CARLOCK COPELAND
CIVIL LITIGATION

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Data Breach and Insuring the Risk

By: David F. Root

Computer data breaches—where one's personally identifiable information ("PII") escapes into cyberspace and into the wrong hands—have become more common in recent years. These breaches cost companies lots of money. The victims increasingly seek redress through litigation. In turn, organizations hit with claims have turned to their insurers for help.

This article will summarize the hot topic of data breach resulting in the loss of personally identifiable information, whether lawsuits by victims are viable, and whether companies can shift these losses to their insurers.

The Problem of Data Breach

News reports are filled with examples of data breaches: LinkedIn's June 2012 loss of 6.5 million passwords; Yahoo's July 2012 loss of 400,000 user names and passwords; and the South Carolina Department of Revenue's November 2012 loss of 3.6 million Social Security numbers and 387,000 credit and debit card numbers. Hackers and laptop and phone thieves steal PII—names, Social Security numbers and credit card information—with increasing frequency.

In Fall of 2012, South Carolina's Department of Revenue lost 3.6 million Social Security and 387,000 credit and debit card numbers.

The problem is not limited to large organizations. A recent study found that 63 percent of data breaches occured in businesses of less than 100 employees.

Data breaches sometimes lead to actual identity theft. In other instances, while the specter of identity theft lingers, it never actually happens.

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Lawsuits for Data Breach

Lawsuits against organizations with PII escapes are increasing, but the victim's success is not assured.

Data breach plaintiffs must prove they have legal "standing," that is, are they sufficiently injured to even get their foot inside the courthouse door. Generally, courts find that mere data breach without actual identify theft does not give the victim standing to sue.[1]

Even where a claimant has standing, some courts bar the claim if the breach did not cause actual identity theft. In *Ruiz v. Gap, Inc.*,[2] the court gave standing to a plaintiff for potential identify theft when a laptop with the Social Security numbers of 750,000 job applicants had been stolen. However, the court threw out the case because the claimant had not actually had their identity stolen, and the mere increased risk of possible identity theft in the future was not enough to state a claim for relief.

However, a recent decision from the Eleventh Circuit Federal Court of Appeals—the court covering Georgia—may make it easier for data breach plaintiffs to assert claims. In *Resnick v. Avmed, Inc.*,[3] current and former health care plan members sued their plan operator after unencrypted laptops containing their sensitive personal information were stolen from the corporate office. The defense moved to dismiss, but the court upheld the plaintiffs' standing, finding that the complaint stated a cognizable injury. The court seemed persuaded by the allegation that the plaintiffs had become actual victims of identity theft. The defendant next argued that the data breach did not actually cause the identity theft, which occurred months later. The court rejected that argument, finding that the complaint adequately alleged the causation elements of negligence, breach of contract and other claims.

Insurance Coverage for Data Breach Claims

Defendants sued for data breach have sought coverage under traditional commercial general liability (CGL) policies, with mixed success. A main issue is whether the claim alleges "property damage," or "advertising injury" under the CGL policy. Some courts are reluctant to find that electronic data is "tangible property,"[4] but others disagree.[5] Policyholders have had better success binding coverage under advertising injury, but the claim remains difficult.

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Some CGL carriers have added endorsements excluding security breaches, such as the Insurance Services Offices' "breach of security exclusion" which precludes coverage arising out of a "computer attack" or "failure of security." Insurers more recently have begun offering specialized coverage for liabilities that arise from the release of PII. The forms are not standardized, and many stand-alone coverages merit close scrutiny. Some of the common provisions include:

- Defense cost coverage for unauthorized disclosure of personal data;
- Defense cost coverage from regulatory agency investigations or proceedings arising from a privacy breach;
- Coverage for the cost to respond to a data breach, including investigatory cost, public relations, and credit monitoring;
- Coverage for the cost to replace, restore or recollect digital assets that are corrupted or destroyed by a security breach; and
- Coverage for expenses and payments made to resolve a credible extortion threat by someone threatening to launch a computer security attack or to release or improperly use personal or corporate information.

Data breach and the release of PII will continue to be a hot topic. The courts will decide which claims to allow; organizations which are sued will seek coverage for these claims; and insurers will craft products which cover at least some of the damages sought.

Resources

1. *Reilly v. Ceridian Corp., 664 F.3d 38 (3rd Cir. 2011), cert. denied, 132 S. Ct. 2395 (2012).*
2. *Ruiz v. Gap, Inc., 662 F.Supp.2d 908 (N.D. Cal. 2009).*
3. *Resnick v. Avmed, Inc., 693 F.3d 1317 (11th Cir. 2012).*
4. *State Auto Prop. & Cas. Ins. Co. v. Midwest Computers & More, 147 F. Supp. 2d 1113 (W.D. Okla. 2001).*
5. *American Guarantee & Liability Insurance Company v. Ingram Micro, Inc., 2000 U.S. Dist. LEXIS 7299 (D. Ariz. Apr. 18, 2000).*

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L to R: Robin Graham reads at University of South Carolina's Cocky Reading Express; Joe Hoffman and Joe Kingma play in the Side-by-Side Brain Injury Clubhouse Sawbones vs. Jawbones Basketballl game; Mandi Dudgeon, Andy Countryman, Tyler Winton and Kristen Kelley compete in the Special Olympics Bocce Bash; and Eric Frisch wields tools for Habitat for Humanity.

Big Changes at the Georgia State Board of Workers' Compensation

By: Christopher A. Whitlock

The year of 2013 is proving to be a year of change at the Georgia State Board of Workers' Compensation. The composition of the Board has already seen additions and alterations, and a new legislative package, to be signed into law by Governor Nathan Deal, will be bringing numerous changes to the Workers' Compensation Act as of July 1, 2013.

First, the former chairman of the Georgia State Board of Workers' Compensation, Richard Thompson, stepped down in February to return to private practice. Governor Deal replaced former Chairman Thompson with Frank McKay. Chairman McKay is a workers' compensation practitioner from the Gainesville, Georgia area who has experience in representing both employers/insurers as well as injured workers in workers' compensation cases. Governor Deal also appointed Judge Elizabeth Gobeil as a director for the Full Board; she is replacing former Director Warren Massey. Judges McKay and Gobeil will be joining existing Director Stephen Farrow on the Appellate Division. Judge David Imahara has been elevated to Chief Administrative Law Judge of the State Board of Workers' Compensation.

Several big changes are also in store for employers/insurers and injured workers with the new legislative package that is awaiting signature from Governor Deal.

Non-catastrophic medical treatment cap. The General Assembly has approved a cap on medical benefits for non-catastrophic injury claims for 400 weeks from the date of injury for all injuries occurring after July 1, 2013. Accordingly, if an employee's injury is not deemed catastrophic, then the employer/insurer's responsibility for ongoing medical treatment will cease at the expiration of the 400-week cap. This cap on medical treatment does not affect injuries occurring on or before July 1, 2013.

Attempt at light-duty. The General Assembly also amended O.C.G.A. § 34-9-240 regarding an employee's attempt to perform suitable light-duty work. The legislature added the requirement that the employee must attempt a light-duty job for "eight cumulative hours or one scheduled workday, whichever is greater" prior to the employer/insurer's requirement to automatically reinstate benefits for an unsuccessful attempt to return to work. If the employee does not attempt the job for this minimal time period, then the employer/insurer may unilaterally suspend the employee's disability benefits.

Accelerated mileage reimbursement. The General Assembly also accelerated the time for employers/insurers to pay mileage reimbursements to injured workers. The new statute provides for 15 days from receipt to make timely reimbursements.

Increased weekly benefits. The General Assembly has increased the amount of weekly temporary total disability benefits from $500.00 per week to $525.00 per week and increased the maximum temporary partial disability benefits from $334.00 per week to $350.00 per week.

The cap on 400 weeks for medical benefits and the minimal time requirement for an injured worker attempting a light-duty job offer is a significant advancement for employers and insurers in the workers' compensation arena. On the other hand, the shortened 15-day time requirement for processing mileage reimbursement requests may present a challenge for claims adjusters to investigate and process mileage reimbursement requests in a timely manner. The year 2013 should be an exciting year with the new changes in the Appellate Division as well as the new legislative changes for the Workers' Compensation Act.

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Georgia Supreme Court Ruling: Party's Wealth Inadmissible in Emotional Distress Only Cases

By John L. Bunyan

Georgia law generally excludes evidence of a party's wealth because it is irrelevant, highly prejudicial, and should not affect how one is treated in court.[1] There are, however, several exceptions to this rule. For example, evidence of a party's wealth may be relevant and admissible where the jury needs to consider how much of an award is necessary to punish and deter a defendant.[2]

For many years, Georgia law, specifically O.C.G.A. § 51-12-6, allowed a plaintiff to recover damages where the only injury was to "peace, happiness, and feelings." This was also the only statute that expressly allowed a jury to consider evidence of the defending parties' wealth.[3] Formerly referred to as the "vindictive damages" statute, it stated that the jury should consider the parties' "worldly circumstances" or wealth when awarding damages in order to deter the defendant's conduct.[4] In contrast, O.C.G.A. § 51-12-5, Georgia's "punitive damages" statute, did not allow evidence of a party's wealth.[5]

Joe Kingma argues Holland v. Caviness live in the Supreme Court at http://bit.ly/Zbmmgd.

In 1987, the Georgia General Assembly passed sweeping tort reform legislation. The "vindictive damages" statute was amended to delete the language allowing a jury to consider evidence of the parties' "worldly circumstances."[6] At the same time, the General Assembly enacted a new statute for punitive damages, O.C.G.A. § 51-12-5.1, that allowed evidence relevant to determining what amount of damages was necessary to deter and punish the defendant, including the parties' wealth.[7]

Earlier this year, Carlock Copeland attorneys Joe Kingma, Pete Werdesheim, and John Bunyan successfully argued before the Georgia Supreme Court that evidence of a party's wealth is no longer admissible under Section 51-12-6, the former "vindictive damages" statute. The issue arose during *Caviness v. Holland,* an attorney malpractice trial in the U.S. District Court for the Southern District of Georgia. Carlock Copeland attorneys eliminated all of Plaintiff's claims for actual and punitive damages, which left only Plaintiff's claims for damages for his wounded feelings. Plaintiff asked the trial court to allow the jury to hear evidence of the wealth of the attorney and his firm. The trial court admitted the evidence, relying upon a Georgia Court of Appeals decision in *Tahamtan v. Tahamtan*,[8] and a pattern jury charge that still stated that a jury should consider the parties' wealth in assessing damages.

The last testimony the jury heard was that the defendant attorney made more than a million dollars in a single year and that he owned two houses, two boats, a Lexus, and a BMW. The jury came back with an award of $700,000 for the Plaintiff for his wounded feelings. In considering post-trial motions filed by Carlock Copeland, the trial court concluded that the question of whether evidence of a defendant's wealth was still admissible when awarding damages for wounded feelings was unsettled and certified the question to the Georgia Supreme Court.

The Georgia Supreme Court unanimously held that the statutory changes to the wounded feelings statute precluded the admission of worldly-circumstances evidence, overruling the Court of Appeals decision cited by the district court, and striking the pattern jury charge.[9] Watch the arguments before the Georgia Supreme Court at http://bit.ly/Zbmmgd. The Court concluded that the legislature's deletion of the statutory language authorizing a jury to consider the parties' "worldly circumstances" revealed its intent that this evidence should no longer be considered.[10]

If this decision had gone the other way, aggressive plaintiff's attorneys could target wealthy defendants who had "intentionally" hurt a plaintiff's feelings and then use evidence of the defendant's wealth to recover vast riches where there were no real damages. Evidence of a party's wealth can be explosive when presented to a jury. However, the Georgia Supreme Court's decision in *Holland v. Caviness* ensures that evidence of a defendant's wealth will be admitted only in the limited situations where a plaintiff has met the high burden of showing the defendant acted willfully or with malice.

Resources

1. Bailey v. Edmundson, 280 Ga. 528, 534, 630 S.E.2d 396, 401-02 (2006); Denton v. Con-Way S. Exp., Inc., 261 Ga. 41, 42, 402 S.E.2d 269, 270 (1991).
2. Wilson v. McLendon, 225 Ga. 119, 121, 166 S.E.2d 345, 346 (1969).
3. Westview Cemetery, Inc. v. Blanchard, 234 Ga. 540, 544, 216 S.E.2d 776, 779 (1975) (discussing pre-1987 version of O.C.G.A. § 51-12-6).
4. Id. at 545, 216 S.E.2d at 780.
5. Stepperson, Inc. v. Long, 256 Ga. 838, 841, 353 S.E.2d 461, 463 (1987) (discussing pre-1987 version of O.C.G.A. § 51-12-5).
6. See O.C.G.A. § 51-12-6; Little v. Chesser, 256 Ga. App. 228, 231, 568 S.E.2d 54, 57 (2002).
7. O.C.G.A. § 51-12-5.1.
8. Tahamtan v. Tahamtan, 204 Ga. App. 680, 420 S.E.2d 363 (1992).
9. Holland v. Caviness, 292 Ga. 332, 737 S.E.2d 669 (2013).
10. Id. at 335, 737 S.E.2d at 671.

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Spotlight on...

INSURANCE COVERAGE & BAD FAITH

Since the firm's inception nearly four decades ago, Carlock Copeland has been advising and defending insurers in the increasingly complex, high-stakes legal challenges confronting the insurance industry. Our Firm's Insurance Coverage and Bad Faith Litigation Practice Group integrates a thorough understanding of the insurance industry, from policy formation to claims handling, with comprehensive litigation and trial skills, and is recognized as a regional leader within the insurance industry. Our attorneys are dedicated to providing prompt, efficient and accurate representation in guiding insurers through the complexities and risks with insurance coverage analysis and bad faith defense. They are also recognized for incorporating innovative and cost-effective measures to meet its client's goals and committed to assisting the insurance industry in managing its risks by effectively and efficiently guiding insurers through myriad facets of **third party, property, arson and fraud, and bad faith coverage** matters.

Interested in learning more? You can explore our representative cases on the Firm website, www.carlockcopeland.com, or for legal updates, opinions and relevant information on insurance coverage and bad faith litigation, follow our award-winning Insurance Coverage Corner blog at www.insurancecoveragecorner.com.

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at our September 19 seminar:

Visit www.ccsrsvp.com for more details.

on our blog (pictured above) at:

www.insurancecoveragecorner.com

Firm News & Notes

TWENTY-SEVEN CCS ATTORNEYS NAMED SUPER LAWYERS® AND RISING STARS® IN 2013

We are proud to announce that 27 of our lawyers have been selected for inclusion on *Super Lawyers*® and *Rising Stars*® lists for 2013. Only five percent of the lawyers in each state are named by *Super Lawyers*. The *Top 100 Super Lawyers* list for 2013 recognizes those attorneys who received the highest point totals in their state *Super Lawyers* selection process.

Rising Stars is a listing of exceptional lawyers who are 40 years of age or under, or who have been practicing for 10 years or less, and have attained a high degree of peer recognition and professional achievement. Only 2.5 percent of the total lawyers in each state are honored on the Rising Stars list.

SUPER LAWYERS

Thomas S. Carlock (GA) (Top 100)
Johannes S. Kingma (GA)(Top 100)
Wade K. Copeland (GA)
Kent T. Stair (GA & SC)
Gregory H. Wheeler (GA)
Douglas W. Smith (GA)
David F. Root (GA)
W. Dan McGrew (GA)
D. Gary Lovell, Jr. (GA)
Adam L. Appel (GA)
Scott D. Huray (GA)
Eric J. Frisch (GA)

RISING STARS

John L. Bunyan (GA)
Jason W. Hammer (GA)
Heather H. Miller (GA)
Shannon M. Sprinkle (GA)
Peter Werdesheim (GA)
Ryan B. Wilhelm (GA)
Kathy A. Carlsten (SC)
Andrew W. Countryman (SC)
Jackson H. Daniel, III (SC)
Amanda K. Dudgeon (SC)
David J. Harmon (SC)
Michael B. McCall (SC)
David W. Overstreet (SC)
Paul E. Sperry (SC)
Lee C. Weatherly (SC)

WELCOME TO NEW ATTORNEY MICHAEL WALKER

Michael J. Walker joins the Commercial Litigation, Education Law, and Employment Litigation teams, which includes the defense of public and private entities in employment-related litigation. Before joining CCS, Michael served as in-house counsel for Atlanta Public Schools for five years providing daily advice and counsel and representing the school district in federal, state, and administrative litigation matters.

ACCOLADES FOR LEGAL WRITING BLOG

Attorney Megan E. Boyd, has been recognized by the American Bar Association (ABA) and legalproductivity.com for her personal legal writing blog, Lady (Legal) Writer. The blog, which offers grammar, style and humor to readers, was recently added to the ABA Journal's Blawg Directory and also recognized as one of the "Top 10 Legal Writing Blogs" by legalproductivity.com. To read or follow Megan's blog, visit ladylegalwriter.blogspot.com.

We're in this to win.

Defense Verdict for Proctor in Florence County Robotic Surgery

In March, a Florence County, South Carolina jury returned a defense verdict for a CCS client and nationally renowned specialist in the field of robotic surgery. Our client was named in a multi-party lawsuit over complications following a robotic prostatectomy in 2007. The physician was serving as the surgical proctor for the two primary surgeons, who were completing their eighth robotically assisted prostatectomy. Undetected by the primary surgeons, a portion of the patient's prostate gland remained inside the patient's body after the surgery. The primary surgeon subsequently chose to irradiate the patient, which resulted in radiation-induced urinary strictures and resultant bladder diversion.

Our physician client contended that, as a proctor, he did not have a physician/patient relationship in his role. We presented evidence that the client never met the patient prior to surgery, and was not given hospital privileges to participate in the surgery or a temporary medical license in South Carolina. He also contended that the error in leaving prostate tissue behind was one that could not be detected visually by anyone observing the surgery outside the controls of the robot. Plaintiff sought $4.5M in damages at trial. All other defendants settled or were dismissed prior to trial.

After a one week trial, the jury exonerated the physician by a special verdict form finding that no physician/patient relationship existed between the proctor and the patient. Carlock Copeland Attorneys Gary Lovell, Lee Weatherly and Kristen Kelley represented the physician at this trial. This victory will help ensure that proctors and other teachers in the medical field can continue to come to South Carolina and share specialty knowledge and new medical technology and techniques without fear of implication in the alleged malpractice of other providers.

Court Vacates Default Judgment and Dismisses Case

Megan Boyd recently succeeded in getting a default judgment entered against her client vacated and the case against him dismissed. The plaintiff in the case had filed a renewal action but had failed to properly serve Megan's client in the prior suit. Before Megan was retained in the renewal action, a default judgment was entered against her client. Megan succeeded in getting the default judgment vacated and the case dismissed on the ground that the prior suit was void and, therefore, not renewable under O.C.G.A. § 9-2-61.

Negligence Claim Dismissed for Engineering Firm Client

A resident of a condominium building brought a negligence claim against a professional engineering firm that provided mechanical engineering services for the building. Greg Wheeler and Brent Meyer filed a Motion to Dismiss on the basis that Plaintiff failed to file the statutorily required expert affidavit. In response, Plaintiff sought to voluntarily dismiss the engineering firm without consent of all parties or court order. A voluntary dismissal would have allowed the Plaintiff to re-file her claim against the firm. Greg and Brent argued that the Plaintiff could not dismiss voluntarily without consent of all parties and sought dismissal with prejudice through the Motion to Dismiss. As a result, the Court dismissed with prejudice the claims brought by the Plaintiff for the failure to file the affidavit, and the Plaintiff was barred from re-filing the claim. The dismissal resulted in the client avoiding substantial costs related to discovery and motions.

$50M in Damages Avoided in Extreme Prematurity Case

Dan McGrew and Chris Wall recently obtained a directed verdict on behalf of their neonatology clients at trial in DeKalb County State Court. This case involved allegations of failure to timely diagnose and treat Retinopathy of Prematurity in a baby born at 24 weeks gestation, weighing 628 grams. The baby survived extreme prematurity but developed permanent bilateral blindness as a consequence of prematurity. Plaintiffs sued the neonatologists, ophthalmologists, and hospital where the baby was born.

At trial, Dan and Chris successfully argued that the opposing ophthalmology expert should not be allowed to testify as to certain neonatology decisions. As a result, the Court determined that a directed verdict was appropriate as to the neonatologists and entered judgment in their favor prior to the case going to the jury. Plaintiffs sought close to $50M in damages at trial. This case was also featured in the *Fulton County Daily Report*.

Summary Judgment for Product Manufacturer in Wrongful Death Products Liability Suit

Ryan Wilhelm recently obtained summary judgment on behalf of a product manufacturer in a wrongful death suit. The suit alleged that the decedent Plaintiff became sick and ultimately died from mesothelioma as a result of using the defendants' products. Ryan successfully moved for summary judgment by arguing there was insufficient evidence to prove the decedent either used or worked with our client's product. After a hearing on the matter, the

Court found that there was insufficient evidence of product use, and held that our client was entitled to summary judgment as to all claims asserted.

Law Firm Not Liable for Mistaken Identity

Shannon Sprinkle and Ana Dowell obtained summary judgment for a well-respected Atlanta law firm after a Plaintiff had sued the firm for mistakenly confusing her and her daughter who had the same name. The Plaintiff alleged that she had been harassed and tormented in efforts to collect HOA fees owed by Plaintiff's daughter. Plaintiff and her daughter shared the same first and last name and middle initial.

The name confusion was later remedied and Plaintiff was dismissed from any further collection activities; nevertheless, Plaintiff pursued an action against the firm for bad faith and abusive litigation, negligent misrepresentation, unjust enrichment, and alleged FDCPA violations.

Carlock Copeland pursued discovery and demonstrated that Plaintiff had a history of litigiousness, and her claims were nothing more than a mistaken identity. It was shown that Plaintiff had not suffered the harm she claimed, and the firm had not taken the abusive and harassing actions alleged in the Complaint. The law firm's Motion for Summary Judgment was granted by the Fulton Superior Court.

This case may be appealed, so watch for further updates.

Defense Verdict in Henry County Claim of Medical Malpractice

Partners Eric Frisch and Broderick Harrell obtained a defense verdict for two hospitalists in the State Court of Henry County. Plaintiffs alleged that a 63-year old patient died of undertreated low blood pressure, which led to decreased blood flow to the heart, eventual cardiopulmonary arrest, and death. The patient was admitted to the floor from the emergency department by one of the defendant hospitalists. The records reflected a phone call over night to the second defendant hospitalist, who did not remember receiving the call. The defense successfully showed that the patient presented with viral gastroenteritis that was diagnosed and treated appropriately, but the virus attacked her heart, leading to myocarditis, a rare and often fatal condition that is difficult to diagnose and treat.

Publications & Presentations

Carlock Copeland attorneys frequently write and present on topics and trends for a variety of clients, organizations and publications. To request a presentation or article for your organization, contact Director of Marketing, Michelle Fry, at 404.221.2268 or mfry@carlockcopeland.com

- Two Carlock Copeland attorneys presented to nearly 120 attendees at the 2013 Annual Architect & Engineer Seminar on "Managing Contract Language to Mitigate Increased Risk Exposures". Greg Wheeler presented **"Practice Pitfalls: CA Phase Services"**, and Bill Jones presented **"Protecting Your Company's Assets in a Tech-Driven World"**.

- Broderick Harrell spoke at the 2013 Georgia Healthcare Financial Management Association's (HFMA) Revenue Cycle Summit on the topic of **"Achieving Success While Maintaining Compliance with PPACA"**.

- David Overstreet and Mandi Dudgeon presented a CLE in New York on **common issues and litigation tips for handling miscellaneous professional liability cases**.

- Marquetta Bryan presented **"Best Practices Hiring and Firing"** at the 2013 Georgia Court Appointed Special Advocates Conference and **"Best Employment Practices for the Small Business Owner"** at the Small Business Development Center Annual Training.

- John Rogers and Lindsey Hettinger contributed to **"Recent Developments affecting Professionals' Officers', and Directors' Liability"** published in the American Bar Association Tort Trial and Insurance Practice Law Journal, Volume 48, Issue 1, Fall 2012.

- Laura Paton presented **"Know Your Privileges: Preserving the Confidentiality of Adjuster Investigations"** to the Charleston Area Claims Association.

- Megan Boyd published **"Using Legal Writing and Research Skills to Win at Summary Judgment"** in the April 2013 Georgia Bar Journal and co-authored **"Legal Writing for the 'Real World': A Practical Guide to Success"** for The John Marshall Law Review, Volume 46, Issue 2, Winter 2013.

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CIVIL LITIGATION

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Upcoming Events

June 13 **Risk Management for Design Professionals**
Join us in Charleston for four hours of continuing education led by Kent Stair and his colleagues at the classic American Theater. Choose your topics and register at www.ccsrsvp.com.

June 20 **General Liability and Workers' Compensation Seminar for Claims Professionals**
Join us in Atlanta for a half day of continuing education led by industry professionals and CCS attorneys, followed by dinner, cocktails and an Atlanta Braves vs. New York Mets game. Register at www.ccsrsvp.com.

August 25-28 **Georgia State Board of Workers' Compensation (SBWC) Annual Education Conference**
Visit us at booth 55. This year, the conference has moved to the Hyatt Regency in downtown Atlanta. For information on the conference, or to register, visit http://sbwc.georgia.gov.

September 19 **Day of Discovery: An Insurance Coverage and Bad Faith Seminar**
Join us at the Atlanta Botanical Garden for five hours of continuing education and the opportunity to explore the Gardens and view a special topiary exhibit, "Imaginary Worlds – Plants Larger Than Life". Register at www.ccsrsvp.com.