



## ABOUT US

*Devry Smith Frank LLP has been providing legal advice to corporations, individuals and small businesses since 1964 and maintains a reputation for being approachable, professional and practical.*

*Our expertise spans industries as diverse as financial services, insurance, real estate and land development, professional services, technology, mining, and not for profits.*

*We have three locations to serve you: Toronto law offices are conveniently located in the Lawrence and Don Mills area at 95 Barber Greene Road, Suite 100; our Whitby offices are located in the heart of downtown Whitby at 209 Dundas Street East, Suite 401 and our Barrie office is located at 85 Bayfield Street, Suite 300, downtown Barrie. We have plenty of free parking at all of the locations.*

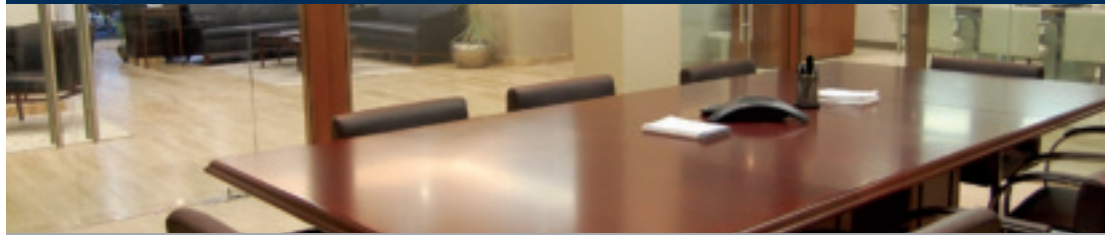
*We offer the specialized expertise you need, at a location convenient to you, without having to fight downtown traffic.*



Devry Smith Frank LLP is honoured to be recognized by the *Globe and Mail* as a leading law firm to the mid-market and entrepreneurial sector.

# DEVRY SMITH FRANK *LLP*

## Lawyers & Mediators



## OUR INSURANCE DEFENCE TEAM

**George O. Frank, B.Math., LL.B. [george.frank@devrylaw.ca](mailto:george.frank@devrylaw.ca) – 416-446-5858**

George was called to the Bar in 1982 and has practiced primarily in the area of civil litigation throughout his career. George has been certified by the Law Society of Ontario as a specialist in Civil Litigation, and has been approved as defence counsel by the Lawyers' Professional Indemnity Corporation. He has been an instructor of Civil Litigation at the Bar Admission Course in Toronto.

The focus of George's practice is insurance defence and related areas. George has experience dealing with claims arising in the context of automobile liability policies, homeowners policies, comprehensive general liability policies, excess and umbrella policies, fleet and garage policies and others. Claims which he has handled have involved a wide range of insurance issues, including coverage, tort, bodily injury, fire, theft, property, occupier's liability, products liability, fidelity and employee dishonesty, statutory accident benefits, and underinsured, uninsured and unidentified motorists. He has experience with complex personal injury issues, including fatalities, future income loss and future care claims, present value determinations, income tax gross ups, discount rates, structured settlements and claims of minors and other parties under a disability.

George has extensive experience with procedural and interlocutory matters, trials and arbitrations, and appeals of interlocutory and final orders at all levels of the courts including the Ontario Superior Court, Divisional Court and the Court of Appeal, as well as appeals before the Financial Services Commission and appeals of arbitration orders.

Accident benefits mediations and arbitrations in which George has been involved have dealt with virtually all aspects of accident benefits claims. He has been counsel at numerous arbitrations and appeals at the Financial Services Commission as well as private arbitrations with respect to priority disputes and loss transfers.

**Lawrence Hansen, B.A. (Hons.), B.C.L., LL.B. [lawrence.hansen@devrylaw.ca](mailto:lawrence.hansen@devrylaw.ca) — 416-446-5097**

Lawrence Hansen is a litigator with over 15 years of experience in complex insurance litigation matters, particularly those involving insurance fraud, arson, allegations of bad faith and punitive damages, as well as in respect of insurance coverage in the context of commercial and residential insurance policies, commercial general liability insurance and in the complex area of “triggers of coverage”.

Lawrence can provide advice and assistance in presenting and responding to issues related to the value of a claim, including those related to what evidence is necessary, how it should be presented, and what other options are available, including the availability of statutory appraisal under the Insurance Act.

Lawrence can provide assistance in determining whether a particular claim is covered by an insurance policy and, if a claim is denied, represent the insurer in litigation. Evaluating whether there has been a misrepresentation in the application for insurance or a change “material to the risk,” leading to an insurance policy becoming void is an area that requires considered advice which Lawrence can provide.

Lawrence can provide advice and guidance on the specialized areas of fraud and arson as they relate to insurance claims. Lawrence has advised and acted for insurers faced with difficult questions surrounding suspicious and potentially fraudulent claims, the investigation of such claims, and high-risk arson claims.

Lawrence has also handled a wide range of cases involving subrogation, bodily injury claims, motor-vehicle accidents, title insurance, occupier’s liability as well as first and third party insurance claims.

**Jennifer M. Hetherington, B.A. (Hons.), LL.B. [jennifer.hetherington@devrylaw.ca](mailto:jennifer.hetherington@devrylaw.ca) – 416-446-5838**

Jennifer Hetherington is an established insurance defence lawyer at Devry Smith Frank LLP. Jennifer graduated from the University of Windsor with a B.A. in Criminology and obtained her LL.B. from the University of Ottawa in 2001. She articulated with Devry Smith Frank and joined the firm as an associate following her call to the Bar in 2002. She became a partner in 2011.

Jennifer’s focus on insurance defence, health, disability claims and related areas has given her extensive experience with a wide variety of complex issues, including fatalities, psychological and emotional trauma, acquired brain injuries, as well as orthopedic and whiplash type injuries and future income loss and future care claims. She has in-depth, practical knowledge of procedural motions and interlocutory matters, such as appeals of interlocutory and final orders, and has assisted with both jury and non-jury trials in the Ontario Superior Court of Justice.

Jennifer also has experience in actions related to collateral benefits, such as disability claims and actions before the Workplace Safety and Insurance Board (WSIB) and the Workplace Safety and Insurance Appeals Tribunal (WSIAT). Many of her cases in various courts and tribunals in Ontario have appeared in Ontario Reports.

Jennifer has also acted as counsel at countless private mediations and mediations of accident benefits claims at the Financial Services Commission of Ontario, expertly handling a variety of accident benefits issues. These include income replacement benefits, non-earner benefits, post-two year benefits, care giver benefits, medical and rehabilitation benefits, attendant care benefits, housekeeping and home maintenance expenses, death and funeral expenses, catastrophic designations, and bad faith and special award claims.

**Syed M. Nizami, B.A., J.D. [syed.nizami@devrylaw.ca](mailto:syed.nizami@devrylaw.ca) — 416-446-3325**

Syed Nizami is an insurance defence lawyer at DSF. He earned his Bachelor of Arts in Philosophy (Hons.) with distinction from the University of Toronto, and completed his Juris Doctor degree from Thompson Rivers University in 2017.

Prior to joining DSF, Syed completed his articles in the area of immigration law where he gained extensive experience drafting legal submissions to Immigration, Refugees and Citizenship Canada (IRCC), the Federal Court of Canada, the Superior Court of Justice and the Small Claims Court. He has also argued complex motions at both the Superior Court of Justice and the Small Claims Court in Toronto.

This experience has enabled Syed to become a passionate and effective advocate for his clients. He is relentless in his pursuit of the best possible result for his clients. While Syed's experience stands him in good stead in the courtroom, he understands the benefits of resolving legal disputes outside the courtroom through various forms of Alternative Dispute Resolution.

Syed deals with a wide variety of insurance defence issues, including accident benefits, motor vehicle tort claims, priority disputes between insurers, under-insured, uninsured and unidentified motorists, casualty, and property claims.

**Maya Krishnaratne, B.A., (Hons.), LL.B. [maya.krishnaratne@devrylaw.ca](mailto:maya.krishnaratne@devrylaw.ca) - 416-446-5841**

Maya joined the insurance defence group at DSF in 2009 as an associate and has been a partner since 2015.

Maya obtained her Bachelor of Arts degree from the University of Toronto where she majored in Philosophy/Bioethics. She received her LL.B. in 2007 from the University of Ottawa and was called to the bar in 2008. She began her practice of law at a prominent boutique defence firm in Hamilton.

In her years at DSF, Maya has ardently represented insurers in the defence of personal injury and accident benefits claims and has brought and defended priority dispute and loss transfer proceedings on behalf of insurers. Maya is committed to providing creative and thoughtful arguments for her clients that will lead to a strong foundation at trial or early resolution of claims where possible.

Maya's practice has consisted of varied cases including fatalities, brain injuries, paralysis and serious injuries to minors. She has worked earnestly in complex files to gather and sift through evidence in an effort to clarify and simplify an otherwise complicated process.

Maya has represented insurers at pre-trial and private mediations and has conducted private arbitrations including appeals of private arbitration decisions.

Maya prides herself on consistent communication with clients by phone calls, in person meetings, and written reports. She believes in the importance of a client's involvement at all stages of litigation and reaches out to clients regularly.

Beyond insurance defence, Maya has enjoyed practicing in the area of plaintiff personal injury and education law on behalf of children from low income families on a pro bono basis.

Aside from being a skilled insurance lawyer, Maya loves to travel, hike and cook.

**Lianne Sharvit, B.A., J.D. [lianne.sharvit@devrylaw.ca](mailto:lianne.sharvit@devrylaw.ca) - 416-446-3321**

Lianne is a graduate of McMaster University (B.A. in Political Science) and Osgoode Hall Law School (J.D.).

Following her call to the Bar in 2014, Lianne joined Devry Smith Frank's insurance defence and personal injury groups as an associate. She represents insurers and accident victims with respect to both tort actions and accident benefits claims. Lianne has appeared in the Small Claims Court, the Ontario Superior Court of Justice and the Ontario Court of Appeal. She has extensive experience with interlocutory matters, including motions for summary judgment and examinations for discovery, and has been involved in accident benefits arbitrations, as well as private arbitrations relating to loss-transfer disputes. She has participated in a number of jury trials at the Ontario Superior Court of Justice.

Lianne is a member of the Law Society of Ontario, the Canadian Bar Association, the Ontario Bar Association, and the Medico-Legal Society of Toronto.

An avid traveller, Lianne has journeyed across Canada, Israel, the United States and Japan as well as to numerous countries in Europe and Southeast Asia. During law school, Lianne attended the University of Strathclyde in Glasgow, Scotland, for a semester exchange, as well as the Hebrew University of Jerusalem, Israel, for a summer exchange. In her spare time, Lianne enjoys horse back riding.