2027 ANNUAL MEETING SPEAKER BIOS



Steven C. Weinstein, M.D. is a physiatrist who has been providing physical medicine and rehabilitation and pain management services to patients for over 30 years. His practice includes managing NYS Workers' compensation, no-fault and liability cases. He specializes in non-surgical spinal care and chronic pain management, including complex regional pain syndrome (CRPS). Dr. Weinstein attended the Wharton School of Business at the University of Pennsylvania. He was awarded a New York State Regents scholarship to attend medical school. He earned his medical degree at State University of New York Downstate. After medical school, Dr. Weinstein completed his internship and residency in Physical Medicine and Rehabilitation at the highly acclaimed Rehabilitation Institute of Chicago, part of the McGaw Medical Center of Northwestern University. Dr. Weinstein is board-certified in Physical Medicine and Rehabilitation, Pain Medicine, and Electrodiagnostic Medicine.



Liv E. Cohen, MD, is a board-certified psychiatrist with added qualifications in forensic psychiatry and the Founder and Medical Director of Principium Psychiatry. He completed his psychiatry residency at Weill Cornell Medical Center/NewYork-Presbyterian Hospital and his forensic psychiatry fellowship at the New York State Psychiatric Institute/Columbia University, and previously held faculty appointments at Weill Cornell Medical College and Columbia University. Dr. Cohen is retained by employers, insurers, attorneys, and courts to provide independent forensic psychiatric evaluations that bring rigorous diagnostic assessment to legal and occupational questions. His civil work includes fitness-for-duty and return-to-work evaluations, independent medical examinations, disability and workers' compensation claims, personal injury and emotional damages, workplace discrimination and harassment, employment litigation, and medical malpractice. His criminal work includes evaluations of competency to stand trial, mental state at the time of the offense, and violence risk, and he has testified in insanity defense cases. His work has been cited in federal court decisions in the Southern and Eastern Districts of New York and the District of Massachusetts. Dr. Cohen's forensic work emphasizes objective, evidence-based methods for assessing the credibility and consistency of reported symptoms, including the appropriate use and limits of symptom validity testing. Dr. Cohen is a past President of the Tri-State Chapter (New York, New Jersey, and Connecticut) of the American Academy of Psychiatry and the Law, the leading professional organization of forensic psychiatrists, and of the American Society for Adolescent Psychiatry. He has published in the Journal of the American Academy of Psychiatry and the Law and Behavioral Sciences and the Law, and has presented at Harvard Medical School's Program in Psychiatry and the Law and the New York State Judicial Institute. He previously served as a medical officer and staff psychiatrist in the Israel Defense Forces Medical Corps. Principium Psychiatry specializes in complex psychiatric cases and in forensic psychiatry. Its forensic practice works with employers and HR departments on fitness-for-duty, return-to-work, and workplace evaluations, and supports complex litigation matters that require a coordinated team of mental health experts. Principium's clinical practice treats complex mood and anxiety disorders, including treatment-resistant conditions, with advanced interventions such as TMS, ketamine, Spravato, and ECT, with offices in New York, Connecticut, California, and Florida.



Frank Sztuk serves as Senior Vice President of Investigative Services at Delta Group, where he oversees investigative functions, business development, compliance services and training. Previously, he completed a distinguished 36-year career at Hanover Insurance Group, where he served as National SIU Director and Strategist before retiring in 2017. During his tenure, he developed comprehensive fraud identification and investigation training programs, reaching employees at all levels from C-Suite executives to front-line adjusters and distribution staff.

Throughout his career, Frank has held numerous leadership positions on anti-fraud boards and committees. He chaired the Massachusetts Insurance Fraud Bureau Governing Board and the Coalition Against Insurance Fraud in Washington, DC. He continues to serve as chairperson of the NY Alliance Against Insurance Fraud Public Outreach Committee and has contributed to various other prestigious organizations including the NJ Insurance Commissioner's Fraud Advisory Committee, IAATI and the NY Anti Car Theft committee.

A respected voice in the field, Frank is a frequent speaker at major industry events, including the Insurance Fraud Management Conference, IASIU Fraud Conference, and the NJ Insurance Fraud Summit. His expertise has been recognized internationally, highlighted by his keynote address at the 2013 Australasian Vehicle Theft and Fraud Conference in Gold Coast Australia. Before joining Hanover, Frank served as a police officer in Morris Township, NJ, and currently resides in Flemington, NJ with his wife Angela.



Freida D. Foster was appointed the Chair of the NYS Workers' Compensation Board by Governor Kathy Hochul in August 2025 after serving as Vice Chair for eight years and as a Board Member for 16 years. In her new role, Ms. Foster is now a member of the Governor's Executive Cabinet, part of the Governor's Interagency Statewide Workforce Group, and chairs the NYS Self-Insureds Association Advisory Committee. Throughout her time on the NYS Workers' Compensation Board, Ms. Foster has reviewed tens of thousands of workers' compensation appeals and helped the agency's efforts to modernize its systems and processes. She also had an important role in implementing NYS Paid Family Leave, while assisting the Chair with overall day-to-day oversight and management of the agency and the Full Board. With a background spanning from public service to public relations and education, Ms. Foster brings a unique perspective to building systems that protect workers, while also strengthening communities. Prior to joining the Workers' Compensation Board, Ms. Foster was a Public Relations Manager at Burson-Marsteller, where she was the manager for the firm's largest account, Help America Vote Act (HAVA), while also organizing the city-wide education campaign for NYC's voting system transition from manual to electronic machines. With a deep commitment to community service and public good, Ms. Foster has held membership on several boards, all with a focus on community and/or civic service as well as student leadership. She currently serves as Chair of the Harlem Community Development Corporation Board of Directors and for the CUNY School of Public Health Advisory Board. Additionally, she sits on the Community Advisory Board for Channel Thirteen/WLIW. She previously served as a Trustee for the City University of New York (2006-16), helping oversee campus management. Known for a collaborative approach and a passion for service, Ms. Foster has dedicated her career to improving how people, policy, and purpose intersect in the world of work. A lifelong Harlem resident, Ms. Foster holds an MS in Corporate Communications from the University of Wisconsin and a BA in Communications from Hofstra University.

**Steven M. Scotti** has served as Executive Director of the New York State Workers' Compensation Board since September 2022. He was a practicing workers' compensation attorney for over 30 years, working exclusively in-house for New York self-insured employers, and dedicated to ensuring that injured co-workers promptly received all benefits to which they were legally entitled. Mr. Scotti began his legal career in the public sector at the U.S. Department of Labor, followed by over 15 years of service with the New York City Law Department, where he served as Chief of the Workers' Compensation Division for the last seven years. He joined Con Edison in 2002, where he managed the workers' compensation practice in its Law Department for over 16 years. Starting in 2013, Steven served for five years as Associate General Counsel for Labor, Employment, and Benefits, overseeing all labor and employment matters for the company. In 2019, he joined the Workers' Compensation Division of the New York City Transit Authority, serving as Deputy Executive Assistant General Counsel until leaving to join the Board. In 2016, Mr. Scotti was inducted as a Fellow into The College of Workers' Compensation Lawyers, a nationwide organization recognizing outstanding attorneys who have distinguished themselves for 20 years or more in the workers' compensation field. Mr. Scotti is Co-Editor in Chief and contributing author of the 2011 NYS Bar Association's *Workers' Compensation Law and Practice in New York* and a frequent speaker on workers' compensation issues. He served on two Governor's workers' compensation task forces (Governor Spitzer's 2007 Rocket Docket Committee and Governor Paterson's 2010 Task Force on Group Self-Insurance), as well as an FBI task force on workers' compensation fraud. Mr. Scotti was a member of the Executive Committee of the Special Funds Conservation Committee, a former Chair and Special Counsel of the New York Self-Insurers Association (NYSIA) and a former President of the New York Claim Association (NYCA), receiving the distinguished Greg Saxum award from NYSIA and a lifetime achievement award from NYCA. In 2001, he received the New York State Workers' Compensation Board Chair's Award for Excellence. Mr. Scotti earned a BA in Political Science (*cum laude*) from Stony Brook University and a JD with honors from New York Law School. He is a member of Phi Beta Kappa Society, the nation's most prestigious academic honor society.

Kristy L. Behr graduated from Rutgers University, magna cum laude, in 2009 and from The University of South Carolina, School of Law in 2012. Prior to graduation, Ms. Behr interned for Justice Thomas Raffaele of the New York State Supreme Court, Queens County and was a Personal Injury law clerk at a Long Island based law firm. Ms. Behr joined the firm of Stewart, Goldsmith, Decurtis, specializing in New York State Workers' Compensation, in December of 2012 and is currently a Parner. Ms. Behr presented on multiple occasions for the NYSIA and other workers' compensation matters for continuing legal education courses.

Karen Castillo-Rodriguez joined Lodestar Claims & Risk Services in 2015, bringing with her prior experience where she interned at a prestigious local law firm, obtained her paralegal certificate in 2013, and later became a Paralegal until 2015, upon joining LCRS. Expertise depth Prior to joining LCRS, Karen has held various positions of increasing responsibility, including working as a Senior Account Claim Representative for the New York region, as well as her most recent promotion as a Claims Supervisor. Credentials / Certifications − Associate in Claims (AIC) Designation and NY Casualty License.

**Kevin Nicoli** Kevin Nicoli is a Client Accounts Manager at Lodestar Claims & Risk Services, Inc. ("Lodestar"), previously PMA Management Corp. Kevin brings with him 8 years of experience in Workers' Compensation Insurance including adjusting claims at a senior level. In this role, Kevin is a liaison between the clients and claims teams regarding Special Handling, data analytics, litigation management, and settlement projects. He has experience with self-insured and unbundled WC clients and managing all aspects of client expectations. Kevin coordinates claims reviews,

prepares, and executes stewardship reports and services that assists clients in assessing and addressing risk, safety, and loss prevention. Kevin has expertise in Self Insured clients with strong knowledge in K-12 education, healthcare, and municipality clients. He has a proven track record of client satisfaction and client retention. Kevin is knowledgeable in executing all aspects of new business intake, including coordination of data conversions from other carriers or TPA's, developing Special Handling Guidelines, and working with claims regarding handling and client expectations. Professional Designations − New York Workers' Comp Casualty Adjuster License Experience



Christy Northrup is an accomplished workers' compensation professional with more than 30 years of experience in claims management, regulatory compliance, and risk management. As the Workers' Compensation Manager at Eastman Kodak Company, she oversees the organization's workers' compensation program, focusing on claim strategy, regulatory compliance, cost containment, injury management, and vendor partnerships. Throughout her career, Christy has held leadership positions within the insurance, risk management, and third-party administration industries, where she has successfully led claims operations, developed high-performing teams, and implemented process improvements that enhanced operational efficiency and service excellence. She is recognized for her expertise in workers' compensation, stakeholder engagement, regulatory compliance, and driving positive outcomes for both employees and organizations.



Timothy J. Kemperle is a Director Risk Management for UPS. Timothy joined UPS in 1984 as a Preloader and has held various positions within the organization over the past 40 years to include Operations, Human Resources, Health & Safety and Risk Management. He currently oversees Workers' Compensation and Auto Liability claims for East Zone. He is currently sits on the Board of the New York Self-Insures Association as well as a Director for New York Claims Association. He is a graduate of St. John's University with a BS in Management and a Master's Degree of Science in HR & Labor Relations from New York Institute of Technology.



Suzanne Oommen is the Manager of Workers' Compensation at New York University (NYU), one of the largest private research universities in the United States, spanning degree-granting campuses in New York, Abu Dhabi, and Shanghai alongside global centers across more than 25 countries. In her role, Suzanne oversees NYU's multi-state workers' compensation program, mitigation strategies, and Owner-Controlled Insurance Program (OCIP) injury claims. A recognized leader in her field, Suzanne serves as Chair of the New York Self-Insurers Association, is a member of the New York State Workers' Compensation Board Self Insurers Advisory Committee, and actively participates in Marsh's Workers' Compensation Quality Council. Suzanne holds a Master of Arts in Higher Education Administration from New York University and a Bachelor of Arts in International Relations from Iona University, where she was selected as the institution's first student delegate to the Student Conference on United States Affairs (SCUSA) at West Point. Her academic background also includes studies at the Marino Institute of Education in Dublin, Ireland, and the Irish College of European Affairs in Leuven, Belgium.

**Jason D. Lewis** concentrates his practice on workers' compensation defense, representing a large variety of clients, including self-insured employers and construction companies, through all aspects of the litigation process. He leads the New York Workers' Compensation appellate team and regularly tracks updates to workers' compensation law. Jason is also well versed in General Municipal Law, having previously represented numerous public sector unions on behalf of police, fire and correctional personnel in matters regarding GML Sections 207(a)/207(c) claims and disability retirement.

He has secured several favorable decisions in the following appeals:

● *Berry v. Viad Corp*., 2021 NY Slip Op 05943 [2d Dept 2021]: securing a decision dismissing a third-party action brought by the claimant/plaintiff against a special employer pursuant to Workers' Compensation Law §§ 11 and 29(6).

● *McMillan v. Town of New Castle,* 162 AD3d 1425 [3d Dept 2018]: winning an appeal granting the benefit of a newer and more lenient law on behalf of an injured police officer suffering from a psychological condition related to events at work.

● *Daquino v. DiNapoli,* 161 AD3d 1288 [3d Dept 2018]: winning an appeal on behalf of an insured police officer in a disability retirement matter, one week after successfully establishing new binding precedent on the upgraded "3/4" accidental disability pension (see Stancarone below).

● *Stancarone v. DiNapoli,* 161 AD3d 144 [3d Dept 2018]: winning an appeal on behalf of an injured police officer in which the Third Department abandoned a confusing and inconsistent standard regarding the upgraded "3/4" accidental disability pension and articulated a new rule for determining what constitutes an "accident" as a matter of law for purposes of the pension.

● *Fennelly v. Eastchester Fire Dist*., 153 AD3d 1342 [2d Dept 2017]: winning on appeal, preventing the municipal fire district from recouping many years of alleged overpayments of GML-207(a) 2 benefits.

● *New York Workers' Compensation Fraud Case:* winning an appeal affirming a construction fraud finding and the permanent suspension of all awards based on a fabricated accident description and false testimony before the Board.

Jason engages in a hands-on approach to workers' compensation defense. He offers complete attention to his cases throughout the litigation process as he works to secure successful outcomes and lower exposure on behalf of his clients. Prior to joining the firm, Jason practiced at a large firm in the White Plains, New York area, specializing in workers' compensation and appellate litigation.

**Joseph Mercurio** is a partner at Chartwell Law, practicing workers' compensation defense, representing employers, insurance carriers and TPAs throughout New York. He handles all stages of workers' compensation matters from initial claim review, pre-trial conference, resolution if viable and through to trial, if necessary. Joe supervises Chartwell Law's Appeals Department. He understands the importance of regular communication with his clients and provides status updates and risk exposure analysis throughout the litigation process. Before joining Chartwell, Joe practiced at a large firm in the New York city area, specializing in workers' compensation.



Maria Perez, RN, BSN, MPH, daughter to Puerto Rican parents, was born and raised on Manhattan's Upper West Side. She graduated with a Bachelor of Science in Nursing from CUNY Hunter and subsequently obtained the Master's in Public Health in Health Policy and Management from Columbia University. She attended post-grad studies at Nalanda Institute for Contemplative Science receiving certificates of completion in Sustainable Happiness and Contemplative Psychotherapy and becoming a Certified Teacher of Nalanda Institute's Compassion-Based Resilience Training program [CBRT]. Maria has also received a certificate of completion in Traumatic Stress Studies from the Trauma Research Foundation founded by the author of The Body Keeps the Score, Bessel Van Der Kolk, MD. After some years of working as a public health nurse in Manhattan, a hospital-based private duty RN and as a "medical rep" for the WC dept at the Travelers, in 1986, Maria started her own company to provide nurse case management services to injured workers. As the founder and owner of Case Management Network, Inc., she has applied her experience and knowledge integrating the contemplative sciences into her nurse case management model for complex and catastrophic injuries.



Joseph (Joe) Loizzo, M.D., Ph.D. is a psychiatrist, psycho-oncologist, and human flourishing researcher who trained at Harvard and completed a PH.D. in Buddhist Studies at Columbia University. He founded Nalanda Institute for Contemplative Science, a non-profit that trains lay and professional caregivers, leaders & organizations in evidence-based methods. He integrates neuroscience with contemplative practice to help individuals and groups transform stress and trauma into resilience, positive health and well-being. Assistant Professor at the Weill-Cornell Division of Epidemiology he has published dozens of chapters and articles on the benefits and mechanisms of meditation in peer-reviewed publications such as The Annals of the New York Academy of Sciences and Frontiers in Human Neuroscience. His books include Boundless Leadership, Sustainable Happiness and Advances in Contemplative Psychotherapy. In addition to offering frequent classes and workshops internationally through his Nalanda Institute, Dr. Loizzo maintains a private psychotherapy and consulting practice in Manhattan, where he lives with his wife, Gerardine, and their sons Maitreya and Ananda.



Paul Zaragoza is the Chief of the New York City Law Department's Workers' Compensation Division, where he has previously served as Assistant Corporation Counsel, Senior Counsel, and Deputy Chief. As Chief, Paul oversees the operation of a division that handles all aspects of claim management for the City of New York, a self-insured and self-administered employer of over 250,000 covered employees. This includes an annual volume of approximately 16,000 claims, 16,000 administrative hearings, and 500,000 medical bills with a total expenditure exceeding $600 million. His efforts have been previously recognized with the Law Department's "Legal Rookie of the Year" award, as an NYC Bar Association Municipal Affairs Award nominee, and as recipient of the Edith Spivack Special Recognition Award for Exceptional Performance. Paul currently sits on the Workers' Compensation Board Advisory Committee for Self-Insurance, the Board of Managers for the New York Self-Insurers Association, and is a Director for the New York Claims Association. He has spoken on various topic for the NYSIA and has represented them prior to the promulgation of the 2018 Impairment Guidelines. Paul received his undergraduate degree from American University and his Juris Doctorate from the Maurice A. Deane School of Law at Hofstra University, where he served as the Managing Editor of the Journal of International Business and Law. He and his wife, Laura, are proud parents to two wonderful children: Nuala and Ronan.