

## ATTORNEY BIOGRAPHY



### J. Christopher Collins

Of Counsel

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**Worcester Office:** 100 Front Street | Worcester | MA | 01608-1477

#### Legal Administrative Assistant

Rachel M. Delgado

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#### Practice Groups and Specialty Areas

Life, Health, Disability and ERISA Litigation

#### Education

JD, Vermont Law School (1983)

AB, College of the Holy Cross (1980)

#### Bar and Court Admissions

Massachusetts

U.S. District Court for Massachusetts

U.S. Supreme Court

#### Professional/Community Affiliations

Nativity School of Worcester, Co-Chair,  
Campaign for Nativity (2022-present)

American Antiquarian Society, Council  
member (2014-present); Corporator  
(2012-2014)

Worcester Regional Chamber of Commerce,  
past Board member (2014-2022)

Worcester Regional Research Bureau, Board  
member (2000-present); past member of the  
executive committee

Greater Worcester Community Foundation,  
former chair; past Board member (2013-  
2023)

Worcester Art Museum, past Trustee and  
President (2001-2010), Trustee Emeritus  
(2010-present); Salisbury Society member &  
past co-chair

United Way of Central Massachusetts,  
Campaign Chair (2002, 2010); Alexis De  
Tocqueville Society

The Bridge of Central Massachusetts, past  
Board member and Board President  
(1993-2003)

College of the Holy Cross, Board member  
(July 2020-present) President Council, Class  
of 1980, chair (1985-2010)

Worcester Fire Society

Yellow Label Club

ArtsWorcester, *Framing the Future Capital  
Campaign*, Campaign Chair (2017-2019)

J. Christopher Collins ("Chris") joined Mirick O'Connell in October 2015 as a member of the Life, Health, Disability and ERISA Litigation Group. Chris is known both locally and nationally for his extensive experience in litigating first party bad faith matters and insurance cases governed by ERISA. He has managed numerous class action matters involving Securities, 401(k), False Claim Act, Retained Asset Accounts, and many dealings with insurance and ERISA-related issues. Prior to joining the Firm, Chris was Senior Vice President and General Counsel at Unum US, the largest provider of group and individual disability insurance in the U.S. and a fast growing voluntary insurance business with over \$6B in annual revenue. In that role, he provided counsel and managed all of the legal resources serving Unum's largest business sector. During his tenure at the company, he helped to lead the legal department through both acquisitions and mergers and was a key participant in working to solve significant regulatory challenges facing the company in the early 2000's.

Chris' practice focuses on life and health insurance matters with a concentration on disability income insurance and will assist the Firm in client development both locally and nationally. He will also continue to serve the community in a broad array of philanthropic activities. Chris is very active in the Worcester community, having served on numerous boards for non-profit entities, including the Worcester Regional Chamber of Commerce, Greater Worcester Community Foundation and Worcester Regional Research Bureau; he also currently serves as Chair of the Nativity School of Worcester and is a Council member of the American Antiquarian Society. As lead executive on the Unum Worcester campus, he was the company liaison for many issues concerning the company and the City of Worcester, including the development of the new Unum building at City Square.

Throughout his career, Chris has been a frequent speaker and panelist at numerous industry conferences. In 2013, he was the keynote speaker at the Definitive Disability Conference ("DDC"). In addition, he has participated at forums and events sponsored by the Worcester Regional Research Bureau, the Chamber of Commerce, and the City of Worcester.

In 2022, Chris received the Dr. Charles "Chick" Weiss Founders Award from the Nativity School of Worcester. The award recognizes "perseverance, commitment, care, and devotion to The Nativity School community."

#### Awards and Recognitions

- Isaiah Thomas Award recipient (for outstanding, long-term service to the Worcester Community) (2024)
- Nativity School of Worcester, Dr. Charles "Chick" Weiss Founders Award (2022)
- United Way of Central Massachusetts, Orville Harold Award (2008); Aubrey K. Reid Award (2012)
- Central Massachusetts Housing Alliance, David G. Palmgren Outstanding Business Leader Award (2005)
- March of Dimes, Top Walker, WalkAmerica (2001)
- Boy Scouts of America Mohegan Council, Leadership Award (2010)
- Massachusetts Lawyers Weekly, In-House Leader (2011)
- UnumProvident Corporation, Humanitarian Award (2002)

## ATTORNEY BIOGRAPHY – J. CHRISTOPHER COLLINS

### Representative Matters

- Successfully obtained a ruling from the U.S. Court of Appeals for the First Circuit that an Interpleader was brought in good faith and not in violation of c. 93A. Further, that the revocation on divorce statute, c. 190B sec. 2-804, arguably revoked an insured's ex-wife as primary beneficiary and a subsequent divorce agreement was ambiguous and did not automatically restore her beneficiary rights thereby supporting the legality of the interpleader.
- Successfully litigated cross motions for summary judgment in a federal court ERISA matter involving a radiologist who had been paid LTD benefits for 10 years before her claim was challenged based on an eye condition that had been based on fluctuating findings and diagnoses.
- Successfully obtained a favorable summary judgment on the interpretation and meaning of a "Guideline Premium Limit" in a flexible premium universal life insurance policy dispute. This was a case of first impression for any court in the United States.
- Favorably resolved large and complex annuity sales practices case on behalf of a national annuity carrier
- Successfully defeated a preliminary injunction against a major life insurance company in the business law session pertaining to cost of insurance litigation.
- Successfully co-tried a first party individual disability income dispute regarding accident v. sickness obtaining a complete defense verdict.
- Successfully litigated several interpleader matters in federal court garnering attorney fee awards in each matter.
- Obtained partial summary judgment in federal court pertaining to allegations of M.G.L. c. 93A on individual disability income matter.
- Favorably resolved rescission matters on individual life insurance and individual disability income insurance matters litigated in federal court.
- Serve as advisor to major life and health carrier as counsel on life insurance, disability income insurance, critical illness, long-term care, multiple voluntary insurance products and other insurance matters pending nationwide.
- Successfully handled numerous ERISA matters and obtained favorable rulings on standard of review and limitations on discovery.
- Litigated matters pertaining to own occupation specialty language in individual disability income insurance.

### Publications/Presentations

- ["Life, Health, Disability & ERISA Litigation Spring 2024,"](#) Mirick O'Connell Client Alert, March 30, 2024
- ["In Multi-Life Individual Disability Plans, a Unique Case Can Be Made for Its Application,"](#) *For The Defense*, March 2024
- "Recent Trends in Disability Claims," American Bar Association 48th Annual Insurance and Life, Health and Disability Benefits Midwinter Symposium (February 24, 2024) (panelist)
- "ERISA Case Law Update by Mirick, O'Connell," In-House Counsel Sub-committee of the DRI Life, Health, Disability and ERISA Committee, webinar (August 31, 2023)
- "Legal Year in Review," New England Claims Association (May 2023)
- ["Life, Health, Disability & ERISA Litigation,"](#) Mirick O'Connell Client Alert, December 15, 2022
- ["Life, Health, Disability & ERISA Litigation,"](#) Mirick O'Connell Client Alert, November 9, 2022
- ["Life, Health, Disability & ERISA Litigation,"](#) Mirick O'Connell Client Alert, September 7, 2022
- Quoted in ["Mirick O'Connell evolves with Worcester since 1916,"](#) *Telegram & Gazette*, June 2022
- "Misrepresentation in the Life, Health, and Disability Insurance Application Process: A National Survey," 3<sup>rd</sup> Edition, American Bar Association, 2022 (contributing author)
- "Legal Year in Review," New England Claims Association (May 2022)
- "ERISA Survey of Federal Circuits," American Bar Association, 2022 (contributing author)
- ["Life, Health, Disability & ERISA Litigation,"](#) Mirick O'Connell Client Alert, March 3, 2022
- ["Massachusetts Supreme Judicial Court finds Statute that Revokes Designation of Ex-spouse as Named Beneficiary in Life Insurance Policies is Constitutional and Applies Retroactively,"](#) Mirick O'Connell Client Alert, February 9, 2022
- ["First Circuit Finds ERISA Plan Required to Produce Evidence Generated During Administrative Appeal Upon Request, Even Under "Old" Version of DOL Claim Regulation,"](#) Mirick O'Connell Client Alert, December 9, 2021
- ["First Circuit Finds Plan Not Arbitrary or Capricious in Finding Chronic Fatigue and Fibromyalgia Encompassed within Self-Reported Symptoms Limitation Provision,"](#) Mirick O'Connell Client Alert, November 9, 2021
- ["Massachusetts Supreme Judicial Court Addresses Zoom Evidentiary Hearings,"](#) Mirick O'Connell Client Alert, June 9, 2021
- "Legal Year in Review," New England Claims Association (April 2021)
- "The New (Not So) Normal," Massachusetts Bar Association In-House Counsel Conference (January 28, 2021) (Panel Moderator and Program Co-Chair)
- ["Denial of Health Insurance Benefits and Attorney's Fees Upheld on Appeal,"](#) Mirick O'Connell Client Alert, September 2020

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### Publications/Presentations

- [“Benefit of Serving in the Community,”](#) *On Air with Mirick O’Connell* legal podcast (September 2020)
- Quoted in “Leadership Worcester class includes diverse group,” *Telegram & Gazette*, August 25, 2020
- [“What is Life, Health, Disability and ERISA Litigation?,”](#) *On Air with Mirick O’Connell* legal podcast (June 2, 2020)
- [“Important News for Insurers Managing ERISA Governed Benefit Plans. Department of Labor Extends Time for Filing of Claims and Appeals,”](#) Mirick O’Connell Client Alert, May 1, 2020
- [“First Circuit Rules that an ERISA Claim Denial Supported by Substantial Evidence Shall be Upheld,”](#) Mirick O’Connell Client Alert, April 9, 2020
- [“Insurance Regulators Across the Country Respond to COVID-19 With A Variety of Approaches,”](#) Mirick O’Connell Client Alert, April 3, 2020
- “Residual vs. Total Disability: An Old Issue Revisited,” Defense Research *Institute’s Life, Health and Disability News*, June 2019
- “Legal Year in Review: ERISA panel on DOL Disability Claims Regulations,” Professional Disability Associates Annual Conference (May 2017-2019)
- “Total v. Residual Disability: Developments in the Law 2018-2019,” Eastern Claims Conference (April 2019)
- “Legal Year in Review: Update on Life, Disability and ERISA Case Law,” New England Claims Association (April 2019)
- *“Merrimack College v. KPMG LLP – application of the in pare delicto doctrine to corporations and other business organizations,”* Massachusetts Bar Association, 17<sup>th</sup> Annual In-House Counsel Conference (January 2019)
- “Winning Litigation Teams,” Eastern Claims Conference (May 2018)
- “Legal Year in Review,” New England Claims Association (April 2018)
- “ERISA Survey of Federal Circuits,” 6<sup>th</sup> Edition, American Bar Association, 2018 (contributing author)
- “Legal Year in Review,” International Claims Association’s Life, Health and Disability Committee Webinar (February 21, 2018)
- “ERISA 502 (a)(3) Claims Around the Circuits,” American Bar Association Mid-Winter Meeting (January 2018) (panelist)
- “The Law of Life Insurance,” Defense Research Institute’s *Life, Health and Disability Newsletter*, 2017 (contributing author)
- “Discretionary Clause Bans: Fifteen Years Later the Battles Wage On,” Defense Research Institute’s *Life, Health and Disability Newsletter*, August 2017
- “The Case for Creating and Maintaining a Compliant Culture,” 14<sup>th</sup> Annual In-House Counsel Conference, Massachusetts Bar Association (December 2016)
- “New Market Strategies for IDI Policies Bring Applicability of ERISA into Clearer Focus,” DRI In-House Defense Quarterly, Spring 2016 (co-author)
- “Thoughts on Managing Risk in an Era of Increasing Regulatory Power and Oversight,” Worcester Club MBA Speaker Series (March 2016)
- Quoted in “Supreme Court Blocks ERISA Lawsuit for Repayment of Exhausted Funds” *Westlaw Next Practitioner Insights*, January 2016
- “Controlling Litigation Costs,” 13<sup>th</sup> Annual In-House Counsel Conference, Massachusetts Bar Association (November 2015)