



# ON THE SIDE OF ANGELS

She has been hailed as an angel by a Congressman as well as a catastrophically injured, illiterate African-American man, and was once presented a bouquet of daisies by a Hells Angel who delivered them to her on his bike in gratitude for help she had given him.

But she had angels in her life who were there for her, too – a grandfather, William B. Schutte, an uncle, William J. Schutte, and her mother, Camille Meyers. They guided her to the belief that she could be and do whatever she put her incredibly gifted and tenacious mind to, and her career and volunteer activities are testament to that.

So many miracles in the life of Karen Meyers '78 can be traced to a tragic event that occurred in her own life when she was very, very young. At the age of two, she lost her father in a construction accident. There was no insurance of any kind, and she and her mother, who was pregnant at the time,

moved in with her mother's family. From that tragedy a life's passion and a multi-disciplinary consulting firm eventually evolved — Little, Meyers, Garretson and Associates, Ltd., and an individual law practice that helps catastrophically injured people recover some of what they have lost, not only in terms of wages but, even more importantly, quality of life, as well as insurance companies.

In the process, she discovered a non-conventional way to use her law degree thanks to the urging of Chase Professor Roger Billings, who encouraged her to apply with an insurance company, Ohio Casualty Group (OCG), which was conducting on-campus interviews.

She already had a job and was living with her grandfather and her mother who likewise urged her to interview with the company. A half-hour into the interview she was asked to visit the home office and within four days

had an offer of employment. In her tenure with OCG she was the first person to hold the title of counsel with the company, and she received seven promotions in 11 years. She spent a total of 12-and-a-half years there, eventually serving as an officer of the company. "It was an odd set of skills they were seeking at Ohio Casualty," she explained. "They wanted a financial background which I had, marketing flair which I try, and they wanted an attorney.

"Professor Billings is indeed one of God's best," she added. "He matched up an odd skill set with a wonderful company. In that match a career was born."

## ANGELIC ADVOCACY

"Joe Marcum, the CEO of Ohio Casualty, told me that no one could ever take my love of books away from me and that it was helpful to me in my work with their company," she

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### MEYERS HAS MULTIPLE DEGREES AND CERTIFICATIONS THAT SPAN A 23-YEAR PERIOD AND INCLUDE:

**1971** a B.A. from Thomas More College, summa cum laude

**1978** an MBA from Xavier University and an M.Ed.

**1984** Fellowship Life Management Institute

**1978** a J.D. from Chase College of Law

**1981** Chartered Life Underwriter



KAREN MEYERS '78 WITH OHIO GOVERNOR ROBERT TAFT AND MICHAEL LAWLESS, SR. VICE PRESIDENT AND CEO OF FINANCIAL SETTLEMENT SERVICES, INC. AT THE SIGNING OF THE STRUCTURED SETTLEMENT PROTECTION ACT.

“ I PRAYED TO GOD  
FOR AN ANGEL AND GOD  
SENT ME YOU. ”

remembered.

Her love of books and her very unusual background allowed her to rise through the ranks quickly and gave her lots of opportunities to serve on many committees such as accounting, product development, investment, etc.

The senior vice-president of Ohio Casualty and president of the life company proposed financing claims with periodic payments. Meyers did the research and wrote the company’s internal white paper on structured settlements. Periodic payments provide a way to settle claims by dissipating risks. When a catastrophically injured person receives a lump sum payout, there is a temptation not unlike what happens when someone hits the lottery to spend all their windfall in one fell swoop buying big-ticket items like houses and cars. When persons are permanently disabled and can no

longer work, they would then be left with no income for life. Periodic payments were devised to dissipate that risk.

California Congressman Jim Corman, who helped forge the federal law governing structured settlements, told Meyers she “was on the side of the angels.”

She continues her angelic advocacy as partner in Little, Meyers, Garretson, and Associates, Ltd. and as board member of the National Structured Settlement Trade Association doing plaintiff and defense work in facilitating financial planning for settlement dollars. Her approach to her work with the catastrophically injured is to look not only at the bottom line of replacing lost earnings and securing rehabilitation and medical services, but at a total life care plan that helps the individual restore some of his or her special interests – “the things that make someone’s life

happy.” She once searched out a voice-activated fishing pole for a spastic quadriplegic who retained some gross motor skills and then incorporated the purchase of that into the settlement agreement.

Her tactics may be a bit unconventional at times as when she demonstrated a point in a very ostentatious, some might even say outlandish way. Such was the situation at one settlement conference when she filled a bucket with dollars to illustrate the trust part of the settlement and displayed a photo of a handicapped-equipped car to illustrate the need for the purchase of a similar replacement vehicle every five years. She also presented photos of a woman coming out of a beauty shop to indicate the importance of the injured man’s wife retaining the financial ability to get her hair and nails done as she had been accustomed to doing once a month.

The injured man in that case was

**1987** Chartered Property Casualty Underwriter

**1990** Xavier University – post-graduate work in hospital administration

**1994** University of Notre Dame – Certified Structured Settlement Consultant (co-developer and curriculum designer)

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KAREN MEYERS

an illiterate, African-American gentleman who was employed as a concrete mopper and had lost a leg, had his pelvis and hip crushed by a truck, and was the father of 12 children, eight of them minors. His wife worked in a cafeteria.

“He told me ‘I prayed to God for an angel and God sent me you,’” Meyers recalled.

It was truly a win-win situation, Meyers said, as the plaintiff’s attorney “looked like a hero because she allowed it, and everyone, including the defendant and insurance company walked away feeling so good.”

#### GIVING BACK BY TEACHING

Meyers never forgets those who helped her, and teaches at Thomas More College as she had promised to do when she attended there as a Gardner Fellow and Presidential Scholar – a foundation that was set up for Ohio students by the man who

founded Blue Diamondhead matches in Middletown. The fellowship and scholarship paid for all expenses associated with her undergraduate degree, which she was able to complete remarkably in just three years. She also teaches at Miami University to which Joe Marcum of OCG introduced her as a volunteer in the graduate program conducted there for high school teachers by the Ohio Insurance Institute.

One of her fondest memories as a TMC student was being on hand to greet President Lyndon Baines Johnson when he came to Crestview Hills for the dedication of the new college in 1968.

She has faced many challenges in her various roles as a teacher, expert witness, consultant, wife, Red Cross volunteer, and board member, and risen to all of them with a passion that burns fervently.

“Out of personal tragedy came wonderful opportunities – a passion for helping the injured and their families and a tremendous respect for insurance companies, without whom most settlements would not happen,” she pointed out.

“Chase was perfect for me,” she added. “I wanted to work and the night school allowed me to do that. I went through with my brother Paul Meyers ’78. I was working for Baldwin at the time and the company funded my education.

“Every educational institution has been very, very helpful to me, but Chase was the catalyst for my career.”

And she is never far removed from the law school – both her partners, Tom Little ’83 and Matt Garretson ’98, are Chase graduates, too.

What’s next for this dedicated and energetic attorney – perhaps a Ph.D. or maybe even an M.D.?

The jury is still out. 