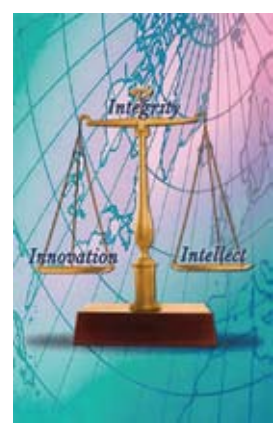


FORTY FOUR WALL

K KARDARAS
KELLEHER LLP

Serving the Diversified Needs of the Insurance Industry and its Insureds Worldwide



KARDARAS & KELLEHER LLP is a full service law firm committed to providing its clients with high quality legal representation on a cost-effective basis. The firm specializes in all areas of insurance coverage and defense litigation and has established a reputation for dealing successfully with complex and multi-district litigation as well as more elementary litigation disputes.

The firm takes pride that we treat each case and each client individually and endeavor to provide the best solution available given the specific nature of the case and the legal issues involved. This may sometimes involve innovative ideas and unique methods of resolving legal disputes. We never use a "formula" approach to our cases. We believe that this philosophy best serves our clients' diverse needs.

"The most important persuasion tool you have in your entire arsenal is integrity."
-anonymous

FIRM PROFILE

KARDARAS and KELLEHER LLP provides its clients with quality representation in cases involving complex personal injury litigation, products liability litigation, policy coverage interpretation and disputes, bad faith litigation, toxic torts, civil terrorism litigation, maritime matters and government relations.



Over the years, our success in handling some of the most difficult and unconventional matters on behalf of our clients has become our trademark.

worldwide network of correspondent counsel, each with its own area of specialization and knowledge of the local courts. This network furnishes our clients with a proven, efficient and cost-effective method of handling domestic and worldwide litigation.

STATE OF THE ART TECHNOLOGY

The firm has state of the art computer technology for legal research, litigation support and communication. This facilitates our ability to provide our clients with the best and most efficient legal representation in the twenty-first century.

WORLDWIDE REPRESENTATION



The firm has also established a reputation for successfully defending foreign insureds in the United States and

monitoring foreign litigation. As a result of our many years of experience, we have developed a



PRACTICE AREAS

MASS TORT LITIGATION

We provide extensive support to the insurance industry in the handling of claims, trials, and/or appeals involving all types of personal injuries. The firm's resources equip us to handle single-party claims as well as multi-party and mass tort litigation. As more and more mass tort claims are instituted and as personal injury awards continue to increase, we offer clients pragmatic guidance and advice and, where appropriate,



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unconventional ideas and unique methods of resolving disputes. We appreciate the expense involved in defending these types of claims and strive to provide our clients with the best representation possible on a cost-effective basis.

PRODUCTS LIABILITY



We represent, on behalf of insurers, manufacturers and distributors of products from all over the world in the defense of products liability claims. From latex gloves to medical devices to vehicle tires, we have been involved in complex and multi-district products liability litigation. Information management, realistic defense strategies and innovative solutions are our specialty.

CIVIL TERRORISM LAW

The firm has been on the cutting edge of this emerging area of the law. From cases involving the Anti-Terror Act to claims of negligence arising from senseless



acts of terrorism, KARDARAS & KELLEHER LLP has developed an

expertise in this

unwelcome field. We help our clients understand the civil law of terrorism and guide them through the complexities of terrorism-related litigation.

INSURANCE COVERAGE LITIGATION & INTERPRETATION

KARDARAS & KELLEHER LLP has extensive experience defending and prosecuting insurance disputes on behalf of insurers. We have been involved in complex declaratory judgment actions and have defended insurers in all manner of bad faith claims. We have taken such cases to verdict and have also been involved in intricate settlement

negotiations. We understand the significance of insurance coverage litigation to our clients in particular and to the insurance industry as a whole and strive to provide prudent, reasonable and cost-effective resolution of disputes. We pride ourselves on our expertise in the interpretation and analysis of insurance policies. Whether it is a standard form policy or a complex manuscript policy, we provide our clients with a reliable opinion regarding the application of coverage to any given claim. We work closely with the client to provide a clear understanding of the issues involved and realistic solutions to coverage problems.



TOXIC TORTS

We represent various litigants, on behalf of insurers, in all aspects of the continually expanding field of toxic torts. We have been involved in water and air pollution, ground and sub-surface water contamination, hazardous waste disposal, asbestos and related industrial contaminants, statutory and administrative regulations, pesticide control, and oil and chemical spill cases. As with all other practice areas, KARDARAS & KELLEHER LLP strives to provide our clients with unique and pragmatic solutions to disputes in simple and complex toxic tort litigation.



MARITIME



KARDARAS & KELLEHER LLP has long provided clients with representation in maritime matters. Our broad range of experience in this area includes defense of Jones Act cases, cargo claims, collisions, and oil and chemical spills. Our attorneys are members of the Maritime Law Association of the United States and keep current with all major developments in this field.

GOVERNMENT RELATIONS



Our Government Relations office is maintained by Daniel H. Murray, Esq. who has over thirty-two years experience working in the United States Senate representing corporate and individual clients. Governmental relations services include legislative and regulatory advocacy. This includes strategic planning and project development, information and analysis, interaction with Congressional delegations, interaction with appropriate executive branch agencies and preparation and briefing regarding congressional testimony. Our Government Relations office also provides media relations and crisis management services.



"Kardaras & Kelleher LLP provides the best possible representation across the country and around the world"

OUR ATTORNEYS

The firm takes special pride in the professionalism, competence and integrity of its attorneys.



Innovation • Integrity • Intellect



WILLIAM P. KARDARAS

William P. Kardaras has extensive experience defending all manner of complex litigation, including terrorism cases, premises liability, products liability, and maritime matters. He represented, on behalf of insurers, hotels, property owners, manufacturers, and distributors from all over the world in litigation in the United States. From mass disasters to latex gloves to medical devices to vehicle tires, he has been involved in complex and multi-district product liability litigation. Currently, he is defending litigation brought in the United States by victims of terrorist bombings in hotels overseas. A graduate of The University of Connecticut, Mr. Kardaras received his law degree from New York Law School.



LOUISE A. KELLEHER

Louise A. Kelleher focuses her practice representing insurers on insurance coverage issues, including bad faith. She has more than 25 years experience dealing with the insurance coverage issues arising in high exposure and complex matters. She also has defended, on behalf of insurers, corporations all over the world involved in litigation in the United States and has developed a reputation for guiding foreign defendants through the judicial process. She was a roundtable speaker at the American Bar Association Insurance Coverage Litigation Conference in the Spring of 2008 - Number of Occurrences East Coast/West Coast All Around the Country and is scheduled to be a roundtable speaker at the Conference in the Spring of 2009 on the topic Insurance for International D&O Liabilities- Does the Coverage Match the Risk? Ms. Kelleher is also a Guest Lecturer in U.S. Litigation at Palacky University in the Czech Republic. A graduate of Seton Hall University, Ms. Kelleher received her J.D. from St. John's University School of Law.





SUSAN M. CHARTERS

Susan M. Charters has considerable litigation experience in both state and federal courts. Currently, she concentrates her practice in defending insureds in cases involving premises liability and products liability, and insurance coverage disputes. She is also involved in monitoring ongoing terrorism litigation in which allegations involving the Anti-Terrorism Act have been asserted against insureds. A graduate of the University at Buffalo, Ms. Charters received her J.D. from New York Law School.



THOMAS M. SMITH

Thomas M. Smith has enjoyed over 25 years of trial and appellate practice in both state and federal courts. His current practice includes the defense of products liability actions, mass torts and business litigation. He is also a long-time member of The National Association of Railroad Trial Counsel. His experience includes more than 30 bench and jury trials in both the state and federal courts, including cases involving construction, wrongful death, toxic tort and products liability. Tom recently authored an article published by The Washington Legal Foundation entitled Appeals Court Rejects Class Certification In \$800 Billion Lawsuit. A graduate of Rutgers University, Mr. Smith received his J.D. from New York Law School.



MICHELLE K. AIENA

Michelle K. Aiena offers her experience in the interpretation and analysis of insurance policies and has also been involved in litigating insurance coverage disputes. Formerly with Clausen Miller, she has authored several articles for its in-house publication, including "Insurer May Pay Insureds Attorneys' Fees Incurred in Defending a Declaratory Judgment Action Against Insurer", 2005; "Faulty Ingredients Which Seriously Impair A Product's Function And Value Constitute 'Physical Damage'", 2006; "Insured Is Not Entitled To A Double Recovery For Damaged Goods When Calculating Actual Loss Of Business Income", 2007; and "New Jersey Court Enforces Policy Language Designed To Avoid An Efficient Proximate Cause Analysis", 2008. A graduate of The College of William & Mary, Ms. Aiena received her J.D. from The George Washington University School of Law.



DANIEL H. MURRAY

Daniel H. Murray, formerly of The Office of Legislative Counsel to the United States Senate, has over 35 years experience working in the United States Senate representing corporate and individual clients. Governmental relations services include legislative and regulatory advocacy. This includes strategic planning and project development, information and analysis, interaction with Congressional delegations, interaction with appropriate executive branch agencies and preparation and briefing regarding Congressional testimony. The Government Relations office also provides media relations and crisis management services. Mr. Murray is a graduate of Long Island University, C.W. Post College and received his J.D. from Fordham University School of Law.

CONTACT US

KARDARAS & KELLEHER LLP is dedicated to listening and being responsive to its clients' needs. Contact us at any time to discuss how we might best serve your interests.

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***"No one who achieves success does so
without acknowledging the help of others."***

-anonymous



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