



# WE ARE Saiber.

We advocate tenaciously for our clients in times of conflict and offer guidance in our role as trusted advisors. This ideal has helped forge our firm philosophy:

Lawyers for Business, Counselors for Life®



# **WE ARE** an integrated practice.

For over 70 years, Saiber has built a reputation for delivering innovative, creative and cost-effective legal solutions for a full range of business and litigation matters.

Saiber has approached the practice of law with a dual purpose: to advocate for our clients in times of conflict, and to offer guidance and advice in our role as trusted advisors. We continue to uphold this legacy every day, working with a diverse clientele that includes national corporations, closely held businesses, professional practitioners, families and individuals.

Our practice ranges from straightforward matters to sophisticated litigation, commercial real estate, business counseling, employment counseling, financing, mergers and acquisitions, and estate planning. With thorough preparation, keen insight and immersive knowledge of your business interests, our lawyers are well equipped to address all facets of your business needs.

Our lawyers bring a wealth of experience to their practice. Several have served in key positions in state and federal government, including in the United States Attorney's Office for the District of New Jersey. Many of our business attorneys have achieved leadership positions and recognition among their peers and are active speakers and writers in their practice areas.

At Saiber, we are committed to putting our clients first. Providing superior client service is what drives our business and is why we have been successful for over 70 years.

David D'Aloia
 Executive Committee Member

Our professionals not only excel in their chosen practice areas, but also in their ability to connect with you. We understand that every day you face new challenges and legal issues in our increasingly complex world. We are at your side, anticipating those challenges and providing strategic counsel and advice so you can rise above them.

That spirit of allegiance is one we encourage internally at Saiber. We foster a diverse, collegial atmosphere, with open communication and cooperation across departments and management levels. We believe that the environment we've created enables us to provide you with a higher caliber of client service, a partnership that's built for the long term.



#### **ADMINISTRATIVE & REGULATORY**

Our attorneys represent corporate and individual clients in regulatory matters before a broad spectrum of state and federal administrative agencies. We represent insurance companies before the New Jersey Department of Insurance; broker-dealers and individuals before the Securities and Exchange Commission and the New Jersey Bureau of Securities; gaming companies before the New Jersey Casino Commission and the New Jersey Division of Gaming Enforcement: and business entities before the United States Environmental Protection Agency and the New Jersey Department of Environmental Protection. We also represent clients before the Internal Revenue Service and the New Jersey Department of Taxation, as well as state and municipal entities in licensing, zoning and planning matters.

### **ALTERNATIVE DISPUTE RESOLUTION**

We understand that the cost, bureaucracy and adversarial nature of litigation can make it a daunting process for a growing number of individuals and businesses. With this in mind, Saiber has developed a dual function Alternative Dispute Resolution practice group to assist parties in resolving their differences quickly, efficiently and in a cost-effective manner. We offer trained mediators and arbitrators to help facilitate early settlements, as well as litigators who are experienced in advocating for our clients in alternate dispute resolution proceedings. We also provide special master services to assist the courts and counsel with their case management responsibilities.

# ANTITRUST, TRADE REGULATION & UNFAIR COMPETITION

Saiber attorneys have decades of experience litigating high-stakes civil and criminal antitrust matters, as well as advising business clients on how to avoid the antitrust minefield. We represent individuals, corporations, and officers and directors in federal and state matters involving the universe of competition issues. Our firm also has experience treating the interconnection of antitrust and intellectual property law, assisting clients with federal enforcement guidelines, and coordinating and consulting with other intellectual property firms. We also counsel firms seeking corporate compliance program assistance.

#### **BANKING & FINANCIAL SERVICES**

We counsel a range of lending institutions, including New Jersey banks, out-of-state banks and national financial institutions, regarding the structuring, documenting and closing of a range of commercial lending transactions, including secured and unsecured, mortgage-backed and asset-based loans; participations; project finance lending; and lending in regard to intangible and intellectual property. We also provide borrower-side representation to a wide variety of businesses in connection with their financing transactions. We assist clients in a wide range of default and restructuring situations, including representing corporate trust departments in dealing with the problems of indenture trustees on defaulted or troubled bond issues and bankruptcies.

# **BANKING LITIGATION**

We have extensive experience litigating a variety of banking matters, including actions arising from or relating to negotiable instruments and check collection governed by Articles 3 and 4 of the UCC; electronic fund transfers under Article 4A, and other related statutes and rules, including the Electronic Fund Transfer Act and National Automated Clearing House Association Rules; commercial and standby letters of credit under Article 5, UCP 600 and ISP98; documents of title under Article 7; and lien priority disputes under Article 9.

We are also well recognized for our expertise in discovering and recovering assets diverted through various forms of fraud, defending lender liability claims and handling inter-bank disputes, securities transfer and reorganization claims, creditors' rights issues, bankruptcy matters, securities arbitrations, workouts, and foreclosures of commercial and residential property.

# **BANKRUPTCY & CREDITORS' RIGHTS**

Saiber's Bankruptcy and Creditors' Rights practice group combines the firm's expertise in a variety of legal specialties with a thorough understanding of the bankruptcy code and state insolvency laws. We have the litigation skills, transactional background and bankruptcy expertise necessary to understand the interplay of all these disciplines and best serve our clients. The core of our Bankruptcy and Creditors' Rights practice group focuses on aggressive creditor representation, and we regularly advise our clients in connection with asset recovery and foreclosure, lender liability issues, landlord and tenant issues, collection and judgment enforcement, and trustee/ assignee issues.

#### **BUSINESS COUNSELING**

Saiber has extensive experience advising clients on a broad range of business matters. We strive to approach these matters comprehensively and with sophistication, while delivering maximum value to our clients. Our clients range from closely held businesses to publicly traded companies, and include both public institutions and nonprofit corporations.

As our clients' businesses evolve, we tailor our representation to meet their specific legal and commercial needs, employing innovative solutions to address their ever-changing business challenges. We are well-versed in providing counsel in all areas of the business life cycle. We assist our clients on matters involving business entity formation, joint ventures, financing transactions, contract drafting and negotiation, employment matters, corporate disputes, succession planning, business sales and other M&A transactions, and wind-down operations.

### **BUSINESS LITIGATION**

Saiber has successfully handled thousands of cases for our clients in significant business disputes and civil litigation. Our experience in many areas of business litigation encompasses both national and international matters, including complex contractual, insurance coverage, creditors' rights, financial, corporate franchise, sales and distribution disputes, construction and real estate related matters, antitrust, commercial fraud, tortious interference, unfair competition, intellectual property and business torts.

We represent our clients in state and federal courts at the trial and appellate levels and before administrative tribunals. Our team is comprised of over forty business litigators, including former government lawyers and numerous former state and federal law clerks.

#### **CANNABIS LAW**

Saiber has a team of business lawyers and litigators who can provide the full suite of services that businesses will need in this emerging market. We are prepared to work with clients to assist with the development of a new cannabis business and provide counseling and advice regarding new cannabis laws and regulations, licensing and permits, business counselling, financial services and investments, real estate and land use and intellectual property. Saiber also has the expertise to assist non-cannabis companies facing cannabis related issues ranging from employment and discrimination concerns with employees to business transactions involving cannabis companies.

# COLLECTIONS & JUDGMENT ENFORCEMENT

Employing a combination of legal expertise, online data services, forensic accountants and private investigators, Saiber has enjoyed a high degree of success in helping our clients recover losses in a timely and cost-efficient manner.

We efficiently handle collection matters from the filing of the complaint through judgment and the execution process. Our attorneys are adept at enforcing judgments from both state and federal courts. We work closely with sheriff's departments and the U.S. Marshals Service to execute upon assets and coordinate turnover or sales.

# CONSTRUCTION LITIGATION & COUNSELING

Our lawyers are uniquely qualified to provide valuable advice and answers to the many practical and legal questions that arise during the complete life cycle of a construction project, from initial conception to final completion and acceptance. Saiber represents a wide range of public and private entities, including owners, municipalities and other government entities, construction managers, contractors, subcontractors, design professionals and technical consultants, community associations, and product/component suppliers, all of which may come to be involved in the construction process.

If disputes cannot be resolved through negotiation, we are prepared to aggressively defend or prosecute our clients' rights in administrative, state or federal court, or through alternative dispute resolution mechanisms.

# CORPORATE INVESTIGATIONS & WHITE COLLAR CRIMINAL DEFENSE

Our practice focuses on internal corporate investigations, compliance counseling and white collar criminal defense. We conduct internal investigations to assist public and private clients in detecting and reporting on employee misconduct in violation of internal policies and potential violations of regulatory and criminal law. In recent years, we have developed particular expertise in conducting internal investigations on behalf of colleges and universities, representing some of the largest and most prestigious institutions of higher education in the northeast.

In addition to conducting internal investigations, we defend companies and individuals in connection with federal and state grand jury investigations. We also work closely with our clients in counseling them to institute training and compliance procedures to minimize civil liability and exposure to violations of criminal law.

### **EMPLOYMENT & LABOR LAW**

Saiber has particular strength in helping employers address the many facets of the employment relationship. Our attorneys have decades of experience representing companies in virtually all aspects of employment law. We represent closely held businesses, national and multinational corporations, public and private universities, and government agencies in a variety of employment matters.

Avoiding employment litigation is our primary objective when advising clients. In this regard, we audit, develop and update personnel policies; draft employee handbooks; and train clients to deal with sensitive workplace problems. When litigation is unavoidable, we vigorously represent our clients in a range of employment litigation matters. Our attorneys also have extensive experience conducting comprehensive investigations concerning inappropriate conduct in the workplace, ethical violations, conflicts of interest, whistleblower retaliation, policy violations, harassment and bullying.

#### **ENVIRONMENTAL**

Saiber provides counseling with respect to all types of transactional, regulatory and administrative environmental matters. Our attorneys evaluate each client's objectives to ensure compliance under various state and federal environmental laws. We regularly work with environmental professionals with respect to permit applications, hazardous waste compliance procedures, reporting and remediation obligations. We are trained to evaluate environmental risks in business transactions, real estate deals and financing. We also have considerable experience in handling complex environmental issues that arise in contracts, leases and loan documentation, and we are often called upon to act as local environmental counsel in multinational transactions.

Saiber has extensive experience handling prelitigation and litigation environmental matters. We frequently represent clients in complex, multiparty environmental litigations and regulatory hearings. We have also been called upon to resolve a wide variety of enforcement and technical disputes with the New Jersey Department of Environmental Protection and the U.S. Environmental Protection Agency.

#### **ESTATE PLANNING & ADMINISTRATION**

We understand that estate planning is personal. Our attorneys rely on decades of experience to help individuals and families meet their estate planning goals, while also considering the sensitive matters at hand. Our attorneys provide a full suite of services for individuals and families, including estate planning, tax planning, estate administration, trust administration, succession planning, elder law and probate litigation. We are dedicated to providing the one-on-one attention our clients deserve, and handle each matter with care and compassion. We strive to uphold the legacy of our firm's motto: Lawyers for Business, Counselors for Life®.

#### **GAMING LAW**

Saiber has been at the forefront of the gaming industry since our practice was established. We have substantial experience in all facets of gaming law, covering a range of issues confronted by our clients. We represent online gaming and technology companies, casino operators, lottery companies, equipment manufacturers, and businesses that provide services to the industry.

Our attorneys are well-versed in all areas of regulatory and compliance matters, including assisting our clients in obtaining licensing and regulatory approvals, drafting internal compliance procedures, conducting internal investigations, and appearing before regulatory agencies. In addition, we counsel gaming businesses on a range of corporate matters, including financings, mergers and acquisitions, labor and employment, and intellectual property, and when disputes arise, we represent our clients in all facets of litigation.

### **HIGHER EDUCATION & SCHOOL LAW**

Over the years, providing strategic counseling and litigation services to educational institutions has become a niche practice for Saiber. Having worked with public and private universities, colleges, community colleges, private schools and charter schools for nearly two decades, our clients appreciate our understanding of their unique business needs and our ability to meet their objectives.

Our lawyers are experienced in representing our clients in federal and state courts, as well as before federal and state administrative agencies. We defend our clients in matters involving professors, teachers, administrators and students who bring action under a variety of circumstances. In addition, we have conducted dozens of independent investigations into a range of sensitive matters, including allegations of discrimination, harassment, retaliation, bullying and whistleblower claims.

#### **INSURANCE**

Saiber is at the insurance industry forefront with respect to matters involving commercial casualty, property, general liability, professional liability, D&O liability, pollution liability, personal lines and other specialized coverages. We serve as legal counsel for some of the nation's largest and bestknown insurance and reinsurance companies. Our attorneys represent insurers in complex coverage. excess verdict and bad faith actions in federal and state courts around the country. We act as national counsel for a multi-national insurer on its legacy long-tail claims such as asbestos and pollution. We also defend insurers in putative class actions involving coverage claims, consumer fraud, premium calculation and other issues, handle a variety of matters involving agents, brokers and regulatory issues, counsel clients on insurance coverage issues, investigate claims, and draft policy forms.

#### **INTELLECTUAL PROPERTY**

Saiber is experienced in addressing intellectual property matters and in counseling firms to safeguard their intellectual assets. We advise clients in analysis of trademark searches, proposed trademarks, trademark and copyright registrations, use of copyrighted material, and the use, licensing and acquisition of intellectual property rights, including the creation, use, maintenance and protection of trade secrets and confidential business information. We are also one of the first firms in N.J. developing experience in the field of Artificial Intelligence and its interface with intellectual property.

Additionally, Saiber has broad experience litigating intellectual property and related matters in both federal and state courts, at all stages from emergent application through trial. We represent our clients in claims involving the Lanham Act, unfair competition, trade secrets, trademarks, trade dress, dilution, copyright, breach of confidentiality agreements, employee restrictive covenants, e-commerce and website disputes, false advertising, royalty and licensing, antitrust issues and business torts. In patent matters, we serve as N.J. co-counsel for numerous leading patent firms.

#### **MERGERS & ACQUISITIONS**

Saiber's M&A group has extensive experience advising middle market businesses on a variety of M&A transactions, including mergers, stock and asset acquisitions, spin-off transactions, management buyouts, joint ventures, and strategic partnerships. Whether we are representing the buyer or the seller, we work closely with management and its advisors to provide a personal and comprehensive approach to these major business transactions.

#### PERSONAL INJURY DEFENSE

Saiber's trial attorneys have successfully defended clients against a broad range of personal injury claims, including premises liability, toxic torts, motor vehicle, workplace and construction accidents, products liability, negligent security, and wrongful death.

We have extensive skill and experience litigating these matters in both state and federal courts, handling all aspects from inception through trial and appeal. We maintain relationships with experienced outside consultants and experts who assist us with pretrial discovery and at trial. We also work closely with our clients' in-house counsel and other personnel to improve the efficiency of case management and reduce costs.

# PROFESSIONAL LIABILITY LITIGATION & COUNSELING

Saiber is the firm other professional firms increasingly turn to for advice and representation when confronted with allegations of malpractice or ethical improprieties. We advise lawyers, accountants, architects and engineers, and their respective firms, about the myriad issues facing practitioners, including formation and drafting of firm documents, ethical issues, conflicts of interest, conflicts among firm members, multijurisdictional practice concerns, advertising and solicitation, mergers and acquisitions, client relations, representation of respondents in disciplinary hearings, malpractice litigation, and other aspects of professional conduct.

Our attorneys are well versed in assisting with the drafting of formation documents, establishing policies and procedures, and providing ongoing legal advice. Should disputes arise, we will represent you tenaciously before administrative tribunals and in court and other legal forums.

# **PUBLIC AFFAIRS LAW**

Our Public Affairs practice group works to strengthen the relationships between our clients (both business and nonprofit) and public entities, including state, federal and local agencies, authorities, and regulatory or legislative bodies. Our lawyers understand the inner workings of government, policy-making and enforcement, and can advise clients of the implications of public laws and regulations for their private concerns and practices. We represent clients, both corporate and individual, before various municipal, state and federal agencies as well as taxing, zoning, licensing and planning agencies at all levels.

### **REAL ESTATE LAW**

Saiber's Real Estate practice group has broad experience working with all segments of the commercial real estate industry. We advise our clients in acquiring, selling and leasing property, obtaining government approvals and permits for development, negotiating and closing mortgage loans, structuring mortgage workouts, addressing environmental issues, handling real estate tax appeals, and developing residential projects and commercial facilities. Our attorneys are also highly skilled in zoning, land use, development, joint venture structures and planning matters. We represent parties before state, county and local planning agencies with regard to subdivision, site plan, variance, and various other regulatory and developmental approvals.

In addition, our litigators work closely with our real estate transactional team in all facets of real estate matters. We represent commercial landlords and tenants, developers, condominium associations, brokers and agents, contractors, investors, and lenders in a variety of real estate disputes.

### **REINSURANCE**

Saiber is a leading firm in the reinsurance arena. We have handled innumerable reinsurance arbitrations and lawsuits for cedents and reinsurers around the country and in Canada and the United Kingdom. Our attorneys are experienced in litigating reinsurance claim disputes arising under treaty and facultative reinsurance agreements involving the full spectrum of casualty and property losses (including long-tail liability exposures such as asbestos, pollution, breast implant, sexual abuse and property catastrophe perils such as hurricanes and wildfires) under a variety of business lines including commercial liability, directors and officers, errors and omissions, property, life and structured reinsurance. We routinely counsel and advise insurance and reinsurance companies on the negotiation, wording and interpretation of reinsurance contracts and on the negotiation and drafting of commutation agreements. Our attorneys speak at ARIAS and other industry conferences on insurance and reinsurance issues.

#### **UCC LITIGATION & COUNSELING**

Our attorneys assist manufacturers, distributors and resellers in prosecuting and defending against actions in New Jersey and other jurisdictions arising under Article 2 of the Uniform Commercial Code. To avoid such litigation, we are often asked to review, revise and update our clients' sales contracts to ensure compliance with Article 2, and we counsel our clients on the language needed to limit warranties and remedies under this Article.

### **DIVERSITY @ SAIBER**

Our commitment to diversity can be seen foremost in our firm's people.

At Saiber, we recognize the importance of diversity and appreciate the value gained from the contributions of people with diverse backgrounds. A diverse workplace maximizes the potential of each of our employees, and best positions the firm to meet the needs of our clients and reflect the community we serve.

We are committed to fostering a work environment in which our attorneys' unique strengths and abilities are nurtured, cultivated and developed. To that end, the firm has established a Diversity Committee, which meets regularly to address the overall goals of our diversity initiatives. The Committee reviews all aspects of our hiring, retention and promotion of diverse attorneys, which includes attending career fairs and diversity-focused career events. The Committee also reviews firm policies in order to ensure an inclusive environment.

Each year, Saiber completes the Vault/MCCA Law Firm Diversity survey to measure our success by benchmarking our demographics with those of other law firms nationwide and regionally. In addition, we have developed a formal and informal pipeline program, which encourages minority students to consider law as a career and includes our involvement with the Street Law, Inc. program and our informal mentorship of local high school students. We also provide internships and employment opportunities to minority high school and college students.

Saiber is a place where diversity is truly appreciated and encouraged. It's clear that the firm is focused on creating and maintaining an inclusive working environment.

Katherine Escanlar
 Counsel



# PRO BONO & COMMUNITY OUTREACH

Providing free legal advice to those in need is deeply rooted in Saiber's over 70-year history. We encourage all attorneys, from members to associates, to engage and serve the communities where we work and call home. Our attorneys approach pro bono matters with the same strategic planning, thoughtfulness and care as they would any matter. Each year, our attorneys dedicate hundreds of hours helping individuals, small businesses, non-profits and other charitable organizations receive the necessary legal support to reach their goals.

In addition to providing legal advice, many of our attorneys donate their time to serve on boards of charitable and non-profit organizations, provide legal advice to their local houses of worship, and serve as mentors to inner-city youths through various organizations.



