



CONSULTANT

LopilatoLaw, PLLC

2025 to present.

LopilatoLaw Consulting provides specialized expertise in insurance coverage analysis, expert witness testimony, and dispute resolution services. Drawing from extensive legal and insurance experience, Kathleen Lopilato advises clients on complex coverage matters and facilitates negotiations in coverage-related conflicts, serving insurers, policyholders, and legal professionals alike. With a focus on clarity, strategic insight, and resolution-driven approaches, LopilatoLaw Consulting helps clients navigate insurance issues with confidence and precision.

CORPORATE PRACTICE

Vice President 2014 to 2025

Legal Division

Auto-Owners Insurance Company ■ Lansing MI

1999 to 2025

Auto-Owners Insurance Company is a Fortune 500 mutual insurer with more than 100 years of experience and an A.M. Best A+ Superior rating. With about 5,700 employees and over \$14 billion in annual premiums, AOIC has tripled in size since 1999.

CLAIMS FUNCTIONS:

- Oversaw approximately 30,000 legal files, including complex E&O litigation.
- Supervised over \$300 million in litigation spend and oversaw a large external counsel panel.
- Led teams overseeing large-loss and multi-district litigation.
- Trained and led a team of 45+ in-house claims attorneys in all aspects of claims supervision.
- Created and delivered Legal Education workshops for new claim reps.

CORPORATE FUNCTIONS

Senior management advisor: led projects in compliance, technology, and education, set up Legal Operations unit; advised business units.

HUMAN RESOURCE FUNCTIONS:

- Expert in FMLA, Workers' Comp, ADA, and Discrimination Law
- Developed job descriptions, corporate policies, and handbook provisions.
- Managed internal and EEOC investigations.
- Led response teams for unemployment claims and HIPAA compliance.
- Supervised employment litigation against the company

PRIVATE PRACTICE

Attorney

Denfield, Timmer and Taylor ■ Lansing, MI

1988 to 1999

The law firm was one of the highest regarded small civil defense litigation firms in central Michigan. Former partner, Clifford Taylor served as Chief Justice of the Michigan Supreme Court.

- Practiced as a civil litigator with an excellent reputation. I was engaged in all aspects of pretrial and trial procedures. Involved in state court mediation both as a litigant and as a panel mediator. Represented both plaintiffs and defendants.

Law School Adjunct Faculty

1999 to 2004

Thomas Cooley Law School

- I received excellent student evaluations as a trial advocacy professor. Instructed second- and third-year law students taking them through fictional case from client intake through oral argument. Taught all aspects of civil trial practice, including briefing motions and oral argument on motion for summary judgment held before local judges.

Attorney

Stegman & Kelin P.C. ■ Southfield, MI

1985 to 1987

Two partner law firm gave me my first opportunity in the practice of law. Both attorneys were well respected in their fields and provided invaluable mentoring. Firm managed both plaintiff and defense civil litigation.

- Transformed law school clerking position into first full time lawyering position. Learned the basic tools, techniques, and principles of how to engage in the profession with integrity, passion, and ethics. Managed cases from intake through trial.

EDUCATION

Juris Doctor 1987 ♦ Wayne State University Law School ♦ Detroit MI ♦

Bachelor of Arts 1984 ♦ University of Michigan ♦ Ann Arbor MI ♦

CPCU 2014

BOARD APPOINTMENTS

State Bar of Michigan, Insurance and Indemnity Law Section, founding Council
Member 2007 and past Chair.

Past Vice President, Auto-Owners Associates Credit Union