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# FOCUS

## ACCGP chapter members' article featured in The Legal Intelligencer! **Business-First Solutions for In-House Counsel: Three Essential Steps** *Geneva Campbell Brown and Stephanie Win Hu*

*As in-house lawyers, you can really add value by providing business-first solutions and tailoring your legal analysis to the specific possibilities and limits of the business.*

The role of in-house counsel is unique in that it provides opportunities to develop both business and legal skills. A successful in-house lawyer will ground his legal guidance in solutions aligned by the company's objectives that the business team can realistically implement. As in-house lawyers, you can really add value by providing business-first solutions and tailoring your legal analysis to the specific possibilities and limits of the business.

Here's an example of a business-first solution that came in the first days of one of our in-house careers:

An internal client I had not worked with previously came across the company's name being used as a customer case study on a vendor's website. The vendor went into details about the work completed for the company and the results of the engagement. The client had not had a chance to vet the case study before it was published, and reached out to legal counsel to ask if the vendor agreement gave the company rights to stop this. My law firm training immediately kicked in and my instinct was to pull the agreement, look up the publicity and confidentiality provisions and draft a fulsome bullet-pointed email addressed to the vendor referring to the exact section of the ven-

dor agreement that gives us the right to have prior notice of any publicity regarding the engagement and asking the vendor to take down the information posted on their website. Poised to start, I paused and asked myself why I was resorting to the agreement and our legal rights right away? This was a current vendor doing ongoing work and my client paid their invoices at a regular cadence. My client could simply call his point of contact at the vendor and ask for them to take down the case study, reasonably expecting that his request will be done and done quickly in the course of business. This would be a faster result and have no need for further legal involvement. I quickly let my client know that I'd be happy to look at the agreement and while I was fairly certain all of our vendor agreements provided for our prior approval of any publicity, the best option might be to simply reach out to his account representative and ask that any information about the company be taken down. He did just that and the company's information disappeared from the vendor's website within the hour.

As much as the perspective of in-house lawyers can be helpful, the best approach in some situations may involve minimal and judicious legal involvement when attorneys consider resolving issues by putting business objectives at the forefront of their decision-making. One of the first steps that in-house lawyers can take to put forth business-first solutions

is developing business acumen. The development of business acumen involves familiarizing oneself with products or services, the industry (including key markets and competitors) and financial analyses. In-house lawyers who are the most valued typically appreciate the importance of data-driven, customer-centric, and collaborative solutions. First, data-driven solutions account for the measurable indicia of success that business partners use as benchmarks. Second, customer-centric solutions anticipate the impact of a decision on customers. This may be a direct customer impact, like quality of product or services offered, but could also be an indirect impact, such as managing outside counsel spend to realize downstream cost-savings for customers. Lastly, collaborative solutions are those that factor in the goals and concerns of non-attorney colleagues, ensuring the working relationship is not adversarial but cooperative. In-house lawyers who are the most valued also use business orientation to make decisions in accordance with his or her company's risk tolerance or enterprise-level strategies. While all business entails some level of risk, companies calculate the amount of risk they are willing to accept in unique ways. Additionally, all businesses ultimately seek to be profitable, but an attorney become privy to executive

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perspective on ways to achieve profitability. It is essential that you understand the business in order for your decision-making to align with the company's approach to assumption of risk and priorities.

After sharpening business acumen, the second step for in-house lawyers to grow a business-first mindset is to understand the real needs of the business client. Some internal clients approach counsel for legal guidance when the heart of the issue is a business challenge that happens to raise some ancillary legal issues. Here, getting the right internal and external parties together to parse out the business issues may result in the "legal" issue disappearing entirely. Other internal clients might approach an in-house lawyer for a simplified yes or no "can we do this?" question thinking that a law or regulation is the sole obstacle to the preferred business approach. While the response may be legally "yes we can do this," for other reasons important to the business (such as optics, attracting regulatory scrutiny, previous marketing claims, long-range goals, impending pipeline products, the competitive landscape or any combination thereof), the answer this business client needs to hear is "no, we won't be doing this. But, let's talk about options to address your concern and achieve your ultimate goal." Often, when a yes or no question is posed to you, the best response is to ask the business client "what problem are you trying to solve?" because a simple legal analysis of "is this against the law" is not the optimal level of insight you can provide. Your goal is to identify the real problem and counsel the client on the best way to solve it, while managing the organization's legal and business risk. Another facet of this business-first mindset is to ensure your suggestions are something the business can operationally implement. The charge of an in-house lawyer is rarely to come up with a perfect, clear cut, legally ideal solution—that solution is rarely feasible. The job really requires interpretation of the law and guiding the business in the best workable path to manage risk. This is one of the key reasons in-house counsel

are so important because private practice lawyers are not armed with a deep understanding of operations and strategies of the business.

A final step to be taken by in-house counsel to put forth business-first solutions is to be open to a broader role beyond legal counsel for one particular function or business. It is critical to be nimble in terms of what your role is because the scope of "legal" tasks required may be more expansive than interpreting law. Having an open mind will allow you to identify proactive ways to add increased value. For example, counsel who sees his or her role as an advisor to the business (as opposed to simply an attorney) may be well-positioned to go beyond simply answering the question presented and will take the extra step to promote remedial strategies. The ability to anticipate issues and, even better, correcting problems before they grow into major issues, will make an attorney indispensable. Even in cases where we have to be reactionary to challenges that already developed, the lawyer who proposes processes to enable earlier intervention for a similar problem in the future will be viewed as a protector of the company's reputation and bottom-line. Another example of broadening your role may include teaching your non-attorney colleagues or leveraging new technology and processes to solve routine or repeating legal problems more efficiently. In this case, you will be viewed as the solver of complex issues while empowering internal colleagues to be more agile and work more quickly. On the flip side, it is also important to understand what the role of in-house counsel is not. Appreciate that even when it appears differently, there are negotiations and disputes that should not be led by the legal department. These instances may include negotiating vendor price decreases, resolving initial disputes with parties to a contract, or a customer complaint that has escalated to the media. Here, the business, procurement, or corporate communication leads may be better suited to lead. An in-house lawyer could advise in the background, but bringing lawyers

into the communications or negotiations may appear confrontational or protective when the company does not want to be in that position.

These three steps demonstrate how essential it is to hone the skill of counseling with business objectives in mind. Particularly in light of increased work demands and a push to cut costs and expenses that may arise as a result of the current COVID-19 pandemic, lawyers will start to be looked to for their business skills in addition to their legal knowledge. Of course, most in-house lawyers will be able to answer questions about the rule of law. However, actively developing in these key areas will help the in-house lawyer stand out as someone who not only executes his specific job description well but thrives as a vital player on any corporate team.

#### **Authors:**

**Geneva Campbell Brown** is a part of the in-house counsel team at Cigna in Philadelphia. She focuses her practice on corporate transactions, including mergers and acquisitions, private equity transactions, venture capital investments, joint ventures, procurement deals and general corporate and regulatory advising within the healthcare industry.

**Stephanie Win Hu** is senior counsel in the law

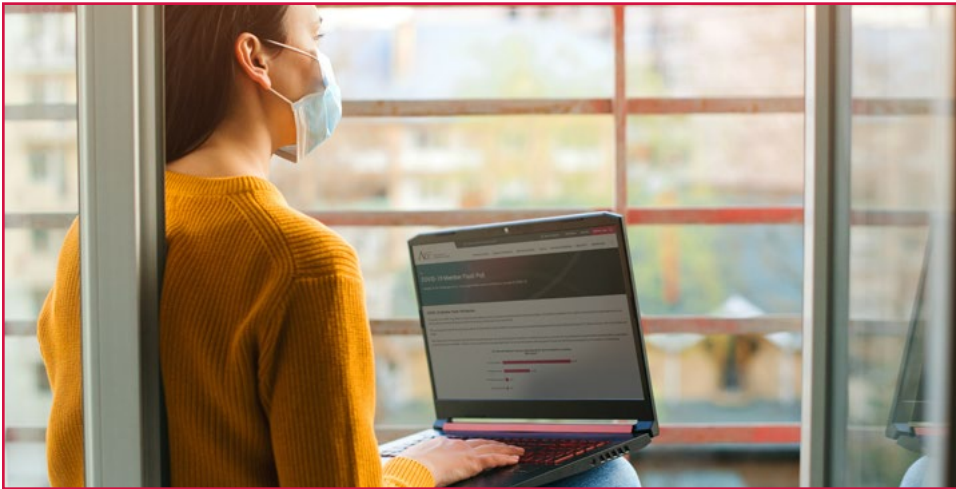


department at Comcast in Philadelphia.

Stephanie Win Hu, left, and Geneva Brown, right.

# How In-house Leaders Can Use Technology to Better Prepare for the Next Crisis

By Olga V. Mack



Members of my team recently asked me a question that many in-house lawyers have likely been hearing in one form or another: “The [COVID-19 crisis](#) is hurting the small business community. What are we, as a company, going to do about it?”

During a crisis, corporate counsel deal with many unknowns that make answering a question like this a tricky business. We often need to make decisions long before all the facts are revealed. There are no rulebooks; no straight lines that lead to all the right answers.

We can, however, take advantage of technology to ensure we are better informed during a crisis and better able to assist employees and clients. The use of technology tools can help you take decisive action now while also building continuity and stability into your business systems. This way, you are prepared to deftly manage any future crisis too.

## Use technology to provide the stability employees crave

Saying the coronavirus pandemic accelerated remote work arrangements is an understatement. Rather, it forced the change like a mother bird pushing a baby out of the nest. During the pandemic, many employees feel overwhelmed,

distracted, and unable to focus even if the switch to remote work is not new.

[Related: [In-house at Home: Finding Normalcy in Uncertain Times](#)]

At a time when employees crave order and consistency, technology provides dependable direction. Project management tools support remote coordination of tasks and responsibilities. Remote workers stay more engaged with a system that tracks and records milestone events. Automatic notifications inspire fast action and move projects along reliably. Everyone stays in the loop through informative dashboards.

In many ways, the push to rely more on technology now is helping teams build trust in digital frameworks that provide a strong sense of structure, inclusion, and consistency — the very bedrock of the longed-for stability employees need in the virtual workplace.

## Spread your influence with automation

In-house leaders can use technology platforms as a vehicle to spread their influence throughout an organization. Through enterprise-wide automation, you dictate which actions are the inevitable result of a confluence of factors.

For example, [Contract Management Software \(CMS\)](#) automates the creation of contracts based on the information it receives from requesters. But you create the language options the software pulls from during automation. You develop the decision-trees the software uses to suggest alternative language. The result is the uniform inclusion of pre-approved language and clauses in contracts.

[Related: [5 Surprising Ways CMS Can Advance Your Legal Career](#)]

In-house leaders also expand their influence by developing training programs and instruction manuals that help others apply technology in dealing with everyday business problems. These efforts help ensure seamless and long-lasting consistency — especially during the flux of a crisis.

## Eliminate chaos with a uniform source of truth

Recently, GCs have needed to collaborate with outside counsel and internal executives to handle employment issues and determine what new legislation, such as the US Coronavirus Aid, Relief, and Economic Security (CARES) Act, means for their business systems.

It is much easier to assess the effects of recent events and legislation when documents are centralized and searchable within a single cloud-based platform. Everyone accesses the same information, which is stored in one location within tools such as client, employee, or contract management platforms. Data is more readily accessible, accurate, and up-to-date than that obtained from manually maintained spreadsheets and long and twisted email chains.

[Related: [Remote Collaboration: 3 Ways GCs Can Improve Their Communication Skills](#)]

The resulting uniformity reduces chaos in a crisis. Technology platforms offer

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a single source of truth that helps companies clarify priorities in navigating the ever-changing business and legal landscapes.

### Understand business relationships

If you want to craft offers of assistance that are truly useful and meaningful to your business, you must understand the full nature of your contracts. Contract analytics help legal leaders navigate business relationships while centralizing the data and details lawyers need to empower business leaders to help themselves.

[Related: [How Technology Shrinks Our Fictional Divide and Fosters Positive Change](#)]

Your team can quickly answer questions like, “Can we create an offer that aids clients whose contracts renew in the next 30-90 days?” Or “Are there enough renewals to make it a worthwhile effort?” In other words, you can empower your team to have a much more functional and transparent relationship with contracts.

CMS and document management platforms also improve how you interact

and work directly with others online. Simultaneously collaborating on the same document and communicating in real-time enhances mutual understanding and promotes the free flow of information and ideas.

### Technology as a guiding tool

Technology’s usefulness has never been more apparent. The COVID-19 pandemic pushed companies to rely on technology as a source of stability in the virtual workplace. Lawyers are finding they can trust automation to facilitate predictability, ensure reliability, and enforce uniformity in decision-making.

Ultimately, using technology now results in faster, easier access to more data-driven insights later, which helps us deal with uncertainty and chaos during a crisis and guides us in making decisions that are beneficial for our companies, our employees, and our clients for years to come.

For more advice and resources on coping during the pandemic, go to the [ACC Coronavirus Resource](#) page.

### Author:

Olga V. Mack is the CEO and general counsel of [Parley Pro](#), a next-generation contract management company that has pioneered online negotiation technology. Mack shares her views in her columns on



*ACC Docket*, *Newsweek*, *VentureBeat*, *Above the Law*, *Bloomberg Law*, and *High Performance Counsel*. Mack is also an award-winning (such as the prestigious ACC 2018 [Top 10 30-Somethings](#)) general counsel, operations professional, startup advisor, public speaker, adjunct professor, and entrepreneur. She co-founded SunLaw, an organization dedicated to preparing women in-house attorneys to become general counsels and legal leaders, and WISE to help female law firm partners become rainmakers. Mack authored numerous books, including [Get on Board: Earning Your Ticket to a Corporate Board Seat](#) and [Fundamentals of Smart Contract Security](#).

## ACC News

### 2020 ACC Annual Meeting: Now Low Rate for the New Dynamic Experience

ACC will host the 2020 Annual Meeting entirely virtually and we want to see you there. You won’t want to miss this year’s program — including live interactive workshops, networking without limits, daily marquee speakers, access to the entire meeting’s substantive content, and more! Reserve your spot today at [acc.com/annualmeeting](#).

### In-house Counsel Certified (ICC) Designation

The [ACC In-house Counsel Certification Program](#), helps in-house counsel become proficient in the essential skills

identified as critical to an in-house legal career. The program includes live instruction, hands-on experience, and a final assessment. Those who successfully complete the program will earn the elite ICC credential. Your law department and your employer will benefit from having a lawyer that returns with global best practices in providing effective and efficient legal counsel. Attend one of these upcoming programs:

- Alexandria, VA, November 16-19

### Drive Success with Business Education for In-house Counsel

To become a trusted advisor for business executives, it’s imperative for in-house counsel to understand the business

operations of your company. Attend business education courses offered by ACC and the Boston University Questrom School of Business to learn critical business disciplines and earn valuable CLE credits:

- Virtual course starts September 12

Learn more and register at [acc.com/BU](#).

### Are you prepared to comply with new state privacy laws?

Rapidly growing data privacy regulations from California to New York make you accountable for all third-party service providers that access, process, or store your company’s personal data. Visit [www.acc.com/VRS](#) for more information.

# Product Liability Claims We Expect to See as a Result of COVID-19

By Joseph M. Price, Senior Counsel, Faegre Drinker, Blake A. Angelino, Associate, Faegre Drinker, Bryan D. Pasciak, Associate, Faegre Drinker

The COVID-19 pandemic created an environment where many companies are fighting unprecedented constraints to assist customers and keep their businesses alive. As they tackle new demands daily—on their businesses and capabilities to operate in the “new normal”—companies should not overlook how their actions will impact potential exposure to product liability claims related to COVID-19.

The best time to start protecting against plaintiffs’ opportunism is right now—before it is too late. As the old saying goes, the best time to kill a snake is when it is young.

## Plaintiffs’ Goal: Many Solvent Defendants with Deep Pockets

Manufacturers, product distributors, parts or component suppliers, sales representatives and others should not be surprised to see their names in a product liability lawsuit. Depending on the jurisdiction, claims may be brought against parties in the chain of commerce.

Plaintiffs’ attorneys are filing and advertising for product claims related to:

- failing to warn about the presence of COVID-19 in manufacturing or distribution facilities;
- sanitizers, protective gear, and disinfectants misrepresenting the protection against viruses, germs, and bacteria;
- products claiming to protect against COVID-19;
- dietary supplements and other foods allegedly curing, treating, or mitigating COVID-19 and its symptoms;
- drugs and vaccines claiming to treat COVID-19 or lessen its impact;
- testing claiming to detect COVID-19 or related antibodies;
- products claiming to boost immune systems;
- exposure to COVID-19 from contaminated devices or packaging; and

- failing to warn about potential side effects or impacts caused by drugs or devices.

These claims could be brought by individuals, companies, or on a mass tort or class action basis by groups such as healthcare workers, employees, and consumers.

Governmental actions are also on the table. The United States Food and Drug Administration (FDA) and Federal Trade Commission (FTC) have already issued warning letters to companies for selling fraudulent COVID-19 products. FTC Chairman Joseph Simons indicates the “warning letters are just the first step.” A list of FTC warning letters and actions are available on its [website](#).

## The Next Step: What Types of Claims Will Plaintiffs Bring?

Lawyers certainly do not have a crystal ball and recognize novel tort claims will likely emerge from the pandemic. We can, however, lean on our experience to understand the types of claims most likely to be brought. Product liability claims generally focus on whether a product is “defective.”

Lawsuits related to COVID-19 may include allegations that a defendant:

- defectively designed a product;
- defectively manufactured or assembled a product;
- sold or marketed a product with insufficient labeling, improper instructions, or inadequate warnings;
- acted with negligence;
- fraudulently misrepresented a product’s characteristics or abilities;
- breached an express warranty;
- breached an implied warranty, such as the implied warranty of merchantability or implied warranty of fitness for a particular purpose; and
- is strictly liable for a defect that made a product unreasonably dangerous.

Plaintiffs’ “shotgun” tactics quickly increase costs and emphasize the need to proactively protect against litigation. Their goal is to accumulate a sufficient volume of claims—regardless of merit—to become an economic threat and attempt to force settlements.

## Staying Up to Date on Tort Immunity

Just as important as understanding to what claims companies may be exposed is understanding what claims plaintiffs cannot pursue. Through the [PREP Act](#) and [CARES Act](#), the government sought to expedite the design, development, testing, manufacture and administration of drugs and devices designed to diagnose, treat, prevent, mitigate or cure COVID-19. Each sought to limit liability of companies helping fight the COVID-19 crisis.

As the legal landscape surrounding COVID-19 changes, companies must monitor these changes and maintain an ongoing understanding of how they impact their operations. Faegre Drinker continues to monitor developments, and our alerts on the [PREP Act](#) and [CARES Act](#) are available to bring you up to speed.

## Proactively Take Steps to Limit Exposure

The steps companies should take are unique to their industry, products, operations and other individualized factors. There are, however, many generally applicable preventative measures. As mentioned, it is vitally important for companies to understand how the [PREP Act](#) and [CARES Act](#) may provide immunity. Further, companies should research their state’s [Good Samaritan laws](#) to understand whether additional protections exist. Businesses should also check whether there is an “innocent seller” statute that may provide immunity.

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Companies should thoroughly review guidance by the [Centers for Disease Control and Prevention](#), [FDA](#), [Occupational Safety and Health Administration](#), and state and local governments. Marketing materials, labels, instructions, warnings and other representations should be thoroughly reviewed for accuracy and to determine whether additional warnings are needed if COVID-19 has impacted their product or changed its risks. Federal preemption defenses may also exist if a warning or instruction is federally mandated.

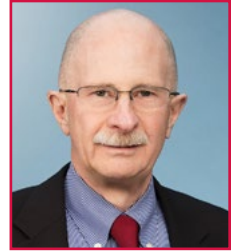
Entities should review their insurance policies and other contracts to understand what types of claims and issues are covered. Express and implied warranties should be clearly disclaimed when appropriate. Businesses should consider excluding third-party beneficiaries from contracts, unless they are component or part suppliers, in which event they should seek vendors' endorsements.

Research should be done to analyze preventative measures to protect employees and consumers from contact-based transmission. In addition to potential product contamination, lawsuits have been filed by employees against their employers for allegedly contracting COVID-19. Businesses throughout the distribution chain should take measures to disinfect products, shipping materials, and the individuals handling them. Additional product testing may be necessary to limit potential defects. Due diligence may include contacting suppliers, vendors and other business partners to understand what steps they are taking.

It is important to remind employees to follow company policies and legal requirements. Employees should be promptly and clearly notified of changes. Strict recordkeeping and sound guidelines are important, and new employee training may be necessary to address changing protocols.

## Expect the Expected, and Be Ready for Incoming Litigation

Plaintiffs' law firms are already preparing. Companies must take proactive steps to understand what claims enterprising plaintiffs might bring, understand how new laws protect their businesses and take steps to limit their exposure to costly litigation.



Joseph Price



Blake Angelino



Brian Pasciak



## New Board Member Spotlight

**Jeremy Menkowitz, Deputy General Counsel, Comcast Corporation**

**1. In what year did you start in your current position?**

*I joined Comcast as Deputy General Counsel, Corporate Compliance in December 2017.*

**2. In what year did you first work in-house?**

*My role with Comcast is my first in-house position.*

**3. What law school did you attend?**

*Temple University, Beasley School of Law*

**4. Where did you attend college and graduate school? What degrees do you hold?**

*I went to the University of Michigan for undergrad where I graduated with a BA in History with Honors. I then went on to Temple where I graduated with a JD/MBA.*

**5. What do you consider to be your most pivotal career move?**

*Starting my career in the Philadelphia District Attorney's Office where I was forced to learn on my feet, how to adapt to my circumstances (the Court's rulings) without getting rattled, and trust my own judgment.*

**6. What's the best thing about your current job?**

*Helping to support a company that's constantly pushing the envelope in new and exciting ways.*

**7. What's the worst job you've ever had?**

*Working at a library to make extra money one summer where I basically just re-shelved books.*

**8. What's the most valuable life lesson you still apply today?**

*Don't try to reinvent the wheel.*

**9. What do you consider to be the best thing about ACC membership?**

*Getting to engage with colleagues facing similar issues and learn from them.*

**10. How do you achieve work/life balance?**

*Lots of calendar coordination with my wife and reminding myself often that giving my kids my full attention is more important than replying to that next email 2 minutes earlier.*

**11. If I were not practicing law, I'd ...**

*...be trying to start my own business (or at least trying to come up with an idea for one) while cooking more often.*

**12. My favorite vacation spot is...**

*...any ski slope with good snow.*

**13. A place I've never been but would most like to visit is:**

*Africa!*

**14. My all-time favorite movie is:**

*Rocky IV.*

## New and Returning Members

<b>David Abrams</b> Draeger Medical Systems, Inc.	<b>Adam Dickstein</b> Crown Holdings, Inc.	<b>Frank Mahr</b> Dorman Products, Inc.	<b>John Simons</b> Opportun
<b>Stephen Akerley</b> InterDigital Inc.	<b>Terence Dougherty</b> Infor Global Solutions, Inc.	<b>Anthony Mannino</b> Houwzer	<b>Bernadette Sparling</b> SEI Investments Company
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<b>Kate Bavecchia</b> Infor Global Solutions, Inc.	<b>Gregory Giangliordano</b> Infor Global Solutions, Inc.	<b>Thomas McKernan</b> Clemens Food Group	<b>Kevin Taylor</b> Infor Global Solutions, Inc.
<b>Jennifer Bartine</b> Fidelity National Information Services, Inc.	<b>Jeffrey Goodman</b> DLP Real Estate Capital	<b>Danielle Mehallo</b> Stonemor	<b>Randall Undercofler</b> Takeda Pharmaceuticals
<b>Cynthia Baxter</b> Attorney	<b>Joshua Grajewski</b> Vision Solar, LLC	<b>Larry Munoz</b> Pharmaceutical Research Associates, Inc.	<b>John Ungar</b> NewCourtland
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<b>C. Andrew Cliver</b> Siemens Healthineers	<b>Christopher Indelicato</b> Liberty Mutual Group	<b>Michael Psathas</b> Air Products and Chemicals, Inc.	<b>Scott Yurko</b> Tokio Marine North America
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<b>Cody Cowper</b> BioTelemetry, Inc.	<b>Rivka Jungreis</b> Teva Pharmaceuticals	<b>Justin Ricci</b> QlikTech Inc.	
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We thank our 2020 Sponsors for their support of our chapter. Without them, we could not achieve the levels of success that the chapter consistently reaches.

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## Upcoming ACCGP Events

Visit [ACC Greater Philadelphia](http://ACC Greater Philadelphia) for the most current event details or to register for chapter events.

### OCTOBER

#### OCTOBER 1

VIRTUAL IT/Privacy & e-Commerce Roundtable

**OCTOBER 5, 6, 7, 8 & 9**

SAVE THESE DATES for Litigation Week!

#### OCTOBER 20

Webinar with Saul Ewing

#### OCTOBER 22

VIRTUAL Business Skills Institute

#### OCTOBER 23

GC/CLO Luncheon with Blank Rome

#### OCTOBER 28 & 29

2-day VIRTUAL Corporate & Securities CLE Institute

### NOVEMBER

#### NOVEMBER 17

IT/Privacy & e-Commerce CLE Institute

### DECEMBER

#### DECEMBER 1, 2 & 3

SAVE THESE DATES for Ethics Week!



Be on the lookout for calendar updates!

## Chapter Leadership

#### President and Legal Operations Liaison

**Jackie Meredith-Batchelor**  
Sr. Associate General Counsel  
National Railroad Passenger Corp.

#### President Elect

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Wawa, Inc.

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Senior Corporate Counsel-Global Field Legal,  
SAP America, Inc.

#### Second Vice President

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The Graham Company

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**Alejandro Bautista**  
Counsel  
PJM Interconnection, L.L.C.

**Caroline Henrich**  
General Counsel & Secretary

**Cheryl Maddox**  
General Counsel  
Public Financial Management, Inc.

**Csongor Pinter**  
Corporate Legal Counsel  
The Chemours Company FC, LLC

**Frank Borchert**  
General Counsel & Corporate Secretary  
Marlette Funding, LLC

**Jeremy Menkowitz**  
Deputy General Counsel  
Comcast Corporation

**Jonathan Margolis**  
VP and Counsel  
Toll Brothers, Inc.

**Kevin Griffin**  
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Ramboll US

**Kristen Han**  
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Five Below, Inc.

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**Matthew Shaw**  
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eOriginal Inc.

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Chief Legal Officer  
Delaware River & Bay Authority

**Pamella Raison**  
Senior Corporate Counsel  
Farmers Group, Inc.

**Pia Biswas**  
Senior Legal Counsel  
SAP America, Inc.

**Scott Schwartz**  
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**Shahrzad Kojouri**  
VP Legal and Compliance  
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**Srikala Atluri**  
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**Chapter Assistant**  
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