors: ILC; CILJ.

13. LITIGATION MANAGEMENT IN THE INSURANCE INDUSTRY; PROFESSIONAL RESPONSIBILITY: CLIENTS, CARRIERS AND COUNSELS

Date: June 14–15, 2004

Sponsors: ILC; TTIPS.

14. 200TH ANNIVERSARY OF THE NAPOLEONIC CODE

Date: Sept. 22, 2004

Speaker: Monsier Guy Canivet (Chief justice, Civil Supreme Court of France).

Sponsors: Office of the Dean; ILC.

15. THE ROLE OF INSURANCE IN PREVENTING MEDICAL INJURY: AN ANTIDOTE TO MEDICAL MALPRACTICE

Date: Apr. 4, 2005

Opening Remarks: Tom Baker (Professor and Director, Insurance Law Center, University of Connecticut School of Law).

Moderators: Eleanor DeArman Kinney (Professor & Director, Center of Law and Health, Indiana University-Indianapolis); Tom Baker (Professor & Director, Insurance Law Center, University of Connecticut School of Law).

Panelists: Leslie V. Norwalk (Deputy Administrator, Centers for Medicare and Medicaid Services); W. Allen Schaffer (FACP

Chief Clinical Officer, CIGNA); Charles Silver (Professor, University of Texas School of Law); Fay A. Rozovsky (Manager of Clinical Risk Management Consulting Services, Chubb Specialty Insurance); Susan R. Chmielecki (Vice President, Darwin Professional Underwriters); Lynda Nemeth (Compliance Officer & Director of Risk Management, Norwalk Hospital).

Sponsors: ILC; CILJ; University of Connecticut School of Medicine, Office of Continuing Education; Connecticut AHEC Program.

16. ASBESTOS: ANATOMY OF A TORT

Date: Nov. 3–4, 2005

Opening Remarks: Adam Scales (Associate Professor, Washington & Lee University).

Moderators: Hon. Alex Kozinski & Deborah Hensler (Professor, Stanford Law School).

Panelists: Deborah Hensler, James Early (President, Early, Ludwick, Sweeney & Strauss, LLC); James Stengel (Partner, Orrick, Herrington & Sutcliffe, LLP); Mark Plevin (Partner, Crowell & Moring, LLP); Elihu Inselbuch; Lester Brickman (Professor, Cardozo Law School); Benjamin Zipursky (Professor, Fordham Law School); Ellen Pryor (Professor, Southern Methodist University, Dedman School of Law); Tom Baker (Professor, University of Connecticut School of Law); Glenn Brace (Claims Director, Equitas); Jeff Stempel (Professor, University of Nevada Las Vegas, William S. Boyd School of Law); V.J. Dowling (Partner, Dowling & Partners Securities, LLC); Craig Berrington (General Counsel, American Insurance Association); John Bowman (Associate Director of Public Affairs, Association of Trial Law Lawyers of America); Patrick Hanlon (Partner, Goodwin Procter); Laurie Kazan-Allen; Christian Lahnstein; Richard Murray (Managing Director, Swiss Re); Linda Mullenix (Professor, University of Texas School of Law); Michael Green (Professor, Wake Forest University); Tony Sebok (Professor, Brooklyn Law School); Peter Schuck (Professor, Yale Law School).

Closing Remarks: Adam Scales (Associate Professor, Washington & Lee University).

Sponsors: ILC; CILJ.

17. THE MEDICAL MALPRACTICE MYTH

Date: Dec. 5, 2005

Speakers: Tom Baker (Professor & Director, Insurance Law Center, University of Connecticut School of Law); Matthew Dolan (President, OneBeacon Professional Partners); Michael Koskoff (Partner, Koskoff, Koskoff & Bieder); Michael McCann (Professor, University of Washington).

Moderators: Adam Scales (Professor, Washington & Lee University School of Law).

Sponsor: ILC.

18. MORAL HAZARD & CONSUMER DRIVEN HEALTH CARE

Date: Spring 2006

19. CATASTROPHIC RISK INSURANCE: THE SEARCH FOR A LONG-TERM SOLUTION

Date: Mar. 23, 2006

Sponsors: ILC; Wiley Rein & Fielding, LLP.

20. INSURING CATASTROPHIC LOSSES: THE STATUS OF TRIA AND PROPOSED NATURAL DISASTER BACKSTOPS

Date: Nov. 15, 2006

Introductory Remarks: Thomas W. Brunner (Wiley Rein & Fielding, LLP); Craig A. Berrington (Wiley Rein & Fielding, LLP); Sandra Tvarian Stevens (Wiley Rein & Fielding, LLP); Adam Scales (Professor, Washington & Lee University School of Law).

Speakers: Todd M. Harper (Legislative Director, Office of Congressman Paul E. Kanjorski); Kenneth Feinberg (Special Master, Federal September 11 Victim Compensation Fund); Albert B. Crenshaw (News Editor, Washington Post); Mark A. Hoffman (Senior Editor, Business Insurance); Peter King (Wiley Rein & Fielding, LLP); Hon. George Dale (Commissioner of Insurance, State of Mississippi); J. Robert Wooley (Former Commissioner of Insurance, State of Louisiana); Christopher Walker (US Director, The Climate Group); Lawrence Cluff (Assistant Director, U.S. Government Accountability Office); Jeffrey D. DeBoer (President, The Real Estate Roundtable); Gregory W. Heidrich (Senior Vice President, Property Casualty Insurers Association of America);

Franklin W. Nutter (President, Reinsurance Association of America); George Zanjani (Economist, Federal Reserve Bank of New York); J. Stephen Zieleski (General Counsel, American Insurance Association); Laura A. Foggan (Wiley Rein & Fielding, LLP); Rhonda D. Orin (Partner, Anderson Kill & Olick, P.C.).

Moderators: Craig A Berrington (Wiley Rein & Fielding, LLP); Lawrence H. Mirel (Wiley Rein & Fielding, LLP); Peter Kochenberger (Professor and Director, Insurance Law Center, University of Connecticut School of Law).

Sponsors: ILC; Wiley Rein & Fielding, LLP.

21. THE NATIONAL INSURANCE ACT OF 2006: IS A FEDERAL CHARTER FOR INSURANCE COMPANIES NECESSARY?

Date: Nov. 28, 2006

Sponsors: ILC; CBA Insurance Law Section.

22. INSURANCE LAW CENTER WORKSHOP: HANDLING EMPLOYEE DISHONESTY CLAIMS

Date: Feb. 28, 2007

Speakers: D.M. Studler, M.Acc. (CPA, Studler, Doyle & Company, LLC); Krista Doyle (CPA, Studler, Doyle & Company, LLC).

Sponsor: ILC.

23. D&O INSURANCE: SHAREHOLDERS' FRIEND OR FOE?

Date: Apr. 12, 2007

Moderators: Edward Rock (Associate Dean, University of Pennsylvania Law School); Sean J. Griffith (Professor, Fordham University School of Law); Jill E. Fisch (Professor, Fordham University School of Law); Sean M. Fitzpatrick (Senior Vice President & Special Counsel for Legal Compliance & Ethics, Chubb Corporation).

Panelists: Jeffrey Benner (Analyst, Moody's Investors Service); Ganapathi Narayanamoorthy (Professor, University of Illinois, Urbana-Champaign); Roberta Romano (Professor & Director, Yale Law School Center for the Study of Corporate Law); Keith Thomas (Zurich Financial Services); John C. Coffee, Jr (Professor and Director, Center for Corporate Governance, Columbia University Law School); Alicia Davis Evans

(Assistant Professor, University of Michigan Law School); Donald C. Langevoort (Professor, Georgetown University Law Center); Andrew Schatz (Schatz Nobel Izard, P.C.); Martin Boyer (Professor, Universite de Montreal); Lawrence A. Cunningham (Professor, Benjamin N. Cardozo School of Law); Kevin M. LaCroix (Director, OakBridge Insurance Services); Thomas Wollstein (Munich Re); Tom Baker (Professor & Director, Insurance Law Center, University of Connecticut School of Law); Steven Gladstone (Senior Vice President of Claims, XL Professional); John McCarrick (Edwards, Angell, Palmer & Dodge, LLP); Robert Wallner (Milberg Weiss).

Sponsors: ILC; CILJ; Edwards, Angell, Palmer, & Dodge, LLP.

24. INSURANCE & INTELLECTUAL PROPERTY INNOVATION

Date: Apr. 4, 2008

Participants: Tom Baker (Professor & Director, Insurance Law Center, University of Connecticut School of Law); Luigi Buzzachi (Professor, Politecnico di Torino); Frank Cuypers (Financial Risk Management, KPMG, Ltd.); Leib Dodell (President, Media/Professional Insurance); Michael Donaldson (Partner, Donaldson & Hart); Anthony Falzone (Executive Director, Fair Use Project, Stanford Law School); Robert Fletcher (CEO, Intellectual Property Insurance Services); David A. Fox (Partner, Cantor Colburn, LLP); Robert M. Hunt (Senior Economist, Federal Reserve Bank of Philadelphia); Ken Goldstein (Worldwide Media Liability Manager, Chubb Specialty Services); Hillary Greene (Associate Professor and Director, Intellectual Property and Entrepreneurship Clinic, University of Connecticut School of Law); Michael Knoll (Professor, University of Pennsylvania Law School); Debra Kozee (President, C&S International Brokers); Steven Kunin (Former Deputy Commissioner, U.S. Patent & Trademark Office); Willajeanne McLean (Professor, University of Connecticut School of Law); Richard Murray (Managing director, Swiss Re); Clarissa Long (Professor, Columbia University Law School); Mark Nowotarski (President, Markets, Patents & Alliances, LLC); Gideon Parchamovsky (Professor, University of Pennsylvania Law School); Guiseppe Scellato (Professor, Politecnico di Torino); Stefan Speyer (Allianz SE, Group Legal Services); Amadee Turner (Honorary Member,

European Parliament); Eskil Ullberg (Professor, George Mason University).

Sponsors: ILC; Intellectual Property & Entrepreneurship Law Clinic; Geneva Association; CILJ.

25. SUBPRIME CRISIS: GOING FORWARD

Date: Nov. 14, 2008

Introduction: Jeremy Paul (Professor, University of Connecticut School of Law).

Opening Remarks: Arthur E. Wilmarth, Jr. (Professor, George Washington University Law School).

Keynote Speaker: James H. Carr (CEO, National Community Reinvestment Coalition).

Commentators: Ren S. Essene (Policy Analyst, Federal Reserve Bank of Boston); Christopher A. Richardson (Vice President, State Street Corporation); David Reiss (Associate Professor, Brooklyn Law School); Steven Davidoff (Associate Professor, University of Connecticut School of Law).

Panelists: Anna Gelpern (Assistant Professor, Rutgers School of Law-Newark); Alan M. White (Assistant Professor, Valparaiso University School of Law); Marsha J. Courchane (Vice President, CRA International); Lauren E. Willis (Associate Professor, Loyola Law School); Andrew Davidson (President, Andrew Davidson & Co, Inc.); Kurt Eggert (Professor and Director, Elder Law Clinic, Chapman University School of Law); Steven L. Schwarcz (Professor, Duke University School of Law); Patricia McCoy (Professor, University of Connecticut School of Law); Susan M. Wachter (Professor, Wharton School of the University of Pennsylvania).

Sponsors: ILC; Connecticut Law Review.

26. REMAKING FINANCIAL SERVICES REGULATION

Date: Apr. 17, 2009

Keynote Address: Richard J. Hillman (Managing Director, Financial Markets and Community Investment, U.S. Government Accountability Office).

Moderators: John Clapp (Professor, University of Connecticut School of Business); Stephen Ross (Professor, University of Connecticut, College of Liberal Arts & Sciences); John Day (Professor, University of Connecticut School of Law); Peter

Siegelman (Professor, University of Connecticut School of Law); James Vitarello (U.S. Government Accountability Office).

Panelists: Tom Baker (Professor, University of Pennsylvania Law School); Todd Henderson (Professor, University of Chicago Law School); Dwight Jaffee (Professor, University of California-Berkeley, Haas School of Business); Edward J. Kane (Professor, Boston College, Carroll School of Management); Patricia McCoy (Professor, University of Connecticut School of Law); Heidi Schooner (Professor, Catholic University of America, Columbus School of Law); Michael Taylor (Central Bank of Bahrain); Therese Vaughan (National Association of Insurance Commissioners); Susan M. Wachter (Professor, University of Pennsylvania, Wharton School); Arthur E. Wilmarth, Jr. (Professor, George Washington University Law School).

Sponsors: ILC; CILJ.

27. CONSUMER FINANCE POST-APARTHEID: THE SOUTH AFRICAN EXPERIENCE

Date: Nov. 20–21, 2009

Keynote Address: Gabriel Davel (CEO, National Credit Regulator of South Africa).

U.S. Developments: Janis Pappalardo (U.S. Federal Trade Commission).

Panelists: Rashid Ahmed (FinMark Trust); Andre Boraine (Professor, University of Pretoria); Gerhard Coetzee (Professor, University of Pretoria); Hermie Coetzee (Professor, University of Pretoria); Rashmi Dyal-Chand (Professor, Northeastern University Law School); Kathleen C. Engel (Professor, Suffolk University Law School); Adam Feibelman (Professor, University of North Carolina School of Law); Frans Haupt (Professor, University of Pretoria); Cassandra Jones Havard (Professor, University of Baltimore School of Law); Penelope Hawkins (Feasibility Pty, Ltd.); Creola Johnson (Professor, Ohio State University, Moritz College of Law); Kathleen Keest (Center for Responsible Lending); Michelle Kelly-Louw (Professor, University of South Africa); John Kilborn (Professor, John Marshall Law School); Adam J. Levitin (Professor, Georgetown University Law Center); Patricia McCoy (Professor, University of Connecticut School of Law);

Kate McKee (World Bank); Harry Rajak (Sussex Law School); Elizabeth Renuart (Professor, Albany Law School); Melanie Roestoff (Professor, University of Pretoria); Peter Setou (National Credit Regulator of South Africa); Carel van Aardt (Professor, University of South Africa); Jay L. Westbrook (Professor, University of Texas School of Law); Alan M. White (Professor, Valparaiso University School of Law); Jacob S. Ziegel (Professor, University of Toronto).

Sponsors: ILC; CILJ; Black Law Students Association.

28. REGULATED LIVES: LIFE INSURANCE AND BRITISH SOCIETIES (1800-1914)

Date: Feb. 11, 2010

Introduction: Patricia McCoy (Professor and Director, Insurance Law Center, University of Connecticut School of Law).

Keynote Address: Timothy Alborn (Professor, City University of New York).

Moderator: Peter Kochenberger (Professor & Director, Insurance Law Center, University of Connecticut School of Law).

Panelists: Jill Anderson (Professor, University of Connecticut School of Law); Tom Baker (Professor, University of Pennsylvania Law School); Geoffrey W. Clark (Professor, State University of New York College at Potsdam); Sharon Ann Murphy (Professor, Providence College).

Sponsor: ILC.

29. REGULATING RISK

Date: Apr. 16, 2010

Keynote Address: William D. Cohan (Author).

Special Remarks: Hon. Joel Ario (Insurance Commissioner, Pennsylvania Department of Insurance); Hon. Thomas R. Sullivan (Insurance Commissioner, Connecticut Insurance Department).

Panelists: Iman Anabtawi (Professor, UCLA School of Law); Tom Baker (Professor, University of Pennsylvania Law School); Larry A. Cunningham (Professor, George Washington University Law School); Steven M. Davidoff (Professor, University of Connecticut School of Law); Jeffrey N. Gordon (Professor, Columbia Law School); Claire A. Hill (Professor, University of Minnesota School of Law); John P. Hunt

(Professor, University of California at Davis School of Law); Patricia McCoy (Professor, University of Connecticut School of Law); Karl Okamoto (Professor, Drexel University, Earle Mack School of Law); Paul Rose (Professor, Ohio State University, Mortiz College of Law); Charles K. Whitehead (Professor, Cornell Law School); William J. Wilhelm, Jr. (University of Virginia, McIntire School of Commerce); David Zaring (Professor, University of Pennsylvania, Wharton School).

Sponsors: ILC; CILJ.

30. PANEL ON HEALTHCARE REFORM BILL

Date: May 5, 2010

Introductory Remarks: Jeremy Paul (Dean, University of Connecticut School of Law).

Keynote Speaker: Lowell Weicker (Former Governor, State of Connecticut)

Panelists: Michael Blumberg (Professor, University of Connecticut School of Law); Hugh Macgill (Professor, University of Connecticut School of Law); Peter Kochenberger (Professor, University of Connecticut School of Law).

Sponsors: ILC; Professional Liability Underwriters Society.

31. DISCUSSION: LIABILITY INSURANCE IN SOUTH AFRICA

Date: Fall 2010

Speaker: Wenette Jacobs (Professor, University of South Africa).

32. BOOK EVENT: TAMING OUR INDUSTRIAL JUGGERNAUT: AMERICA'S FORGOTTEN PROGRESSIVE STATE MOVEMENT FOR INDUSTRIAL SAFETY AND HEALTH

Date: Mar. 14, 2011

Speaker: Donald Rogers (Author).

Sponsors: ILC; UConn Co-Op.

33. ACTUARIAL LITIGATION: HOW STATISTICS CAN HELP RESOLVE BIG CASES

Date: Apr. 15, 2011

Keynote Address: Kenneth R. Feinberg (Managing Partner, Feinberg Rozen LLP).

Panelists: Robert G. Bone (Professor, University of Texas School of Law); Edward K. Cheng (Professor, Vanderbilt University Law School); Howard M. Erichson (Professor, Fordham

University School of Law); Deborah R. Hensler (Professor, Stanford Law School); Samuel Issacharoff (Professor, New York University School of Law); Joseph B. Kadane (Professor, Carnegie Mellon University, Department of Statistics); Francis McGovern (Professor, Duke University School of Law); Adam F. Scales (Professor, Washington and Lee University School of Law); Alex Stein (Professor, Benjamin N. Cardozo School of Law).

Sponsors: ILC; CILJ.

34. CYBER LIABILITY WORKSHOP

Date: Apr. 15, 2011

Moderator: Timothy Francis (Travelers Insurance).

Panelists: Richard Bortnick (Cozen O'Connor); Peter Foster (Willis Insurance Brokers); Robert Wice (Beazley).

35. CONSTITUTIONAL CHALLENGES TO THE 2010 PATIENT PROTECTION AND AFFORDABLE CARE ACT

Date: Apr. 28, 2011

Speaker: Mark Weiner (Visiting Professor).

Sponsors: ILC.

36. INTERNATIONAL INSURANCE REGULATION IN A POST-CRISIS ENVIRONMENT: PERSPECTIVES FROM THE US, THE EU, CHINA AND THE MIDDLE EAST

Date: Sept. 23, 2011

Keynote Speaker: Gordon Steward (Chairman, Geneva Association Communication Council).

Opening Welcome: Keith Moskowitz (Partner, SNR Denton); Jeremy Paul (Dean, University of Connecticut School of Law); Dannel P. Molloy (Governor, State of Connecticut).

Introductory Remarks: Thomas B. Leonardi (Insurance Commissioner, State of Connecticut).

Panelists: Bob Cusumano (General Counsel, ACE Limited); Paul H. Eddy (General Counsel, Travelers Companies, Inc.); Pierpaolo Marano (Professor, Catholic University School of Banking, Financing and Insurance, Milan, Italy); Rosali Pretorius (Partner, SNR Denton); Anas Akel (General Counsel, AlAhli Takaful Company); Dr. Manfred Dirrheimer (Charmain, FWU AG); Umar F. Moghul (Partner, Murtha Cullina); George

Sandars (Partner, SNR Denton); Muddassir Siddiqui, Partner, SNR Denton); Xin Chen (Professor, University of International Business and Economics, Beijing); Charles Klippel (Senior Vice President, Aetna, Inc.); Richean Li Professor, University of international Business and Economics, Beijing); Frank Lucchesi (General Counsel, MassMutual International, LLC); Marth Thompson (Partner, SNR Denton); John Finston (Partner, SNR Denton); Trish Henry (Deputy General Counsel, ACE Ltd.); Peter Kochenberger (Professor, University of Connecticut School of Law); James Meehan (General Counsel, Arrowpoint Capital); Jim Mumford (Deputy Commissioner, Iowa Division of Insurance.

Closing Remarks: Peter Kochenberger (Professor & Director, Insurance Law Center, University of Connecticut School of Law).

Sponsors: ILC; SNR Denton.

37. HEALTHCARE REFORM IN THE UNITED STATES: LEGAL IMPLICATIONS AND POLICY CONSIDERATIONS

Date: Nov. 11–12, 2011

Introductory Remarks: Hon. Kevin Lembo (Comptroller, State of Connecticut); Hon. Joseph d. Courtney (U.S. Congressman for Connecticut's 2nd District).

Keynote Speakers: Timothy Jost (Professor, Washington & Lee University School of Law); Norman Daniels (Professor, Harvard School of Public Health.

Moderators: Susan Schmeiser (Professor, University of Connecticut School of Law); Peter Kochenberger (Professor and Director, Insurance Law Center, University of Connecticut School of Law); Kaaryn Gustafson (Professor, University of Connecticut School of Law); Willajeanne McLean (Professor & Associate Dean for Academic Affairs, University of Connecticut School of Law); Aviva Abramovsky (Professor, Syracuse University School of Law).

Panelists: Julian D. Ford (Professor, University of Connecticut School of Medicine); Lewis Kazis (Professor, Boston University School of Public Health); Efthimios Parasidis (Assistant Professor, Saint Louis University School of Law); Amy Campbell (Assistant Professor, Upstate Medical University); Charles Klippel (Senior Vice President, Aenta); Stephen Latham (Director, Yale University Interdisciplinary Center for

Bioethics); John Nyman (Professor, University of Minnesota School of Public Health); Patricia Baker (President, Connecticut Health Foundation); Jeannette B. DeJesus (Special Advisor to the Governor on Healthcare Reform); Kevin Galvin (Advisory Committee Chairman, Small Business for a Health Connecticut); John McDonough (Professor, Harvard School of Public Health); Jason Perillo (Representative, 113th District, State of Connecticut); Michael J. Deboer (Professor, Faulkner University, Jones School of Law); Allison Hoffman (Professor, University of California, Los Angeles School of Law); Brendan Maher (Assistant Professor, Oklahoma City University School of Law); Jessica Roberts (Assistant Professor, University of Houston Law Center); Ruqaiijah Ayanna Yearby (Professor, Case Western Reserve University School of Law); Frank Askin (Professor, Rutgers School of Law – Newark); Loftus Becker (Professor, University of Connecticut School of Law); Stewart Jay (Professor, University of Washington School of Law); Steven Schwinn (Associate Professor, John Marshall Law School); John V. Jacobi (Professor, Seton Hall Law School); Theodore Ruger (Professor, University of Pennsylvania Law School); Rex Santerre (Professor, University of Connecticut School of Business); Stephen Utz (Professor, University of Connecticut School of Law).

Sponsors: ILC; Connecticut Law Review; CILJ.

38. CLIMATE CHANGE RISKS & LIABILITY: THE FUTURE OF INSURANCE & LITIGATION

Date: Oct. 5, 2012

Introductory Remarks: Willajeanne McLean (Professor & Interim Dean, University of Connecticut School of Law); Patricia McCoy (Professor & Director, Insurance Law Center, University of Connecticut School of Law); Sarah Bronin (Professor & Director, Center for Energy & Environmental Law, University of Connecticut School of Law).

Keynote Speakers: Michael B. Gerrard (Professor & Director, Center for Climate Change Law, Columbia Law School); John H. Fitzpatrick (Secretary General, The Geneva Association).

Moderators: Kurt Strasser (Professor, University of Connecticut School of Law); Peter Kochenberger (Professor & Executive

Director, Insurance Law Center, University of Connecticut School of Law).

Panelists: Laura A. Foggan (Wiley Rein, LLP); Rex Heinke (Partner, Akin Gump Strauss Hauer & Feld, LLP); William F. Stewart (Partner, Stewart Bernstiel Rebar; Joseph A. MacDougald (Professor & Executive Director, Center for Energy & Environmental Law, University of Connecticut School of Law); Anji Seth (Associate Professor, University of Connecticut, Department of Statistics); Butch Bacani (Program Leader, United Nations Environment Programme Finance Initiative); Francois Robert Ewald (Professor, Conservatoire National des Arts et Metiers, Paris, France); Richard Murray (Special Advisor to the Geneva Association on Liability and Legal Matters); David Snyder (Vice President, Property Casualty Insurers Association of America).

Sponsors: ILC; Center for Energy & Environmental Law; CILJ.

39. THE CHALLENGE OF RETIREMENT IN A DEFINED CONTRIBUTION WORLD

Date: Apr. 5, 2013

Keynote Address: Peter F. Drucker (Professor, Carroll School of Management).

Panelists: Zvi Bodie (Professor, Boston University, School of Management); Mercer E. Bullard (Professor, University of Mississippi School of Law); Samuel Estreicher (Professor, New York University School of Law); Lawrence A. Frolik (Professor, University of Pittsburgh School of Law); Teresa Ghilarducci (Professor, The New School for Social Research); Richard L. Kaplan (Professor, University of Illinois College of Law); David Laibson (Professor, Harvard University, Department of Economics); Kevin Lembo (Comptroller, State of Connecticut); Amy Monahan (Professor, University of Minnesota Law School); Dana M. Muir (Professor, University of Michigan, Stephen M. Ross School of Business); Russell K. Osgood (Professor, Washington University School of Law); Brishen Rogers (Professor, Temple University, Beasley School of Law); Megan Thibos (Consumer Financial Protection Bureau); Edward A. Zelinsky (Professor, Benjamin N. Cardozo School of Law).

Sponsor: ILC.

40. THE LAW AND ECONOMICS OF INSURANCE

Date: Oct. 4, 2013

Keynote Address: Hon. Thomas B. Leonardi (Insurance Commissioner, State of Connecticut).

Moderators: Patricia McCoy (Professor, University of Connecticut School of Law); John Cogan (Professor, University of Connecticut School of Law); Peter Kochenberger (Professor & Director, Insurance Law Center, University of Connecticut School of Law); Daniel Schwarcz (Professor, University of Minnesota Law School).

Panelists: Howard C. Kunreuther (Professor, University of Pennsylvania, Wharton School); Mark V. Pauly (Professor, University of Pennsylvania, Wharton School); Daniel Schwarcz (Professor, University of Minnesota Law School); Peter Siegelman (Professor, University of Connecticut School of Law); Joshua C. Teitelbaum (Professor, Georgetown University Law Center); Kenneth s. Abraham (Professor, University of Virginia School of Law); Pierre-Andre Chiappori (Professor, Columbia University, Department of Economics); Scott E. Harrington (Professor, University of Pennsylvania, Wharton School); James Kwak (Professor, University of Connecticut School of Law); Martin Grace (Professor, Georgia State University, J. Mack Robinson College of Business); Robert W. Klein (Professor, Georgia State University, J. Mack Robinson College of Business); Elizabeth F. Brown (Professor, Georgia State University, J. Mack Robinson College of Business); Tom Baker (Professor, University of Pennsylvania Law School); Kyle D. Logue (Professor, University of Michigan Law School); Michelle Boardman (Professor, George Mason School of Law); Richard Squire (Professor, Fordham University School of Law).

Sponsor: ILC.

41. BIG DATA AND INSURANCE

Date: Apr. 3, 2014

Keynote: Hon. George Jepsen, Connecticut attorney General

Panelist: Eric Brat (Director, Boston Consulting Group); Francois Ewald (International Research Fellow, UConn Law); Cyrille de Montgolfier (AXA Group, Senior V-P.); Christophe Geissler (Chief Scientific Officer, Quinten); Rick Swedloff (Rutgers School of Law-Camden); Tom Baker (William Maul Measey

Professor of Law and Health Sciences, University of Pennsylvania Law School); Judy Ann Bigby (past Secretary of Health and Human Services for the Commonwealth of Massachusetts); Sharona Hoffman (Co-Director of the Law-Medicine Center at Case Western Reserve University); Matthew F. Fitzsimmons (Assistant Attorney General and Chair, Privacy Task Force, Connecticut Office of the Attorney General); Andromachi Georgosouli (Senior Lecturer, Centre for Commercial Law Studies, Queen Mary, University of London); Romain Paserot (Director of Cross Functional and Specialized Supervision, Autorite de controle prudential, France).

Sponsors: ILC; CILJ.

42. 2014 INTERNATIONAL SYMPOSIUM ON THE IMPROVEMENT OF THE LIABILITY INSURANCE SYSTEM

Date: May 10, 2014

Co-hosted by: Renmin Law School; The Insurance Law Center; The University of Connecticut School of Law at Renmin University in Beijing, China.

43. 3RD ANNUAL CONNECTICUT RISK MANAGEMENT CONFERENCE

Date: Mar. 20, 2015

Keynote: Thomas Sullivan (Associate Director Federal Reserve, Board of Governors).

Sponsors: UConn's School of Business; ILC.

44. THE ACA TURNS FIVE

Date: Apr. 17, 2015

Keynote speaker: Kathleen Sebelius (Former U. S. Secretary of Health and Human Services).

Moderators: Brendan S. Maher; Jill Anderson; Radha Pathak; Peter Siegelman; John A. Cogan.

Panelists: Mark Hall (Wake Forest University School of Law); Timothy S. Jost (Washington and Lee University School of Law); Amy B. Monahan (University of Minnesota Law School); Elizabeth Weeks Leonard (University of Georgia School of Law); Kyle D. Logue (University of Michigan Law School); Patricia A. McCoy (Boston College Law School); William M. Sage (University of Texas Law School); Brian Galle (Boston College Law School); Abbe R. Gluck (Yale Law School); Jessica L. Roberts (University of Houston Law Center); Daniel

Schwarcz (University of Minnesota Law School); Amanda E. Kowalski (Department of Economics, Yale University); Ellen R. Meara (Department of Economics, Dartmouth College); Mark V. Pauly (Wharton School of the University of Pennsylvania); Nima Farzan (Chief Operating Officer, PaxVax); Charles Klippel (Deputy General Counsel, Aetna); Thomas Leonardi (Former Connecticut Insurance Commissioner).

Sponsors: ILC; CILJ.

45. CORPORATE GOVERNANCE: WHERE WE HAVE BEEN AND WHERE WE ARE GOING

Date: Sept. 16, 2015

Speakers: Anne Sheehan (Director of Corporate Governance for the California State Teachers Retirement System); Tim Smith (Director of ESG Shareowner Engagement, Walden Assessment Management); Lucy Gilson (Professor of Management, University of Connecticut School of Business).

Moderator: Jeremy McClane (Professor, University of Connecticut School of Law).

Sponsors: UConn Law; UConn School of Business; Office of Connecticut State Treasurer Denise L. Nappier.

46. CONFERENCE: THE U.S. & CHINA: NEW INSURANCE PRODUCTS, NEW REGULATORY CHALLENGES

Date: Oct. 9, 2015

Keynote Speaker: Thomas Sullivan (Associate Director, Federal Reserve, Board of Governors).

Speakers: Jia Linqing (Professor, Deputy Director of Maritime Law & of the Insurance Law Research Institute, Renmin University of China Law school); John Buchanan (Partner, Covington & Burling); Paula M. Pallozzi (Associate Director, Rhode Island Insurance Division); Peter Molk (Professor, Willamette University College of Law); David Snyder (Vice President, International Policy, Property Casualty Insurers Association of America); Peter Kochenburger (Professor & Deputy Director, Insurance Law Center); Xin Chen (Professor & Director of the Insurance Law Center and the Law and Economics Center, University of International Business and Economics); Wes Bissett (Senior Vice President of Government Affairs and State

Relations, Independent Insurance Agents and Brokers of America, Inc.); Jeffrey Stempel (Doris S. and Theodore B. Lee Professor of Law, University of Nevada Las Vegas William S. Boyd School of Law); Jun Yao (Chief Legal Officer, Ping An Insurance Group of China); John Buchanan (Partner, Covington & Burling); Brendan Maher (Professor & Director of the Insurance Law Center, University of Connecticut); Haibao Xing (Professor, Renmin University of China Law School); Mark Geistfeld (Sheila Lubetsky Birnbaum Professor of Civil Litigation, New York University School of Law); Patricia McCoy (Liberty Mutual Insurance Professor of Law, Boston College Law School); Lynn Quincy (Director of the Health Care Value Hub, Consumers Union).

Moderator: Matthew J. Shiroma (Counsel, Day Pitney LLP).

Sponsors: ILC; Renmin Law School.

47. FIFTH ANNUAL NATIONAL BENEFITS & SOCIAL INSURANCE CONFERENCE

Date: Apr. 15, 2016

Keynote Speaker: Phyllis Borzi.

Speakers: D. Muir (Michigan); K. Moore (Kentucky); J. Turner (PPC); A. Stumpf (Michigan); N. Huberfield (Kentucky); B. Maher (UConn); J. Cogan (UConn); I. Goldowitz (PGBC); N. Shnitser (Boston College); J. Foman (Oklahoma); D. Pratt (Albany); P. Wiedenbeck (Wash. U); A. Monahan (Minnesota); D. Bogan (Oklahoma); N. Stein (Drexel); N. Stein; M. Hylton (Boston University); P. Secunda (Marquette); R. Pathak (Whittier).

Sponsor: ILC.

48. CONNECTICUT BAR ASSOCIATION ANNUAL INSURANCE LAW SYMPOSIUM: BAD FAITH LITIGATION CLE

Date: Feb. 23, 2017

Topic: This year the annual symposium, co-hosted by CBA Insurance Law Section and the Insurance Law Center at the UConn School of Law, will address bad faith litigation in Connecticut and throughout the United States. The first panel will discuss the current state of the law in Connecticut and elsewhere on what is, and is not, bad faith. The second panel will address discovery and proof at trial and whether the attorney-client privilege is eroding in the context of bad

faith litigation.

Opening Remarks: Marilyn B. Fagelson.

What is Bad Faith in 2017?: Gerald P. “Kip” Dwyer, Jr.; Peter Kochenburger; Elizabeth J. Stewart.

Bad Faith Litigation – Discovery and Proof at Trial: Hon. Charles T. Lee; Elizabeth F. Ahlstrand; Robert D. “Bert” Helfand; Jeffery J. Vita.

Sponsors: CBA Insurance Law Section; ILC.

49. LEMONADE: SHARING RISKS, SHARING PROFITS AND THE SHARING ECONOMY: AN INSURANCE PARADIGM

Date: Mar. 21, 2017

Topic: Informal workshop and dialogue with executives from Lemonade Insurance Company. Lemonade sells insurance online, through an app, and takes a fixed fee from premiums. It uses the remainder of the premiums to pay claims and buy reinsurance, with any leftover funds donated to charity instead of profiting the company.

Sponsors: ILC; the Connecticut Insurance & Financial Services Cluster.

50. FOURTH ANNUAL LAW CONFERENCE ON RETIREMENT SECURITY, PENSIONS AND INSURANCE

Date: Oct. 13, 2017

Panel 1: Annuities & Retirement Planning – Walter Welsh (Adjunct Professor of Law, UConn Law School).

Panel 2: Private & Public Pensions – Stability and Guaranty Funds – Brendan Maher (Director of the Insurance Law Center and Connecticut Mutual Professor of Law).

Panel 3: Longevity Risk – Brendan Maher (Moderator).

Panel 4: Retirement Security, Insurance and Consumer Protection – Peter Kochenburger (Deputy Director, Insurance Law Center, Associate Clinical Professor of Law).

Sponsors: ILC; Renmin Law School.

51. CBA ANNUAL INSURANCE LAW SYMPOSIUM: BIG DATA CHANGES EVERYTHING: WHY INSURANCE LAWYERS NEED TO CATCH UP FAST

Date: Apr. 13, 2018

Panel: Marilyn B. Fagelson (Murtha Cullina LLP, Insurance Law Section Chair); Peter Kochenburger (Associate Clinical Professor of Law, Executive Director of the Insurance L.L.M. Program); Jim Etkin (Agricultural Aerial Remote Sensing Standards Counsel); Robert D. Helfand (Pullman & Comley LLC); Matthew J. Smith (Coalition Against Insurance Fraud); Christopher P. Makuc (Navigant); David T. Smith (The Hartford); Timothy J. Curry (Deputy Commissioner, Connecticut Insurance Department).

Moderator: Peter Kochenburger.

Sponsors: UConn Law; ILC.

52. EVALUATING LITIGATION RISK IN THE 21ST CENTURY

Date: Apr. 27, 2018

Panel 1: Current Methods: Perspectives from Law Firms, Finance, and Insurance – William Narwold (Partner, Motley Rice); Selvyn Seidel (CEO, Fulbrook Capital Management); Elizabeth Sacksteder (Partner, Paul, Weiss, Rifkind, Wharton & Garrison LLP); James Heavner (Senior Vice President, Director of Litigation, The Hartford).

Panel 2: Innovations: Probability Theory and Data Analytics – Alexandra Lahav (Moderator); Andrew Cohen (Vice President, Burford Capital); Eric Falkenberry (Partner, DLA Piper); Daniel Martin Katz (Associate Professor, Illinois Tech - Chicago Kent Law); Marc Victor (President, Litigation Risk Analysis).

Panel 3: New Directions and Possibilities – David Abrams (Professor, University of Pennsylvania School of Law); Jonah Gelbach (Professor, University of Pennsylvania School of Law); Natalie Chairamonte (Vice President, Sovereign Insurance); Kathryn Spier (Professor, Harvard Law School).

Sponsors: UConn Law; ILC.

53. CHINA BANKING & INSURANCE REGULATORY COMMISSION TRAINING SESSION PROGRAM

Date: July 9, 2018

54. IS U.S. INSURANCE REGULATION UNCONSTITUTIONAL?

Date: Mar. 13, 2019

55. THE ALI'S RESTATEMENT OF LAW, LIABILITY INSURANCE

Date: Apr. 5, 2019

Sponsors: Insurance Law Center; Connecticut Bar Association's Insurance Law Section; Rutgers Center for Risk and Responsibility.

Panel 1: Professional Responsibility & the RLLI Professor Leslie Levin (UConn Law School); Adjunct Professor Mark Dubois (UConn Law School); Attorney Phillip Newbury (Howd & Ludorf)

Moderator: Professor Brendan Maher (UConn Law School)

Panel 2: Plain Meaning and Ambiguity in Insurance Contracts Attorney Laura Foggan (Crowell & Moring); Attorney John Buchanan (Covington & Burling); Attorney Ray DeMeo (Robinson & Cole).

Moderator: Professor Patricia McCoy (Boston College Law School).

Presentation by Professor Tom Baker

Panel 3: Duty to Make Reasonable Settlement Decisions Professor Jeff Stempel (UNLV William S. Boyd School of Law); Attorney Theresa Guertin (Saxe Doernberger & Vita); Attorney Matthew Shiroma (Day Pitney)

Moderator: Professor Adam Scales (Rutgers Law School)

Panel 4: The Restatement in Context Professor Jill Anderson (UConn Law School); Professor James Davey (Southampton University Law School, UK); Professor Qihao He (China University of Political Science and Law)

Commentator: Dean Aviva Abramovsky (University at Buffalo School of Law)

Moderator: Professor Peter Kochenburger (UConn Law School)

56. CHINA BANKING & INSURANCE REGULATORY COMMISSION TRAINING SESSION PROGRAM

Date: Sept. 16–17, 2019

Panel 1: Insurance Finance Peter Austin (Travelers); Lynne Grinsell (Zurich); Kathryn Belfi (Connecticut Insurance Department)

Panel 2: Morgan Lewis

Panel 3: Regulation of Health Insurance Charles Kippel (Aetna, Deputy General Counsel)

Panel 4: Regulatory Issues- Banking Lisa Prager (Agricultural Bank of China, General Counsel)

Sept. 17, 2019

Panel 1: Insurance, Financial Services and Connecticut: Susan Winkler (Connecticut Insurance and Financial Services Cluster)

Panel 2: Financial & Solvency Regulation: William Goddard (Day Pitney) Scott Fischer (Morgan Lewis)

Panel 3: Insolvency Regulation: Harold Horwich & Benjamin Cordiano (Morgan Lewis)

Panel 4: Big Data, Insurance and Consumer Protection: Sonja Larkin-Thorne (Consumer Advocate)

Panel 5: Regulation of Health Insurance Charles Klippel (Aetna, Associate General Counsel)

Panel 6: Regulation of Life Insurance, Annuities & Disability Income Insurance Brad Smith (American Council of Life Insurers)

Panel 7: Cybersecurity Regulation for Insurers Jon Arsenault (Connecticut Insurance Department, General Counsel)

Sponsors: UConn Law; ILC.

57. AMERICAN COLLEGE OF COVERAGE COUNSEL COVID-19 WEBINAR

Date: Nov. 12, 2020

Keynote speaker: Tom Baker (William Maul Measey Professor Law, University of Pennsylvania).

Speakers: Jeffrey Vita (Saxe Doernberger & Vita); Jay Sever (Phelps Dunbar).

Sponsors: ILC; CBA.

58. THE ROLE OF LAW AND GOVERNMENT IN CYBER INSURANCE MARKETS

Date: Mar. 12, 2021

Panel 1—The Role of Cyber Insurers in Promoting Cyber Security: Kyle Logue (Douglas A. Kahn Collegiate Professor of Law, University of Michigan Law School); Ronen Avraham (Professor of Law, Tel Aviv University Faculty of Law); Tom

Baker (William Maul Measey Professor of Law, University of Pennsylvania Law School); Kelly Castriotta (Senior Director, Global Cyber Underwriting Executive, Markel Corporation); Rotem Iram (Founder & CEO, At-Bay); Shauhin Talesh (Professor, University of California Irvine School of Law).

Panel 2—Litigating Insurance Coverage for Cyber Losses: Chris French (Professor of Practice, Penn State Law); Michelle Boardman (Associate Professor of Law, Antonin Scalia Law School, George Mason University); Laura Foggen (Partner, Crowell Moring); Jay Kesan (Professor of Law, Illinois College of Law).

Panel 3—Cyber Insurance, Law, And Catastrophe Risk: Jessica Winkle (Assistant Professor, University of North Carolina, Wilmington); Kenneth Abraham (David and Mary Harrison Distinguished Professor of Law); Daniel Schwarcz (Fredrikson & Byron Professor of Law, University of Minnesota Law School); Erin Kenneally (Director of Cyber Risk Analytics, Guidewire/Cyence); Josephine Wolff (Assistant Professor of Cybersecurity Policy, The Fletcher School).

Panel 4—The Government’s Role in Fostering Cyber Insurance Markets: Peter Kochenburger (Associate Clinical Professor of Law and Deputy Director of the Insurance Law Center); John Godfreed (North Dakota Insurance Commissioner and Chair of the Innovation and Technology Task Force for the National Association of Insurance Commissioners); Asaf Lubin (Associate Professor of Law, Indiana University Maurer School of Law and Fellow at IU’s Center for Applied Cybersecurity Research); Sasha Romanosky (Policy Researcher, RAND Corporation).

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²⁸² *Past Issues*, UCONN: CONN. INS. L. J., <https://cilj.law.uconn.edu/past-issues/> (last visited May 31, 2022).

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SYNOPSES

THE PRESENCE OF INSURANCE AND THE LEGAL ALLOCATION OF RISK

James M. Fischer

Do courts take into consideration the presence and availability of insurance in individual case disposition, and, if so, is such consideration proper? This is the question explored in Professor Fischer's survey of American case law. This Article examines the modern judicial trend of matching liability with the party who can most efficiently absorb the loss as opposed to the party who created the risk of loss. Professor Fischer analyzes a variety of mechanisms through which courts match liability for loss with the insured party. He argues that the presence of insurance influences case specific risk allocation decisions by courts and considers whether this approach is sound public policy. Professor Fischer then offers guidelines to lead decision makers toward justifiable resolutions of disputes where risk and insurance are not in alignment.

FRAUD AND THE INCONTESTABLE CLAUSE: A MODEST PROPOSAL FOR CHANGE

Robert R. Googins

The incontestable clause in life and health insurance contracts has consistently been interpreted by courts as a bar to insurers' defenses based on material misrepresentations in the insurance application, even if the insured committed fraud in the application process. The Article reviews the case of *Paul Revere Life Insurance Co. v. Haas*, which overturned this long-standing interpretation of the incontestable clause, along with its ancestors and progeny, and discusses arguments frequently made in support of the applicability of incontestable clauses with respect to the fraudulent procurement of policies. Notwithstanding the cases that support the application of the incontestable clause regardless of the

insured's fraud, Professor Googins reviews the available equitable judicial tools that can help quell fraud in the application of insurance without detracting from the principal role of the incontestable clause—protecting insureds. In light of the increasing awareness of the fraud problem in today's society, Professor Googins concludes that the Supreme Court of New Jersey made the right decision and that instances of fraud should not routinely be shielded by the incontestable clause in life and health insurance contracts, even though the incontestable period has run.

THE INTERACTION OF THE TORT SYSTEM AND LIABILITY INSURANCE REGULATION:
UNDERSTANDING MORAL HAZARD

Seth J. Chandler

The tort law system and the insurance regulatory system constantly interact to determine welfare of injurers and victims in society. The tort system attempts to deter injurers from engaging in behavior that will result in accidents, inflicting injuries on innocent victims. Injurers may purchase insurance to cover their liabilities in the event of an accident, effectively spreading cost of compensating their victims. Moral hazard is the tendency of parties that have purchased insurance to behave in a riskier fashion than they did before. Control of moral hazard is necessary to prevent an insurance regulatory system from dissipating any deterrent force that the tort system possesses. In this Article, Professor Chandler uses an innovative mathematical technique known as “simulated annealing” to study the interaction of liability insurance regulation and tort systems. Numeric optimization theory is used to analyze the behavior of “rational” human beings under representative systems of tort law. In a series of computer-aided thought experiments, Professor Chandler explores the possibilities of regulatory intervention in the liability insurance market that will most effectively compensate for deficiencies in the tort system. On the basis of the results of these experiments, Professor Chandler suggests specific factors that should be considered by courts and legislators when regulating liability insurance within the tort system.

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