



CYNTHIA L. BERNSTIEL

E: cbernstiel@sbrslaw.com

T: 484-344-5342

C: 610-635-9510

F: 484-344-5341

Blue Bell Executive Campus
470 Norristown Road, Suite 201
Blue Bell, Pennsylvania 19422

T: 212-858-9970

F: 212-858-9971

Time & Life Building
1271 Avenue of The Americas, 4300,
New York, NY 10020

Cyndi concentrates her practice on arson and fraud investigation and litigation, and first party coverage matters. She also has extensive experience handling bad faith litigation involving underlying claim denials for arson/fraud and cases involving policy rescission. Cyndi conducts in-depth, multi-faceted investigations on behalf of her insurance clients and routinely conducts examinations under oath of policyholders. Cyndi has assisted her insurance industry clients in investigating all types of suspicious claims, including large-scale residential and commercial arsons, residential burglaries, commercial vandalism/burglaries, stolen/damaged artwork claims, claims involving the mysterious disappearance of property/automobiles, and claims involving income tax, bankruptcy and mortgage fraud, among others.

Cyndi has 20 years of experience investigating and litigating cases involving criminal and/or fraudulent activity. After completing a criminal judicial clerkship for the Superior Court of New Jersey in 1994, Cyndi then served as a prosecutor for the District Attorney's Office in Montgomery County, PA for six years. As an Assistant District Attorney, Cyndi tried numerous cases to verdict, including drug and sex crimes, violent felonies and homicides. She also served as Chief of the Investigating Grand Jury, in which capacity she oversaw complex, multi-jurisdictional investigations that included arsons and white collar crimes. Cyndi was one of three attorneys appointed by the Pennsylvania Supreme Court in 2001 to serve as a Pennsylvania Supreme Court Disciplinary Board Hearing Committee Member, in which capacity she served for 6 years.

Cyndi is frequently asked to lecture on a wide range of topics involving the investigation and litigation of arson/insurance fraud claims. In recent years, Cyndi has presented for the IAAI, IASIU and The CPCU Society, among others. She also frequently conducts in-house training for her insurance industry clients on best practices for the adjustment and investigation of arson/fraud claims, and for preventing bad faith exposure. In 2010, Cyndi had the privilege of attending a training by the Bureau of Alcohol, Tobacco and Firearms at the Federal Law Enforcement Training Center in Glynco, Georgia where she completed 41 tested hours of specialized instruction in the area of "Advanced Arson Investigation Techniques for the Insurance Industry".

Professional Experience

In 2001, Cyndi joined Cozen O'Connor where she worked for seven years. While a partner at Cozen, Cyndi obtained extensive insurance coverage experience, and developed vast expertise in the investigation of all types of first-party property claims where red flags for insurance fraud presented during the claim adjustment process. Cyndi has developed the unique skills and good judgment needed to conduct a comprehensive fraud investigation, while simultaneously protecting the carrier from potential bad faith exposure. She has also helped carriers utilize the Examination Under Oath process in cases where the insured is less than forthcoming during the claim adjustment process, or where further factual development is necessary, often resulting in substantial cost savings to her clients.

Education

Cyndi is a magna cum laude graduate of the University of Delaware where she was a member of the Phi Beta Kappa Honor Society and a writing tutor for the Honors Program. She received her law degree from Villanova University School of Law where she was a member of the Moot Court Board.

Primary Practice Areas

- Arson & Fraud
 - Extra-Contractual/Bad Faith
 - First Party Coverage
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Bar Memberships & Court Admissions

- Pennsylvania
 - New York
 - Maryland
 - Ohio
 - U.S. District Court for the Eastern District of Pennsylvania
 - U.S. District Court for the District of Maryland
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Professional Affiliations and Professional Organizations

- Pennsylvania Supreme Court Disciplinary Board - Senior Hearing Committee Member (2001-2007)
- International Association of Arson Investigators (IAAI)
- International Association of Special Investigation Units (IASIU)
- National Fire Protection Association (NFPA)
- Council on Litigation Management (CLM) Member
- Insurance Fraud Committee of CLM Insurance Fraud Committee of CLM
- Montgomery Bar Association - Board of Directors (2000-2003), Young Lawyer's Division, President (1999), American Citizenship and Membership Committee Chair (2000-2004), Chief Editor of the Montgomery County Law Reporter (2002) and Editor of the Montgomery County Law Reporter (2000 - 2001).



Charitable & Civic Involvement and Personal Interests

In 2013, Cyndi started the Superheroes 5k, an annual walk/run in memory of her son's friend who died of brain cancer at 6 years of age. Together with a team of dedicated volunteers, the Superheroes 5k has raised \$80,000 in just 3 years. The funds are donated to local families with children suffering from pediatric cancer. Cyndi also serves on the Board of Directors of East Norriton Little League and is a Girl Scout leader.

Cyndi has served on the Board of Directors of the Montgomery County Child Advocacy Project, is a nonprofit organization providing free legal representation to children of Montgomery County who are victims of abuse and neglect. Cyndi serves as an advocate for these children and provides a voice to them, as they weave their way through a complex legal system.

Clerkship

Criminal law clerk for the Hon. Michael Connor and Hon. Manuel Greenberg, Superior Court of New Jersey, Atlantic County.

Speaking Engagements and Published Works

26th Anti Insurance Fraud Training Seminar, sponsored by the NJSIA Education Foundation, Inc., Atlantic City, NJ (October 17-19, 2016)

Expert Report Writing and Your Curriculum Vitae” - International Association of Arson Investigators’ Training, Reading, PA (February, 2016)

Property & Catastrophe Fraud and Litigation, Presentation to 2015 CLM Claims College, School of Insurance Fraud, Philadelphia, PA (September 2015).

Insurance Fraud 2020 – New and Interesting Ways to Stay Ahead of the Fraudsters, Presentation to CLM Annual Conference, Palm Spring CA (March 2015)

Fraud Squad. Top Eight Ways to Win a Circumstantial Arson Case, CLM Claims Management Magazine (November 2014).

Writing an NFPA 921 Compliant Report and Surviving a Challenge to your Expert Qualifications under NFPA 1033, Homeland Security Training Institute at the College of DuPage, Glen Ellyn, IL (June 2014).

Your Curriculum Vitae and NFPA 1033, Bucks County, Pennsylvania Fire Marshal’s Office (May 2014).

The 2014 Editions of NFPA 921 and NFPA 1033 and Your Expert Report, International Association of Arson Investigator’s Training at the Ohio Fire Marshal’s Office, Reynoldsburg, Ohio (March 2014).

Rescission – A Tool To Defeat Insurance Fraud, Claims & Litigation Management Alliance 2014 Webinar Series (January 2014).

Expert Report Writing and Your Curriculum Vitae, International Association of Arson Investigator’s Training, Reading, PA (November 2013).

Winning the Circumstantial Arson Case, presentation given on May 15, 2012 at the Pennsylvania Insurance Fraud Conference, in Hershey, Pennsylvania.

The Circumstantial Arson Case: Investigative Techniques and Strategies, International Association of Arson Investigator’s 29th Annual Fire Investigation Training Conference, Champaign, IL (September 2012).

Winning the Circumstantial Arson Case, Pennsylvania Insurance Fraud Conference, Hershey, PA (May 2012).

Investigating The Circumstantial Arson Case: Investigative Techniques and Strategies, 2012 International Association of Arson Investigators (IAAI) 63rd Annual Training Conference, Dover, DE (April 2012).

Winning the Fight Against Insurance Fraud: Contemporary Issues & Strategies, The CPCU Society Webinar (December 2011).

Developing Trends in the Investigation and Litigation of a Fire, National Business Institute, Philadelphia, PA (November 2011).

The Circumstantial Arson Case, International Association of Special Investigation Units (IASIU) Seminar & Expo on Insurance Fraud, San Antonio, TX (September 2011).

An Insurer’s Fraud Defense in Catastrophic Property Loss Claims, ABA/TIPS Property Insurance Law Committee Annual Spring CLE Meeting, Orlando, FL (April 2011).

Coordinating the Civil and Criminal Arson Investigations, Joint Law Enforcement/Private Sector Arson Training Seminar (February 2011).

Top Ten Ways to Win a Circumstantial Arson Case, Joint Law Enforcement/Private Sector Arson Training Seminar (February 2011).

Speaking Engagements and Published Works (cont.)

Fighting Insurance Fraud: From the Claim Investigation to the Courtroom: How to Conduct a Fair and Reasonable Investigation While Avoiding the Bad Faith Bullet, The CPCU Society (December 2008).

Arson for Profit – Fires in a Failing Economy, Joint Law Enforcement/Private Sector Arson Training Seminar (May 2008).