



J. Christopher Collins

Of Counsel

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Overview

Chris is among the most experienced lawyers in the United States with respect to litigating matters pertaining to disability and life insurance. He has a great passion for the life and health industry, and he is well versed in its history and development. He is well-known both locally and nationally for litigating first party bad faith matters and insurance cases governed by ERISA. As both an in-house lawyer and since he has been in private practice, Chris has handled thousands of cases regarding disability and life insurance.

Clients benefit from Chris' meticulous attention to detail and his industry insights.

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 2000s.

Beyond his extensive substantive legal experience, Chris is a recognized leader in the Worcester community. In April 2024 he received the Isaiah Thomas Award, Worcester's highest honor for lifetime service in all aspects of community engagement. Chris is a strong advocate for Worcester and enjoys connecting people to the life of the city.

Rachel Delgado

Legal Support Specialist

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Education

Vermont Law School JD (1983)
College of the Holy Cross AB
(1980)

Bar Admissions

Massachusetts
U.S. District Court for
Massachusetts
U.S. Supreme Court

Related Services

Life, Health, Disability and
ERISA Litigation
Litigation

Related Industries

Insurance

Experience

- 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.
- Serves 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.

Affiliations

- College of the Holy Cross, Board of Trustees (July 2020-present)
President Council, Class of 1980, Class Chair (1985-2010)
- Nativity School of Worcester, Co-Chair, Campaign for Nativity (2022-present); Board of Directors (2010 -2020) Board Chair (2012-2020).
- 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)
- Working for Worcester Advisory Board (2013-present).
- Worcester Fire Society
- Yellow Label Club
- ArtsWorcester, Framing the Future Capital Campaign, Campaign Chair
2017-2019

Awards & Recognitions

- Isaiah Thomas Award (2024)
- Nativity School of Worcester's 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)

Articles & Speaking Engagements

- "Cautionary Tales on the Use of Artificial Intelligence," Eastern Claims Conference (April 7, 2025)
- ["Court Holds a Third-Party Administrator is Not a Proper Party to an ERISA Benefits Claim"](#), Mirick O'Connell Alert, November 13, 2024
- ["Massachusetts Appeals Court Upholds Insurer's Interpretation of Lifetime Total Disability Benefit Rider"](#), Mirick O'Connell Client Alert, June 25, 2024
- ["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 Subcommittee 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,” 3rd 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
- ["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, 17th 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," 6th Edition, American Bar

Association, April 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,” 14th 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 Series (March 2016)
- Quoted in “Supreme Court Blocks ERISA Lawsuit for Repayment of Exhausted Funds,” *WestlawNext Practitioner Insights*, January 2016
- “Controlling Litigation Costs,” 13th Annual In-House Counsel Conference, Massachusetts Bar Association (November 2015)