NO. 20PA21 Twenty-Sixth District

IN THE SUPREME COURT OF NORTH CAROLINA

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| RADIATOR SPECIALTY COMPANY, | ) | |
| | ) | |
| Plaintiff, | ) | |
| | ) | |
| v. | ) | From Mecklenburg County |
| | ) | No. 13 CVS 2271 |
| FIREMAN'S FUND INSURANCE COMPANY *et al.*, | ) | |
| | ) | |
| | ) | |
| Defendants. | ) | |

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**BRIEF OF PROPOSED *AMICUS CURIAE* UNITED POLICYHOLDERS IN SUPPORT OF CROSS-APPELLEE AND PLAINTIFF-APPELLANT RADIATOR SPECIALTY COMPANY**

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## INTRODUCTION

Pursuant to Rule 28(i) of North Carolina's Rules of Appellate Procedure, United Policyholders[1] ("UP") move this Court for leave to file this brief as *amici curiae*[2] in support of Cross-Appellee and Plaintiff-Appellant, Radiator Specialty Company ("RSC"). In doing so, UP adopts the "classic role of *amicus curiae* by assisting in a case of general public interest, supplementing the efforts of counsel, and drawing the court's attention to law that escaped consideration." *Miller-Wohl Co. v. Commissioner of Labor & Indus.*, 694 F.2d 203, 204 (9th Cir. 1982). As *amicus*, UP is optimally situated to help "focus the court's attention on the broad implications of various possible rulings." R. Stem, E. Greggnian & S. Shapiro, *Supreme Court Practice*, 570-71 (1986) (quoting Ennis, Effective Amicus Briefs, 33 Cath. U.L. Rev. 603, 608 (1984)).

Specifically, UP supports RSC's position that the terms of the standard commercial general liability ("CGL") policy compels "all sums" allocation. As *amicus*, UP writes separately to emphasize the insurance industry's extensive drafting history, which confirms that the standard CGL policy, once triggered by injury or damage happening during the policy period, should provide coverage for a

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[1] Pursuant to N.C. Appellate Rule 28(i)(2), no person or entity other than UP and its counsel participated in preparing this brief or contributed money for its preparation.

[2] UP's motion for leave to file an *amicus curiae* brief is filed separately and concurrently with its brief.

policyholder's liability in full up to the policy limits, rather than some lesser, prorated amount not supported by the policy language:

> The majority view [held by the insurance industry representatives] was that coverage existed for each carrier throughout the period of time the asbestosis condition developed, i.e., from the first exposure through the discovery and diagnosis. The majority also contended that each carrier on risk during any part of that period could be fully responsible for the cost of defense and loss.

Charles Berryman & Richard Ingegnesi, Memorandum of Meeting of Discussion Group, Asbestosis, held under the auspices of the American Mutual Insurance Alliance and American Insurance Association (May 20, 1977).[3]

## FACTUAL BACKGROUND AND PROCEDURAL HISTORY

UP adopts and incorporates the Statement of Facts and Procedural History contained in RSC's submissions.

## ARGUMENT

### I. THE NORTH CAROLINA COURT OF APPEALS CORRECTLY HELD THAT "ALL SUMS" IS THE APPROPRIATE ALLOCATION RULE.

[3] Quoted in Eugene R. Anderson, Jordan S. Stanzler & Lorelie S. Masters, Insurance Coverage Litigation at § 4.07[A][2], at 4.128-4.129 (Wolters Kluwer Law & Business, 2000 & Supp. 2015) (hereafter "Anderson, Stanzler & Masters") (emphasis added); see also Hearings on the Occupational Disease Comp. Act of 1983 Before the Subcomm. on Labor Standards of the Comm. on Educ. and Labor, 98th Cong. at 236 - 240, 1988 (Memorandum of Meeting of Discussion Group).

**(a) The North Carolina Court of Appeals Correctly Held That The Policies At Issue Require Insurers To Cover "All Sums" Resulting From Covered Occurrences.**

Under North Carolina law, the Court's "primary goal in interpreting [the language of] an insurance policy is *to discern the intent of the parties* at the time the policy was issued." *Register v. White*, 358 N.C. 691, 695 (2004) (internal citations and quotations omitted) (emphasis added). Provisions in an insurance policy that grant coverage must be construed liberally, such that they afford coverage to the policyholder whenever possible through reasonable construction of the policy language. *See State Auto Prop. & Cas. Ins. Co. v. Travelers Indem. Co. of Am.*, 343 F.3d 249, 254 (4th Cir. 2003) (citing *N.C. Farm Bureau Mut. Ins. Co. v. Stox*, 330 N.C. 697, 702 (1992)). "If, however, the meaning of words or the effect of provisions is uncertain or capable of several reasonable interpretations, the doubts will be resolved against the insurance company and in favor of the policyholder." *Register*, 358 N.C. at 695 (internal quotations and citations omitted).

Applying this analytical framework, the North Carolina Court of Appeals interpreted the following underlying policy language, which requires insurers to pay "all sums which the insured shall become legally obligated to pay as damages because of bodily injury . . . caused by an occurrence[.]" *Radiator Specialty Co. v. Arrowood Ind. Co.*, 2020 WL 7039144, at *3 (N.C. Ct. App. Dec. 1, 2020) (unpublished). Interpreting that plain language, the North Carolina Court of Appeals

held that RSC was "correct" in arguing that "the policies at issue require defendants to cover 'all sums' resulting from covered occurrences." *Radiator Specialty* at *4. The North Carolina Court of Appeals also held that RSC was "correct" in arguing that "by ordering the parties to cover their pro rata shares of plaintiff's costs and damages based on their 'time on the risk,' the trial court ignored the express language of the policies." *Id*. Indeed, the North Carolina Court of Appeals held that the "policies, by their language, are clear – any claims covered by a particular policy must be defended and indemnified by the insurer under that policy." *Id.*

In addition to construing the policies' plain "all sums" language, the North Carolina Court of Appeals also explained that prorating costs and damages further complicates allocation, thereby inviting confusion and unfairness. Specifically, the North Carolina Court of Appeals held that by "prorating [Plaintiff-Appellee's] costs and damages based upon 'time on the risk,' the trial court reallocated those damages, potentially imposing more costs on one party, and removing them from another, who might be differently obligated." *Id*. These principles of fairness and conventional policy language interpretation apply universally in North Carolina, no matter how historically complex or factually saturated coverage disputes may be. *Id*. ("We recognize that these policies represent multiple years of coverage, but judicial expediency is no excuse.").

Accordingly, this Court should affirm the North Carolina Court of Appeals' decision "that it was indeed error to prorate these costs where the contracts explicitly imposed those obligations otherwise." *Id*.

**(b) The North Carolina Court of Appeals Holding Is Consistent With The Historical Intent Of Insurance Industry Policy Language Drafting, Which Requires Application Of "All Sums" Allocation.**

The insurance industry's drafters crafted the standard CGL form and left a well-documented record of their intent to apply the "all sums" allocation method. This historical record demonstrates that the insurers and insurance industry have always understood that standard-form CGL insurance policies obligate insurance companies to pay in full – "all sums" – for a continuing injury. Statements and analyses by the insurance industry at the time the standard policy language was written – sometimes called "drafting history" – emphasize the intentional omission of any allocation provision, pro rata or otherwise, from standard CGL policies.

Allowing the insurance industry to benefit now, as claims arise, from positions inconsistent with the industry's own expressed intent at the time of underwriting would undermine basic fairness and the consistency crucial to proper working of the liability and insurance systems. It also would diminish the benefit of the insurance that policyholders – large and small – purchased with hard-earned premium dollars. Finally, it would defeat North Carolina policyholders' reasonable expectations of coverage that is properly based on the express language of their insurance contracts.

The drafters of the standard CGL insurance forms[4] clearly understood that the promise to indemnify "all sums" required insurance companies to pay the whole of a policyholder's liability, even if some injury took place outside the policy period.

Richard A. Schmalz, one of the primary drafters of the 1966 form CGL insurance policy and Assistant Counsel of Liberty Mutual Insurance Company, confirmed at an insurance industry conference in 1965 that more than one policy period could be held liable under the 1966 form to pay for a policyholder's liability "where the injury actually occurs over two or more policy periods." Richard A. Schmalz, New Comprehensive General Liability and Automobile Program, Mutual

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[4] In the 1960s, domestic insurance companies, acting through industry trade associations, including the National Bureau of Casualty Underwriters, the Insurance Rating Board, and the Mutual Insurance Rating Board (all predecessors of the Insurance Services Office, Inc. ("ISO"), formed by merger in 1971), established several committees to engage in the process of revising the standard-form CGL insurance policy. These committees, which consisted of the insurance industry's most respected experts and legal counsel, developed a revised standard-form CGL insurance policy, substituting the concept of "occurrence" for the "accident" trigger used in the prior, 1955 standard-form policy. See *Eljer Mfg., Inc. v. Liberty Mut. Ins. Co.*, 972 F.2d 805, 810-12 (7th Cir. 1992); *Am. Home Prods. Corp. v. Liberty Mut. Ins. Co.*, 565 F. Supp. 1485, 1500-03 (S.D.N.Y. 1983), *aff'd as modified*, 748 F.2d 760 (2d Cir. 1984); *Montrose Chem. Corp. v. Admiral Ins. Co.*, 913 P.2d 878, 891 (Cal. 1995) ("Most courts and commentators have recognized that the presence of standardized industry provisions and the availability of interpretive literature are of considerable assistance in determining coverage issues."); *Hoechst Celanese Corp. v. National Union Fire Ins. Co.*, 623 A.2d 1128, 1129 n.1 (Del. Super. Ct. 1992) (noting "most if not all insurers use ISO standard-form language in their policies" and "most insurers do in fact use ISO language nearly or completely verbatim"). The result was the 1966 standard-form CGL policy, the insuring agreement of which remained unaltered in the subsequent 1973 standard-form CGL insurance policy.

Insurance Technical Conference (Nov. 15-18, 1965) (quoted in Anderson, Stanzler & Masters at § 4.07[A][2], at 4.128-4.129).

Mr. Schmalz also acknowledged that "*[t]here is no pro-ration formula in the policy, as it seemed impossible to develope [sic] a formula which would handle every possible situation with complete equity.*" *Id.* (emphasis added).

Liberty Mutual's Assistant Secretary, Gilbert Bean, agreed:

> [I]f the injury or damage from waste disposal should continue after the waste disposal ceased, as it usually does, it could produce losses on each side of a renewal date, and in fact over a period of years, with a separate policy applying each year.
>
> The policy limits are renewed every year, so the underwriter of a manufacturing risk may have his limits pyramid [i.e., "stack"] under this new contract.

Anderson, Stanzler & Masters at§ 4.07[A][2], at 4.127.

Properly, other courts have considered and relied upon Liberty Mutual's historical understanding that each CGL insurance policy in effect during a continuing loss provides coverage. In *Joy Technologies v. Liberty Mutual Insurance Co.*, 421 S.E.2d 493 (W. Va. 1992), the court observed:

> The record shows at the time Liberty Mutual adopted this standard form for the commercial general liability policy, a memorandum entitled "Summary of Broadened Coverage Under New GL Policies With Necessary Limitations to Make This Broadening Possible," was circulated internally within the company. That memorandum indicated that the policies covered liabilities including: "Coverage for gradual BI [bodily injury] or gradual PD [property damage] resulting over a period of time from exposure to the insured's waste disposal. Examples would be gradual adverse effect of smoke, fumes, air or stream pollution, contamination of water supply or vegetation. We are all aware of cases

> such as contamination of oyster beds, lint in the water intake of down stream industrial sites, the Donora Pa. atmospheric contamination, and the like.

*Id.* at 498. The *Joy Technologies* court therefore concluded that "[t]he 1966 commercial general liability insurance policies, as originally issued, covered gradual bodily injury and property damage resulting over a period of time from exposure to the insured's waste disposal," as Mr. Bean had suggested when the insurance policies were drafted. *Id.* at 499.

Confirming the statements of Messrs. Schmalz and Bean, at an April 21, 1977 insurance industry meeting devoted to discussing the industry's response to claims for coverage for asbestos-related claims, a classic type of multiple policy period liability claim, the "majority" of the insurance company representatives present contended that, for continuing injuries, "each carrier on risk during any part of that period" could be "fully responsible" for the *entire* loss. *See* May 20, 1977 Memorandum of Meeting of Discussion Group, Asbestosis, *supra* p. 2.

The policy provisions governing trigger and allocation remained the same in the revised 1973 form. In the late 1970s, an effort emerged to draft a proration formula for the standard CGL policy when a number of insurance companies renewed concerns that the policy language in the 1973 CGL Form was "not desirable because it pyramids the limits available to the insured for losses resulting from continuous or repeated exposures over multiple policy periods." Graham Boyd, Jr.,

ISO "Memorandum to Members of the General Liability Rules and Forms Committee," at 5 (Apr. 18, 1978) (enclosing minutes of March 28, 1978 meeting) (quoted in Anderson, Stanzler & Masters § 4.07[A][2], at 14.130-14.131).

As shown in meeting minutes, the April 21, 1977 meeting of the Enterprise Liability Study Group (the "discussion group" created by the insurance industry to evaluate the industry's response to potential asbestos-related liabilities) concluded that each insurance policy triggered by continuing injury or damage may be liable in full to pay for the policyholder's liability with no proration of limits:

> The majority view was that coverage existed for each carrier throughout the period of time the asbestosis condition developed – i.e., from the first exposure through the discovery and diagnosis. The majority also contended that *each carrier on [the] risk during any part of that period could be fully responsible for the cost of defense and loss*.

Charles Berryman & Richard Ingegneri, Memorandum of Meeting of Discussion Group – Asbestosis 1 (May 20, 1977) (quoted in Anderson, Stanzler & Masters at § 4.07[A][2], at 14-130) (emphasis added in quotation from Anderson, Stanzler & Masters).

Thus, the industry's Enterprise Liability Study Group recognized that in the asbestos injury context each insurer's standard CGL policy during any part of the extended period of an asbestos-related injury claim "could be fully responsible for the cost of defense and loss" for that claim. In March 1978, the members of the industry's General Liability Rules and Forms Committee again recognized that the

then-current standard CGL policy language was "not desirable because it pyramids the limits available to the insured for losses resulting from continuous or repeated exposures over multiple policy periods." As the minutes of this industry drafting committee reflect, however, the committee *again* declined to add proration language to the standard CGL form or otherwise to prevent the perceived "pyramiding" of limits problem in the context of asbestos and other long-tail claims.

Thus, the drafting history shows that the insurance industry consistently refused to implement pro rata allocation that they now advocate; this after collecting premiums for decades knowing that the forms provided broader "all sums" coverage.

**(c) The North Carolina Court of Appeals' Decision Recognizes That Pro-Rata Allocation Schemes Are Unfair, Unworkable And Cause Unnecessary Complication.**

Prorating costs and damages over broad swaths of time and among multiple insurance carriers is an inexact science that arbitrarily shuffles and spreads carrier obligations to the exclusive detriment of a policyholder's coverage rights. The North Carolina Court of Appeals agrees: "By prorating [RSC's] costs and damages based upon 'time on the risk,' the trial court reallocated those damages, potentially imposing more costs on one party and removing them from another, who might be differently obligated." *Radiator Specialty* at *4. Where a policy at issue contains "all sums" language, ignoring that plain, unambiguous language contradicts common sense and ignores not only policyholders' interests but also the insurance

policy language which the insurance industry drafted, to which all parties agreed, and on which premiums were collected. Even courts which have adopted "pro-rata" allocation have recognized that this methodology may prove burdensome, if not impossible, to implement. *See Owens-Illinois, Inc. v. United Ins. Co.*, 650 A.2d 974, 994-95 (N.J. 1994) (adopting "pro-rata allocation" under New Jersey law, but stating that "[w]e realize that many complexities encumber the solution that we suggest," and that, "[i]f, after experience, we are convinced that our solution is inefficient or unrealistic, we will not hesitate to revisit the issue").

Experience has shown that these concerns are well-founded. In an effort to minimize or eliminate their liability for losses stemming from claims of gradual injury, insurance companies commonly exploit the complexities inherent in pro-rata allocation, leading to years of litigation over which losses are "allocable" to particular policies or time periods.

For example, in the long-running Olin coverage litigation, the Second Circuit has been called upon to address the allocation of liabilities on three separate occasions. *See Olin Corp. v. Ins. Co. of N. Am.*, 221 F.3d 307 (2d Cir. 2000); *Olin Corp. v. Certain Underwriters at Lloyd's*, 468 F.3d 120 (2d Cir. 2006); *Olin Corp. v. Am. Home Assur. Co.*, 704 F.3d 89 (2d Cir. 2012)[5].

[5] The Second Circuit revisited its decision on *Am. Home Assur. Co.*, 703 F.d 89 in light of the New York Court of Appeals' decision in *In re Viking Pump, Inc.*, 52 N.E.3d 1144 (N.Y. 2016), *opinion after certified question answered*, 148 A.3d

As an initial matter, any attempt to prorate defense costs, such as the costs of defending the claims that have been brought against RSC, fails to consider the obvious. It makes no conceptual sense to allocate defense costs to triggered time periods, because no relationship exists between the amount and nature of a policyholder's defense expenditures, on the one hand, and the duration or timing of the third-party claimant's injuries, on the other. There are many other complications with applying a "pro-rata" allocation scheme. Potential problems to consider – not all present here but likely to arise in future cases – include:

**Insolvency**. Insurance companies argue that policyholders are responsible for time periods for which the policyholders purchased insurance from insurance companies that later became insolvent. *See, e.g.*, *Olin*, 221 F.3d at 323. Thus, the policyholder is penalized in having to pay both the original premium and the pro rata share assigned to the period covered by the insolvent insurance company, despite the remaining solvent insurance companies' promises to pay "all sums" toward third-party claims that implicate their policies. The solvency of insurance companies is supposed to be within the purview of state insurance regulators. It would be unfair to punish policyholders because a regulated company became insolvent. It would be

633 (Del. 2016). Specifically, the Second Circuit noted in 2017 that *Viking Pump* suggests a "depart[ure] from the 'legal fiction' that property damage can be cleanly allocated between policy years[.]" *Olin Corp. v. OneBeacon Am. Ins. Co.*, 864 F.3d 130, 144 (2d Cir. 2017) (citations omitted).

even more anomalous to reduce the obligations of a solvent insurance company that promised to pay "all sums" because some other regulated insurance company that collected premiums from the same policyholder became insolvent.

**Availability**. Insurance companies argue that pro rata allocation to "uninsured" or "underinsured" policy periods, forcing the policyholder to bear the costs of those allocated amounts, "fairly" represents the policyholder's "choice" to go "bare" during those policy periods. That rationale does not, however, account for the fact that, at certain times, the insurance industry as a whole has excluded entire categories of claims from coverage, such as through the "total" pollution or asbestos exclusions that were added to virtually all CGL insurance policies in the mid-1980s.

Application of a pro rata allocation to such periods thus not only divorces the rationale for doing so from reality, but complicates the insurance dispute, by requiring consideration and determination of the often complex factual issue of what coverage the policyholder realistically could have purchased. *See, e.g.*, *Olin Corp. v. Ins. Co. of N. Am.*, 986 F. Supp. 841, 844 (S.D.N.Y. 1997) (discussing the "enormous amount of evidence" submitted by the parties as to what the policyholder "did or did not do to try to obtain" insurance after 1985 for its environmental liabilities, what insurance the policyholder conceivably could have obtained, and whether any insurer would have sold that coverage to the policyholder in light of its "loss record"), *aff'd*, 221 F.3d 307, 325-27 (2d Cir. 2000).

**Method for Pro-Rating Liabilities**. *Pro rata* jurisdictions have imposed numerous, inconsistent allocation formulas, since they inevitably ignore insurance policy language in favor of judicially-created attempts to do "equity." Indeed, one leading pro rata jurisdiction – New Jersey – has admitted that it follows a *pro rata* approach that "eliminate[s] reliance on particular contract language . . . and on traditional rules of interpretation[.]" *Spaulding Composites Co. v. Aetna Cas. & Sur. Co.*, 819 A.2d 410, 420 (N.J. 2003).

The California Supreme Court has criticized several leading proration decisions as failing to base their analysis on contract language, instead having "strayed . . . in the direction of vague 'fairness' and rough 'justice.'" *Aerojet-General Corp. v. Transport Indem. Co.*, 948 P.2d 909, 925 n.14, 930 n.22 (Cal. 1997) (criticizing *General Acc. Ins. Co. v. State Dept. of Environ.*, 143 N.J. 462 (N.J. 1996); *Ins. Co. of N.A. v. Forty-Eight Insulations*, 633 F.2d 1212, 1224-25 (6th Cir. 1980), *decision clarified on reh'g*, 657 F.2d 814 (6th Cir. 1981); *Sharon Steel Corp. v. Aetna Cas. & Sur. Co.*, 931 P.2d 127, 140-42 (Utah 1997); *Owens-Illinois*, 650 A.2d at 995; *Gulf Chem. & Metallurgical Corp. v. Associated Metals & Minerals Corp.*, 1 F.3d 365, 372 (5th Cir. 1993)).

Because a *pro rata* method of allocation is not based on policy language, but is merely a creation of the judiciary, courts have fashioned numerous, inconsistent ways to implement a *pro rata* allocation. *See Boston Gas Co. v. Century Indem. Co.*,

910 N.E.2d 290, 312 (Mass. 2009) ("Determining the proper method for prorating losses raises a myriad of issues, which have caused courts to adopt several different pro rata allocation methods in cases involving long-tail claims."); *Consol. Edison Co. of N.Y., Inc. v. Allstate Ins. Co.*, 774 N.E.2d 687, 695 (N.Y. 2002) ("[T]here are different ways to prorate liability among successive policies."); *Crossmann Cmtys. of N.C., Inc. v. Harleysville Mut. Ins. Co.*, 717 S.E.2d 589, 600 (S.C. 2011) ("Pro rata theorists have developed several different methods for calculating each insurer's pro rata portion of the loss, each supported by its own notions of fairness[.]").

Indeed, some courts prorate liability based on the amount of time policies were in effect in comparison to the overall duration of the loss; others multiply the number of years the insurer provided coverage by the limits of the policies and hold that each insurer is liable for that portion of the liability corresponding to the ratio of total coverage provided by that insurer to the total coverage provided by all the policies in effect; and still others prorate coverage based on the proportion of injuries suffered during relevant policy periods. *See generally Consol. Edison Co.*, 774 N.E.2d at 695 (listing numerous inconsistent *pro rata* formulae that courts have imposed). The inconsistency among *pro rata* methodologies illustrates that these cases are not enforcing an allocation method based on policy language. Instead, *pro rata* courts have invented extra-contractual approaches to match their own views of fairness.

The end result of such efforts, however, would be to deprive North Carolina policyholders of coverage they would have under the promise to pay all sums, and burden the courts with additional, time-consuming litigation between policyholders and their insurance companies.[6]

## II. CONCLUSION

United Policyholders respectfully urges this Court to affirm the North Carolina Court of Appeals' decision on allocation.

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[6] Sirius America's contention that *pro rata* allocation is the "overwhelming trend" is incorrect. R pp 193-94. At least thirteen states apply "all sums" (though Sirius America cites only eight in its motion. *Id.* Further, as discussed, so-called *pro rata* jurisdictions are in fact imposing numerous, inconsistent allocation formulae.

Respectfully submitted this 22nd day of November 2021.

Electronically submitted
R. Steven DeGeorge, Esq.
N.C. Bar No. 20723
Robinson, Bradshaw & Hinson, P.A.
101 N. Tryon St., Suite 1900
Charlotte, NC 28246
(704) 377-8380

Attorneys for *Amicus Curiae* United Policyholders

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that he served a copy of the foregoing on counsel of record by depositing a copy, contained in a first-class mail postage-paid wrapper, into a depository under the exclusive care and custody of the United States Postal Service, addressed as follows:

| | |
|---|---|
| Fireman's Fund Insurance Company<br><br>Matthew Nis Leerberg<br>Troy D. Shelton<br>FOX ROTHSCHILD LLP<br>P.O. Box 27525<br>Raleigh, NC 27611<br>mleerberg@foxrothschild.com<br>tshelton@foxrothschild.com | Fireman's Fund Insurance Company<br><br>Michael A. Kotula<br>Robert A. Maloney<br>RIVKIN RADLER, LLP<br>926 RXR Plaza<br>Uniondale, NY 11556-0926<br>michael.kotula@rivkin.com<br>robert.maloney@rivkin.com |
| Landmark American Insurance Company<br><br>Paul C. Lawrence<br>M. Duane Jones<br>HEDRICK GARDNER KINCHELOE & GAROFALO, LLP<br>6000 Fairview Road, Suite 1000<br>Charlotte, NC 28230<br>plawrence@hedrickgardner.com<br>djones@hedrickgardner.com | Landmark American Insurance Company<br><br>Steven T. Adams<br>Stephen M. Green<br>MUSICK, PEELER & GARRETT, LLP<br>One Wilshire Boulevard, Suite 2000<br>Los Angeles, CA 90016<br>s.adams@mpglaw.com<br>s.green@mpglaw.com |

| | |
|---|---|
| National Union Fire Insurance Co. of Pittsburgh, Pa.<br><br>David L. Brown<br>Martha P. Brown<br>Allegra A. Sinclair<br>GOLDBERG SEGALLA LLP<br>800 Green Valley Road, Suite 302<br>Greensboro, NC 27408<br>dbrown@goldbergsegalla.com<br>mpbrown@goldbergsegalla.com<br>asinclair@goldbergsegalla.com | National Union Fire Insurance Co. of Pittsburgh, Pa.<br><br>Mark Sobczak<br>Matthew J. Fink<br>NICOLAIDES FINK THORP MICHAELIDES SULLIVAN LLP<br>10 S. Wacker Drive, 21st Floor<br>Chicago, IL 60606<br>msobczak@nicolaidesllp.com<br>mfink@nicolaidesllp.com |

This the 22nd day of November 2021.

Electronically submitted
R. Steven DeGeorge