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The Insurance Lawyer Who Is Funnier Than You

By **Bibeka Shrestha**

Law360, New York (August 22, 2013, 7:04 PM ET) -- You could say that White and Williams LLP attorney Randy Maniloff doesn't line up with the traditional image of an insurance lawyer.

The Philadelphia-based attorney gave up the coveted title of partner at White and Williams, which has more than 200 lawyers, to pursue a biweekly newsletter that reports on the latest insurance law decisions.

Apart from keeping his 18,000 subscribers informed and maintaining a full-time legal practice, Maniloff makes time for a second career: stand-up comedian.

Randy Spencer — Maniloff's stage persona — recently claimed first prize in a comedy competition thrown by a Philadelphia classic rock station.

Spencer won the audience over with a one-minute set discussing his upstaging of a friend's fancy GPS navigational system with his own wife-powered variety, a "Nag" system.

He walked away with \$1,000, the "world's ugliest trophy," and most importantly, a gig opening up for Sebastian Maniscalco, a comedian who has his own Comedy Central special, at Philadelphia's Helium Comedy Club.

Spencer's 1 1/2-year comedy career includes a performance at Carolines On Broadway, a well-known comedy club in New York where Jerry Seinfeld, Jon Stewart and Chris Rock have taken the stage.

For a mind that never rests, comedy has provided both a challenging and rewarding outlet, Maniloff said.

"I've always enjoyed writing jokes in my head and trying them out on people. It just occurred to me to get up the courage to do it in a room full of strangers," Maniloff said. "When it's working, it's the greatest feeling in the world, and when it's not working, it's the worst feeling in the world."

Maniloff's comedic flair, perhaps miraculously, translates to his insurance newsletter, Coverage Opinions — where the attorney has squeezed humor out of the intricacies of allocating insurance coverage between covered and uncovered claims resolved through a settlement, for example.

"Dry and unhumorous, it is not," Charles Spevacek, a Meagher & Geer PLLP partner in Minneapolis, said. "Randy can take a discussion of an insurance coverage case and make it laugh-out-loud funny."

Another reader, Jerry Oshinsky, a well-regarded policyholder attorney at Kasowitz Benson Torres & Friedman LLP partner, said he finds Maniloff's standup routines hilarious and Coverage Opinions a useful, well-written and tongue-in-cheek newsletter.

"As a stage actor myself, I admire Randy's ability to juggle his two careers," Oshinsky said. "I think it's really remarkable and a credit to Randy that he's able to balance these diverse careers and make them both work."

Maniloff, an attorney who sets himself apart with a yellow, patterned bow tie and a set of perfectly round glasses on his biography page, launched Coverage Opinions in October after retiring his "low-budget" mini-newsletter called Binding Authority.

The White and Williams lawyer also previously co-authored a textbook providing a state-by-state analysis of key coverage issues and offered lists of the top 10 significant insurance rulings of the year.

"I have a real passion for writing," Maniloff said. "I wanted to write a newsletter that was different."

While discussing decisions on technical legal questions, Coverage Opinions also features cartoon images, a regular insurance column penned by Randy Spencer, and Q&As with the likes of former American International Group Inc. CEO Hank Greenberg and Ken Feinberg, a legal superstar who has been tapped to divvy up compensation among victims of the 9/11 attacks, the Deepwater Horizon spill in the Gulf of Mexico and, more recently, the Boston Marathon bombings.

Writing Coverage Opinions has been a balancing act for Maniloff, who tries to be funny enough to keep readers interested while staying relevant enough that the the newsletter is taken seriously.

So far, it's been a hit with in-house lawyers, outside counsel, adjusters, brokers, underwriters, regulators and risk managers, Maniloff said.

The newsletter has also serves as a vehicle to market and generate business for White and Williams, a firm where Maniloff was formerly a partner for seven years.

Maniloff's decision to give up that partnership stemmed from his desire to retain intellectual property rights to the newsletter, which would not have been possible under the firm's policy, he said.

"The goal of being a lawyer in a big firm is to make partner. But I think the passion that I had for doing the newsletter, it was worth it to me," Maniloff said. "If it meant giving up the partnership, so be it. ... A lot of lawyers talk about not being happy being lawyers, and I don't have that problem."

In fact, Maniloff sees a striking similarity between insurance law and comedy, something that occurred to him quickly after starting out in stand-up.

"One word in an insurance policy can be the difference between coverage being owed and not being owed," Maniloff said. "It's the exact same thing in a joke. A joke is a very, very delicate thing. If you mess up one word ... the joke could go from killing to bombing."

Despite enjoying success as a comedian, Maniloff said he has no plans to abandon his career as a lawyer.

Maniloff continues analyzing coverage issues and assisting with dispute resolution for several dozen insurers, while also developing online continuing legal education classes that

he hopes to have ready at the end of the year.

But Maniloff keeps all of that work from seeping into his stand-up routines, he said.

"No legal jokes at all," Maniloff said. "It's very amateurish to talk about your day job."

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