

BEFORE THE HEARING BOARD
OF THE
ILLINOIS ATTORNEY REGISTRATION
AND
DISCIPLINARY COMMISSION

In the Matter of:)	
)	
EDDY COPOT,)	Commission No. 2022PR00036
)	
Attorney-Respondent,)	
)	
No. 6312581.)	

COMPLAINT

Jerome Larkin, Administrator of the Attorney Registration and Disciplinary Commission, by his attorney, Jonathan M. Wier, pursuant to Supreme Court Rule 753(b), complains of Respondent Eddy Copot, who was licensed to practice law in Illinois on October 31, 2013, and alleges that Respondent has engaged in the following conduct which subjects him to discipline pursuant to Supreme Court Rule 770:

(Falsifying Emails to Support Denial of Claims Made by Insureds)

1. Beginning on April 3, 2017, and until October 30, 2018, Respondent worked for Stewart Title Guaranty Company (“Stewart”) as claims counsel. Stewart is a national real estate services company offering loan origination and servicing support, title insurance, and underwriting services for its customers. In his role as claims counsel at Stewart, Respondent was responsible for processing claims for coverage submitted pursuant to title insurance policies issued or underwritten by Stewart.

2. Stewart had a policy that claims counsel could not deny a claim submitted by an insured unless his or her supervisor approved the denial of the claim in writing. When a supervisor approved the denial of a claim by email, the claims counsel saved the email in the electronic claims

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file, which was referred to as the Legal Files System (“LFS”). The policy regarding written approvals was set forth in Stewart’s Claims Manual, and Stewart provided Respondent with a copy of that manual, which was also available electronically to employees during their tenure with Stewart.

The Wolffe Claim

3. In 2018, Respondent processed a claim brought against Stewart by Connie and Michael Wolffe (the “Wolffe Claim”). Stewart assigned the Wolffe Claim file number S023-0304448-18. Rather than requesting that his supervisor, Kelly Rickenbach, approve the denial of the Wolffe Claim, Respondent falsified an email that purported to be her approval. Specifically, on October 15, 2018, Respondent forwarded an email from Ms. Rickenbach in which she had approved his request for time off, and he altered the contents of the email. Respondent altered the text and subject line of the forwarded email so that it falsely read as Ms. Rickenbach’s authorization to deny the Wolffe Claim.

4. Respondent’s email purporting to be Ms. Rickenbach’s approval was false because Ms. Rickenbach had not sent Respondent an email regarding the Wolffe Claim, nor had she approved the denial of the Wolffe Claim.

5. When Respondent sent the email, he knew that it was false because he had altered the email to make it appear as though Ms. Rickenbach had sent it to him, and he altered the subject line and content of the email to make it appear as though she had approved denial of the Wolffe Claim.

6. On October 16, 2018, Respondent sent a signed letter to the insureds denying the Wolffe Claim.

The Beck-Quale Claim

7. In 2018, Respondent processed a claim brought against Stewart by Byron Beck, Janice Beck, and Mark Quale (the “Beck-Quale Claim”). Stewart assigned the Beck-Quale Claim file number S023-0303925-18. On September 28, 2018, Respondent sent an email to himself with the title “Denial 0303925.exception (6).” The email purported to be an email sent on September 27, 2018 at 1:31 p.m. from Kelly Rickenbach to Respondent. That email purported to be Ms. Rickenbach’s approval for the denial of the Beck-Quale Claim.

8. The September 28, 2018 email was false because Ms. Rickenbach had not sent Respondent the email on September 27, 2018, nor had she approved denial of the Beck-Quale Claim. Rather, Respondent drafted or altered the email to make it appear as though Ms. Rickenbach had sent him approval to deny the claim.

9. When Respondent sent himself the September 28, 2018 email, he knew that it was false because Ms. Rickenbach had not approved denial of the Beck-Quale Claim and had not sent the September 27, 2018 email to Respondent. Rather, Respondent had altered the email to make it appear as though Ms. Rickenbach had approved denial of the Beck-Quale Claim.

10. On September 28, 2018, Respondent sent a signed letter to the insureds denying the Beck-Quale Claim.

The Summit at Lake Union Apartments Claim

11. In 2018, Respondent processed a claim brought against Stewart by The Summit at Lake Union Apartments, LLC (the “Summit Claim”). Stewart assigned the Summit Claim file number S023-0304420-18. On October 24, 2018, Respondent sent an email to himself with the title “Denial S023-0304420-18.” The email purported to be an email sent on October 18, 2018 at

1:17 p.m. from Kelly Rickenbach to Respondent. That email purported to be Ms. Rickenbach's approval for the denial of the Summit Claim.

12. The October 24, 2018 email was false because Ms. Rickenbach had not sent Respondent the email on October 18, 2018, nor had she approved denial of the Summit Claim. Rather, Respondent drafted or altered the email to make it appear as though Ms. Rickenbach had sent him approval to deny the claim.

13. When Respondent sent himself the October 24, 2018 email, he knew that it was false because Ms. Rickenbach had not approved denial of the Summit Claim, nor had she sent the October 18, 2018 email to Respondent. Rather, Respondent altered the email to make it appear as though Ms. Rickenbach had approved denial of the Summit Claim.

14. On October 24, 2018, Respondent sent a signed letter to the insured denying the Summit Claim.

15. On October 30, 2018, after discovering the false email relating to the Wolffe Claim described above, Stewart terminated Respondent's employment. Stewart then reviewed other claims files handled by Respondent and found that he had falsified the supervisor authorization emails relating to the Beck-Quale Claim and the Summit Claim.

16. By reason of the conduct described above, Respondent has engaged in the following misconduct:

- a. engaging in conduct involving dishonesty, fraud, deceit, or misrepresentation by knowingly falsifying the September 28, 2018, October 15, 2018, and October 24, 2018 emails to make them appear to be approvals from Kelly Rickenbach for Respondent to deny the insureds' claims, in violation of Rule 8.4(c) of the Illinois Rules of Professional Conduct (2010).

WHEREFORE, the Administrator requests that this matter be referred to a panel of the Hearing Board of the Commission, that a hearing be conducted, and that the Hearing Panel make findings of fact, conclusions of fact and law, and a recommendation for such discipline as is warranted.

Respectfully submitted,

Jerome Larkin, Administrator
Attorney Registration and
Disciplinary Commission

By: /s/ Jonathan M. Wier
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