



Thomas R. TerMaat

Senior Attorney

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Joining Foster Swift in 2010, Tom TerMaat brings over fifteen years private practice experience to his clients' benefit. He practices in the areas of commercial litigation, general civil litigation, insurance defense, transportation and trucking law, and premises liability.

Realizing commercial disputes are a common and often mismanaged cost of doing business, Tom is aggressive in seeking ways to provide a vigorous and efficient resolution to a dispute. To that point, Tom is skilled in effective representation of clients in settlement meetings, arbitration and mediation proceedings as well as in the courtroom. The types of matters that he handles for clients include: enforcement of real estate purchase agreements; construction lien litigation; business to business contract disputes; defense of trucking and transportation companies; insurance coverage analysis and litigation; and defense of premises liability claims.

In addition, Tom is recognized as one of the leading experts in Michigan No-Fault Automobile Insurance Law. He has delivered dozens of educational programs on No-Fault Insurance to clients and insurance company claim adjusters over the years, distributed numerous legal alerts on the topic and annually updates and publishes his manual, *Michigan No-Fault Insurance Outline, First Party Claims*. Tom has been selected by his peers for inclusion in *The Best Lawyers in America*.

PRACTICE AREAS

Insurance Defense
Commercial Litigation
No-Fault Litigation
General Litigation
Transportation Law

EDUCATION

Indiana University -
Bloomington School of
Law, J.D., 1994
Hope College, B.A., *cum
laude*, 1990

Thomas R. TerMaat (cont.)

Committed to the West Michigan community, Tom has been active in a wide range of local legal, community and political organizations since starting his career. Tom and his wife, Vivian, live in Ada with their two daughters.

HIGHLIGHTS & RECOGNITIONS

Best Lawyers in America, 2010, 2011 (Insurance Law)

"Best in the West; West Michigan's Best Lawyers", *Grand Rapids Magazine*, 2010 (Insurance Law)

Martindale-Hubbell Bar Register of Preeminent Lawyers (Civil Trial Practice, Insurance Defense, Transportation Law, and General Practice)

National Order of Barristers Honors Society

Indiana University National Trial Competition Team (Captain)

American Jurisprudence Award (Trial Process)

MEMBERSHIPS & AFFILIATIONS

Legal Affiliations:

- State Bar of Michigan
- Grand Rapids Bar Association
- State Bar of Michigan Representative Assembly, 2010-Present
- Certified Case Evaluator, 17th Circuit Court, Kent County, Michigan, 2009-Present
- American Inns of Court, Gerald R. Ford Chapter, 1998-2001
- Hillman Trial Advocacy Program, 1997-1998

Community Involvement:

- Grace Episcopal Church
- GAP PAC (Political action committee of young executives, professionals, and small business owners); Founder and Vice President, 2002-Present
- John Ball Zoo Advisory Board, 2002-2007
- "Friends of West Michigan Business" (Grand Rapids Area Chamber of Commerce PAC); Steering Committee, 2002-2006
- The Other Way Ministries (booster and *pro bono* legal services)
- Kent County Republican Executive Committee, 2000-2004 and 2009-Present

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- Westown Jubilee Housing (booster and *pro bono* legal services)
- Third Congressional District Executive Committee, 2000-2004

BAR AND COURT ADMISSIONS

Michigan

U.S. District Court for the Western District of Michigan

U.S. District Court for the Northern District of Indiana

NEWS

August 17, 2010

Foster Swift's 2011 Best Lawyers

June 1, 2010

Foster Swift Expands West Michigan Presence

SPEAKING ENGAGEMENTS

September 20, 2010

SEMINAR | Michigan Insurance Claims

Insurance Institute of Michigan

PUBLICATIONS

August 3, 2010

Michigan Supreme Court Holds No-Fault Damages Limitation Does Not Apply to State Actors or Minors

Foster Swift No-Fault E-News

March 2009

The Buzz on Electronic Discovery

December 2008

Are 'Black Ice' Cases Sliding in a New Direction?

November 2008

Think Twice, It's All Right

September 2008

Michigan OFIR Raises Monthly Maximum for No-Fault Wage Loss

August 2008

That Doggone Law, Part II

Thomas R. TerMaat (cont.)

July 2008

FOCUS! Driver Distraction May Lead to Company Liability

Published in the quarterly newsletter of client's risk control division

July 2008

That Doggone Law, Part I

June 2008

Let the Master Answer

May 2008

Upon Presentation and Deliberation after Litigation, There Will Be an Evaluation; An Overview of Michigan Court Rule Case Evaluation

April 2008

The Court of Appeals' Back-and-Forth on Michigan No-Fault Coverage

January 2008

Check Your Automobile Insurance Policy - Court says not Everyone is Covered!

November 28, 2006

Premises Liability: No Duty to the Careless in Michigan

Michigan No-Fault Insurance Outline, First Party Claims

(updated annually since 2001)

February 2001, July 2001, July 2002

Michigan Bar Examination, author of question and model answer on No-Fault Insurance