## Business

Coming Tomorrow Drugmaker J & J reports earnings.



Rail service adds tracks to ship oil. **Brief Case. A12**  Randy Maniloff is a funny insurance man. **Philly Deals, A14** 



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## **PHILLYDEALS**

A daily riff on the people, companies, deals, market-movers, dreams and whispers driving regional commerce. Read Joseph N. DiStefano's daily blog at www.philly.com/phillydeals

## He makes insurance digestible — even fun

Philadelphia lawyer Randy Maniloff is on a mission to make insurance interesting. Funny, even. And maybe get paid even when he doesn't go to court.

The underwriters' lawyer and Oxford University-published textbook author has stepped down from his partnership at White & Williams L.L.P. (though he's still a full-time lawyer "representing dozens of insurance companies" there) to start a cartoon-fronted biweekly online



Joseph N. DiStefano

magazine,
Coverage
Opinions.
Maniloff has
been giving it
away, since the
fall, to a
subscriber list
that has grown
past 10,000, which
he says is double
his target to date.
He hopes to

attract advertising, and to use the magazine as a vehicle to promote a new line of lawyers' Continuing Legal Education (CLE) seminars and webinars.

"A few people can see through the industry and make it interesting and digestible to the masses. Randy is one," Robert Hartwig, president of the Insurance Information Institute in New York, told me.

Hartwig, an economist who's often called on to make complex insurance reasoning comprehensible to the public and in pleading the industry's case to policymakers, has been reading Maniloff's "Top 10" lists of important cases.

"Many people would rather have dental work" than have to sift piles of complaints and decisions, Hartwig added. "Randy's able to identify some of the most important issues in the insurance world, write about them in a very timely



Lawyer Randy Maniloff writes a cartoon-fronted online magazine on insurance issues. Lorraine Daley Photography

way, and effectively take the reader in in the first paragraph, and makes you want to read it all."

Maniloff is an efficient digger. While the national media were repeating conservative groups'

claims about Supreme Court nominee Sonia Sotomayor's supposed radical bent, Maniloff quickly turned up a list of her decisions tilted in

favor of insurance companies and against public claimants.

He also collects claims by people who want others to pay for their apparent stupidity. A recent list cites, for example, a Georgia hunter who wanted his homeowners' policy to pay when he dropped a portable toilet on his truck while he was trying to winch it onto a deer-hunting stand.

In his biweekly, "I pick cases that have a story behind them and teach a lesson," Maniloff told me. "I talk about why the court did what it did and what impact it makes for the future."

His magazine also highlights interviews with star insurance lawyers from "both sides of the aisle." A recent Coverage Opinions featured corporate defender Maniloff interviewing Los Angeles-based Jerry Oshinsky, "the dean of the policyholder bar," who has been helping Penn State prod its insurers to cover sex-abuse claims.

Oshinsky noted how insurance law has grown from an arcane specialty to a mainstream practice crawling with lawyers and wannabes. In Maniloff, the field now has a practitioner who's also a scribe — and, on the side, a part-time stand-up comic in New York clubs.

His schtick, he tells me, has a surprising rule: "No lawyer jokes."

## Whose money?

The Ontario Teachers' Pension Plan, which owns British lottery contractor Camelot Global Services, put up the \$150 million in cash and arranged the \$50 million in credit that allowed Camelot to meet conditions set by Gov. Corbett's administration so it could win his support to manage the Pennsylvania state lottery, according to Camelot and its Pennsylvania representative, Alex Kovachs.

My article Sunday, says
Camelot spokeswoman Laura
Pearson, wrongly made it look as
if Camelot were using its own
cash flow to fund the reserve,
instead of its owner's money.

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