



## 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.

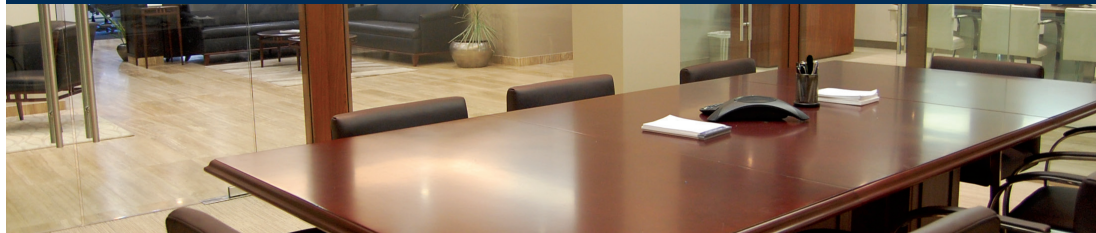
We offer the specialized expertise you need, at a location convenient to you, without having to fight downtown traffic.



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 Upper Canada 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.

Maya Krishnaratne, B.A., (Hons.), LL.B. 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.

Miriam Tepperman, BSC., LL.B., M.B.A. miriam.tepperman@devrylaw.ca - 416-446-5093

Miriam Tepperman joined the partnership of Devry Smith Frank LLP ("DSF") in 2020 in our Insurance Defence Group.

In 2002, Miriam graduated Schulich School of Business and Osgoode Hall Law School with a combined M.B.A./LL.B. degree. She was admitted to the Ontario Bar in 2003.

Prior to joining DSF, Miriam was a partner at a boutique litigation firm. Miriam has appeared before the Ontario Court of Appeal, Ontario Superior Court of Justice, Financial Services Commission of Ontario, Workplace Safety Insurance Appeals Tribunal, Ontario College of Pharmacist, and the Human Rights Tribunal of Ontario.

Miriam litigated property, construction, professional liability, product liability, institutional abuse, occupiers' liability, motor vehicle, priority, loss transfer, subrogation and workplace safety issues.

As an insurance defence lawyer, Miriam has cultivated strong relationships with her clients based on strong legal performance, pragmatic strategy and impressive results. She is a tough and capable litigator.

In addition to litigation, Miriam is actively involved in giving presentations on a wide variety of topics ranging from waivers and releases, to mould, to environmental issues to product liability trends, to Mary Carter Agreements, to damages and to occupier liability issues.