

Into the Breach Podcast – Episode 44: Covering More Than Title: Expanding Insurance Coverage in Commercial Real Estate Transactions

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Welcome to Into the Breach, a reps and warranties policy podcast by Bryan O’Keefe and Gena Usenheimer, partners and co-leaders of the Transactional Underwriting Counsel practice at Seyfarth Shaw, interviewing leaders from the industry and exploring the latest developments market trends and news impacting RWI and the transactional risk insurance markets.

Bryan O'Keefe

Hello and welcome to the latest edition of Into the Breach. This is our first edition of the 2026 season, and we are in the mid Atlantic region, still digging out from snow and ice and various things. But Gena is down in Florida right now, where it is – warmer, I guess, is like a relative term in Florida right now. Is that - you're telling me the other day, Gena, I think it's maybe that's the best way of putting it.

Gena Usenheimer

Well, today it's going to be a high of 70, so actually -

Bryan O'Keefe

Alright, well, now you're just rubbing it in.

Gena Usenheimer

But today's Wednesday. Sunday, my mom's house and her whole street lost power for eight hours because of the cold weather, and it was like 30 degrees, a very interesting experience here. Although I have to say, like it did start to get, like, dark and cold in the house, but then at like seven, everything came back on.

Bryan O'Keefe

Yesterday, I think we made it up to 30 and we were like, Oh my gosh, it's a heat wave up here right now, like, the ice maybe will start to melt if we can just get above 32.

Gena Usenheimer

I know, and didn't you guys bomb cyclone? Like, wasn't there some more, like, snow coming? Or I thought maybe DC was gonna get it?

Bryan O'Keefe

Yeah, there was some more snow. There was some more snow in Southern Virginia and the Carolinas over the weekend. But thankfully, in Washington itself, we were further, far enough north that we did not, did not get that. But my driveway is still has tons of ice. It's like, I mean, it's like a glacier, I feel like, or this is what the Titanic hit, or something. I mean, it's just crazy how it doesn't melt, because it doesn't get warm.

Well, we have a hot guest, maybe to warm up the cold winter here today, and we actually have a repeat guest for our very loyal listeners. Back in episode 10- I went back and looked today to see what

episode number it was. Back in episode 10, we had A.J. Kritzman on, and A.J. is joining us again. He has a new position. He's now a vice president of Transactional Risk Solutions at First American but A.J., we have to say this that we wondered if there was a name change, because you had been corresponding with us. And I, the first time I got an email, there was this Alfred Kritzman in my email box, and I confess I did not even know what the A stood for in A.J., and I was sort of like, who's Alfred Kritzman? Who's this person? And then we put it all together, but I don't know. Are you going, should we be saying this is the Alfred Kritzman podcast, or should we continue to use A.J.?

A.J. Kritzman

Oh, definitely continue to use A.J., yeah. The only people who call me Alfred, I think, is my mom when she's mad at me.

Gena Usenheimer

Why is it on your email then?

A.J. Kritzman

you know, you inherit an email from corporate IT, and then you try to fix it. And I there is actually an A.J. Kritzman at firstam.com it's also available that it wraps to my A Kritzman, but for some reason, just always shows up in the system as Alfred. I'm told that it cannot be changed. It's already been done, set in stone.

Gena Usenheimer

Well, that's annoying.

Bryan O'Keefe

Well, well, we're happy to have you on the podcast today. A.J., and we know that that you have a new role that you're very excited to talk about with our listeners here. So why don't we just kick it off and you know, why don't you explain to folks what you're doing now and how it's different from what you've been doing before?

A.J. Kritzman

So I'm a broker over at Transactional Risk Solutions, which is a subsidiary of First American. So First American is known as one of the big four title insurance companies. I don't necessarily work for the title insurance company. It's an affiliate, but what we do over at Transactional Risk Solutions, which is, you know, powered by First American, is that we place transactional risk, transactional risk insurance policies - reps, warranties, policies, tax insurance policies, contingent risk policies as a broker, as opposed to being an insurer. As a title insurance company, First American is a monoline insurance company, and its policies and its rates are all filed with particular state regulators wherever the policy is being placed, so they are not a surplus lines carrier, so they themselves cannot do reps or warranties insurance. So we work, we look to partner with other surplus lines carriers in the transactional risk insurance space to place these policies on behalf of, for the most part, title insurance insureds of First American. But the policies that we place for these surplus lines policies typically represent warranties, tax insurance contingent risk.

Bryan O'Keefe

So we'll forgive you for going to the dark side and becoming a broker here. But maybe you want to explain a little bit more, because this is an interesting product, I think, that you're involved with now in this kind of intersection between title insurance and representation in warranties insurance. So maybe if you want to explain a little bit more about that in you know, what sort of risks you're focusing on and where this where you're trying to place these policies at?

A.J. Kritzman

So, so in the title insurance world, there are about three or four other competitors. None of them are involved in surplus lines insurance, let alone transactional risk insurance. So it is definitely something that the folks at First American can use to differentiate themselves from their competition. And so a lot of their a lot of their clients are the folks that are doing all mostly commercial real estate deals in the retail, industrial, mixed use spaces, agricultural land, timber, oil and gas, both upstream and downstream. Renewable energy, so wind and solar, data centers and REITs and so they have, you know, within First American you know, very large sales force as well the national commercial services group. And they are very good and adept at identifying opportunities for Title Insurance amongst commercial real estate attorneys, investors, developers, those that are involved in, you know, for instance, every time that there's new bond issuance and you need to get new title insurance with regard to that bond insurance or debt issuance, you know, First American you know is there to, you know, provide those title insurance needs.

Now what happens is, you get situations where you have acquisitions, or you have pieces of real estate where the title risk is really the biggest risk associated with the property or with the target, and they have other risks that are like just a title insurance policy wouldn't cover, right? So for instance, you might have environmental risk, or you might have tax risk, and that is where, condition of assets, is another big one. And so that's where reps and warranties insurance or tax liability insurance or potentially contingent risk insurance would step in and help out. And so those are the, usually, the situations that we're brought into, you know, via this internal sales force that has all these connections and has, kind of, like their finger on the pulse of all these commercial real estate deals. So, you know, we are essentially another, like, arrow in the quiver that these folks have when it comes to providing services.

And there's other adjunct services over at First American besides reps, warranties, insurance. And there's a whole department that's, you know, dedicated to doing survey work. There's another department that's dedicated to doing title insurance for all things that are not commercial real estate. So that's the UCC division. So if you have, for instance, the need to get title insurance for, you know, equity, stock, ownership shares in the business, because they're being used, for instance, for like, mezzanine level financing, and you need an insurance policy for that. Well, First American can provide that for you, too. So First Americans really good at providing these sort of, like adjunct services. And they identified, you know, several years ago, reps and warranties insurance as being one of these areas where they wanted to get into. And so what they did was a few years ago, is they hired Matt Soma, who is a fellow, my partner, really here at Transactional Risk Solutions. And he came and-

Gena Usenheimer

Also a rep and warranty guy, right? He was at Blue Chip for a while. Is that right?

A.J. Kritzman

He was, yeah, yeah. He was, most recently, he was at New Front as a broker, so he had gone over to the dark side earlier before.

Gena Usenheimer

Before you.

Bryan O'Keefe

Yeah, he recruited you to the dark side now.

A.J. Kritzman

Definitely followed him down this path - as a matter of fact, speaking with the dark side and that stuff. Yeah, I did get my producer's license months ago after, like, taking the job, but I just recently passed a surplus lines brokers exam too, so I'm pretty proud of that - first time!

And so, yeah, so, so Matt came from new front prior to that, he was at Blue Chip as an underwriter, and prior to that, he was at the Hartford as an underwriter as well. Yeah, M & A attorney background. He was at Hunton Andrews and Kurth, and he was also at Paul Hastings. So, you know, he basically, you know, was the first one in the door here, trying to, like, you know, lead the way to getting the culture here, you know, acclimated to surplus lines world, more specifically, transactional risk insurance world, and he had been doing it for a little over a year before I started talking to him about coming over here and maybe deciding to take a change in my career path, having been an underwriter for about 11 years, and wanting to do something a little bit different, yet still connected to the industry. A

And so when this opportunity arose, you know, I spoke with him and the folks that work with him, and he that he works for, and it's just a really great opportunity, and it's really great environment here. I really like the culture. And so, you know, other folks on the team, I work alongside another person named Cindy Carter. She's really in charge of our operations. Kalina Klamina is in charge of our compliance issues. She also provides analyst duties. And Karen Saez who is Cindy's boss. She's really our internal and sometimes external champion. She splits her time between overseeing our unit and then also she's involved in, like, very large title risk underwriting. They call it corporate underwriting here. And prior to that, she was, you know, in charge of the western region. So she was working out of, I think it was at the time Seattle, which is where she's still located right now.

And then another person on the team, another internal champion we have, this guy named Randy Scott. Randy is one who founded that UCC title risk division that I spoke about earlier. So he has a lot of experience like starting, you know, basically ancillary services, but from a startup position. And I think that when he had done that a little over two decades ago, First American was the first title insurance company to actually provide title insurance for those non-land related assets. So we were looking to, you know, also be similar, you know, for Transactional Risk Solutions, the first provider of transaction risk insurance products in the title insurance space or adjacent to the title insurance space.

Gena Usenheimer

So can you tell us a little bit about, like, what your perfect like transaction would look like, or what would like be the best, like, your ideal kind of transaction for you to get involved. Like, what can you describe that?

A.J. Kritzman

So it would be, it would be a transaction will come to us from the sales team over national commercial services division, ideally. So you can, you can have one or two situations. You could have the kind of like your serial buyer of title insurance that would also need transaction risk insurance that's an existing client. So you're helping your fellow colleagues maintain and grow their existing relationships. But also you have this other opportunity where you have a potential serial purchaser of commercial real estate that isn't an existing title insurance client, but they are considering being a title insurance client, a First American, if you only help us with this other problem that we have that's not quite something that can be covered by Title insurance. And so the idea would be for the team over at Transactional Risk Solutions to provide reps, warranties, insurance or tax insurance or contingent risk insurance, whatever it may be. And that would help you know American, First American, also win you know the title insurance placements as well.

Bryan O'Keefe

And what are you seeing, AH in terms of on, on this kind of like, you know, hybrid or whatever. What are you seeing in terms of, like, rates, retention, scope of coverage, those kinds of things.

A.J. Kritzman

Yeah, so for commercial real estate deals, traditionally, they had a lower rate online and lower retentions than your more operating business type deals, and that still remains to be true. So you know, you're going to get rates that are below 2%, you're going to get retentions that start off at .25% or 25 basis points for the initial retention and dropping down to, you know, 10 basis points for fundamental reps, you're going to get nil retentions. So you know, pretty much everything you see on the operating targets, but just a step down lower in terms of cost. And the reason why that is because just the claims activity in this world isn't the same, and then also just sort of like the breadth and the depth of the reps are traditionally given in a commercial real estate transaction, aren't the same as you get from an operating deal. So you're not going to get like, you know, three page long intellectual property reps, you know, for commercial real estate deals. So the risk profile is different in this, you know, I would say less than you would find for operating businesses. So that would justify the lower cost and lower retention.

Gena Usenheimer

And are you seeing like, synthetic coverage being offered for, like, just, you know, in the event that there's not environmental reps or condition of asset reps, are you seeing buyers interested in sort of expanded coverage on their policy, or has that not been front?

A.J. Kritzman

So that's all part of the education process. So, you know, been at it now for about five to six months here, and, you know, telling people that this kind of coverage is available from certain markets, they're kind of like stunned and in disbelief, but at the same time, very interested in it. So yeah, there are carriers that are willing to provide synthetic reps for environmental, for condition of assets, and also for things like rent roll as well. So basically, it's like anything that can be verified by third party diligence, you know, can be synthetically represented in a commercial real estate transaction.

Gena Usenheimer

So when that, that is a good point. So when you say commercial real estate, because we often see, you know, like it's residential, but it's not like a one family home. It's like nine, it's like nine mega 55-and-over communities in some Sunbelt state. Would that fall into your bucket of commercial real estate? Or are you really talking about, like, you know, with numerous, like, commercial tenants and a big rent roll kind of concern?

A.J. Kritzman

No. Just so you're saying, like, large multi family units, yes. So like large condo complexes, or 50 and over communities, like you're saying, some of them have already been developed, and some of them are in the process of being developed.

Gena Usenheimer

And so, just so our listeners, you know, there's no confusion. You know, if you're getting any kind of synthetic or regular reps with respect to or synthetic coverage with respect to condition of assets and environmental or rent roll, you know, you'd still need - the expectation is that the diligence is getting done, that there's phase ones, that there's PCAs. I mean, I think, unlike sometimes other deals, the condition of asset - I think coverage really does require PCA, as opposed to some other deals where we see, you know, we often hear, 'Oh, management team walk through and the assets look good, the

equipment look good.' I don't really think that that would fly in these like pure real estate deals. Is that your general sense as well? Or are you seeing maybe some movement in the market on that?

A.J. Kritzman

Yeah, no, no, definitely for with regard to, like, the condition of assets rep is that you would need, like, solid - for the most part it's gonna be third party diligence, unless the buyer has, like, their own in house ability to do that. But yeah, no, it's not going to be like, it's normally for like, operating deals where it's like, 'oh yeah, we looked through the manufacturing floor, or we looked through the cubicles, and everything looks, you know, on the up and up, everything looks fine.' It's gonna be a lot deeper than that. So, for instance, so for instance, this would be situations where you have, like, a large agricultural deal, of which a First American does a lot of these large agricultural deals, or like, large timber deals. And so, like, what's attached to the to the farm, what's attached to the forest is, you know, either, like, a timber mill or just lots of farm equipment, lots of farm machinery. So that's the kind of stuff that would get covered.

Gena Usenheimer

I've never had a deal with a timber mill attached before.

Bryan O'Keefe

What have you seen too - I've seen this a bit. I am curious if you've seen this as well. I think sometimes real estate lawyers are actually not even fully aware of all the different solutions the transactional risk carriers can provide in their deals. You know, a lot of these deals have limited reps and warranties, and then they just get title insurance and that's it. But I think that this can really kind of help fill the gap. And what's been your experience, I guess, in talking with real estate lawyers and just sort of real estate lawyers and their general knowledge about it. And how can you help real estate lawyers? If real estate lawyers are listening to this and want to find out more about this?

A.J. Kritzman

Yeah, I think that real estate lawyers are right now at the place where corporate M & A lawyers were 15 years ago, and secondaries attorneys in the United States were probably at five or six years ago. So they're just getting brought on board to it, and oftentimes they might just defer to their corporate M & A colleagues down the hallway, if those are available to them. But then, you know, you also kind of find out too that even though a lot of law firms are very big and they have over 1000 lawyers, they do tend to be decentralized and sometimes siloed. So they might not necessarily be so aware or feel like it's something that they would just want to reach down the hallway to get the information on. And so if you're find someone like myself, who's a broker, who's been doing this for a long time, and can educate them on the product and bring them up to speed, you know, they'd be more than willing to, you know, listen to what I have to say, and then, you know, the hope is that it would land with the placement of a policy, you know, with their client.

So, yeah, I think that there's just a lot of opportunity amongst the commercial real estate lawyer set, much like there was with, you know, other subsets of attorneys. Actually, now that I think of it it's probably very similar than it was with tax attorneys before tax liability insurance really took off, or how it was with IP attorneys before, you know, the specific IP transactional risk products took off. So, you know, just sort of like the very beginning of that, you know, for the past year or so, it's been really picking up a lot of steam, and so I haven't gotten to the point yet where I'm like, Hey, let me tell you about transaction risk insurance. and they're like, already know about this. A lot of people are just like, willing to learn, which is surprising to folks like us who've been in the business for so long. But you know, there's just 10s of 1000s of deals that get done out there, and not everyone's, you know, in tune

with what reps warranties can do for them. So I'd be more than happy to, you know, continue the education.

Gena Usenheimer

And I guess just before we move out into our next, you know, portion of the podcast, do you want to talk a little bit about REIT deals and, like, the nature, because I think a lot of people think that these real estate deals have a limited tax profile, and I think that's probably right when it's a pure piece of real estate, or it's, you know, like a single asset that's being held by a holding company, but I think the REIT structures are a little bit different. It's certainly not increasing like intellectual property or employment risks, like you were saying. But so could you maybe just want to talk to us a bit about what that kind of diligence would be expected for the REIT transactions, and then we'll move on to our once more unto the breach section of the podcast?

A.J. Kritzman

Sure, yeah. So I think, like, you know, years ago, traditionally, at the REIT policy was covered essentially as a tax policy, right? So it's just like, you know, did they, did the REIT have the proper status, and did they, you know, once they attain the status, if they had the proper status, you know, did they do something to lose the status, right? And so you would get an opinion that would, you know, look at the organizational documents and the activities that the company had taken since they've been organized, and whether or not the REIT status is, you know, still, you know, in play. So there's a lot of, like, trip wires that you could trip up and, like, lose your REIT status, which would, of course, you know, have an adverse tax effect. Then that kind of slowly morphed into, now you're getting purchase agreements that have, like, very good reps about the REIT status that the seller is willing to give, whether it's, you know, low seller indemnity deal or no seller indemnity deal. And now you have markets that are willing to basically cover those REIT reps, you know, as part of a reps warranties policy. So there really is no need for a separate tax policy. And so that's been a kind of like a bit of an evolution just in the past few years with regard to getting coverage for REITs. And then, you know, as far as the diligence is required, you know, a lot of it depends on, you know, the quality of the opinion letter that's provided by, you know, a good and reputable law firm, or at least tax experts that you know are staffed by folks that used to work for a good and reputable law firm.

Bryan O'Keefe

We like good and reputable law firms. That's good. A.J., you're doing a lot of exciting things here, and I it's been great watching you build out this, this new platform with Matt, and be able to take your years of experience and working as an underwriter in using it in this new and innovative way. So it's been great hearing more about that, and we certainly hope that lots of real estate lawyers and other people who are potentially listening to this podcast and want to hear more about this reach out to you and want to have conversations with you so you can talk with them about ways that you can solve some of their legal problems. But with that all said, we will now move on to the last part of the podcast, our once more unto the breach, our three questions that we ask all of our guests, and I will kick off with the first question here, A.J., and that is the biggest change you think we're going to see in transactional risk in the next 12 months.

A.J. Kritzman

I think more and expanded use of AI, you know, as part of diligence and I think that might come in two forms. One would be just by use of the underwriters independently. So they're going to log into their chatGPT, or their perplexity, or their copilot, whatever system they use, and they could use that to analyze policy wording. They could use that to analyze purchase agreement wording. They could use that to analyze due diligence documents. But I think that what might also happen at some point in the near future is buyers teams will be using AI a lot to do their diligence and then presenting it to reps,

warranties underwriters, and saying, you know, did we look at every single contract like we would have done two years ago and provide you an 80 page legal memo? No, we're not. However, we did use this AI system, and these are the prompts that we use, and these are the results that we got. And so now you're going to have to get reps and warranties underwriters to kind of like, buy into the buyer's diligence process that is leaning into the use of AI. So I think that's something you'll probably see in the next 12 months or so.

Gena Usenheimer

Yeah, that's interesting. I mean, I think buyers are gonna have to get used to it first, right? First it's gonna - I mean, if you're spending a billion dollars on a target, maybe you don't care about your however many million to your buy side law firm, I don't know. I guess we'll see. But I like AI, I love it. I have it, like, proofread stuff all the time. It's great.

A.J. Kritzman

Yeah, I think, I think it's really great if you know what a good result would look like, if you know what to look for, because it's sort of like using a calculator 20 years ago or 30 years ago. It's like, it makes sense, if you, like, knew how to do it longhand so you could check just to make sure that the numbers are right. You know, my only worry is you know, the more that we all use it, and then require more junior people to use it, you know, will they develop the same skills that we had the benefit of developing because we had the time and just the presented with the opportunity to kind of do things the hard and long way?

Gena Usenheimer

Yeah, it's like, I think of it like GPS, like, when I have GPS on, my brain is, like, on vacation, and it's like, the GPS tells me to turn right, and there's, like, a building, I'm like, literally, like, incapable of, like, figuring out how to get around it, because I'm just, like, relying on the GPS.

A.J. Kritzman

Did you see the episode of The Office where Michael Scott and Dwight Schrute character are on a sales traveling meeting. They're traveling for sales, and they rented a car, and it came with a GPS, and it tells them to take a right, but it's into a lake.

Gena Usenheimer

But that is very it's funny because it's true that is totally accurate.

A.J. Kritzman

Dwight's like, it's a lake, it's a lake. Don't do it. And Michael Scott's like, but it says, take a right. I have to take it right. It says, take it right? And so he drives into the lake.

Bryan O'Keefe

I actually, know this is funny. I just have to say this. I was driving somewhere last night, and I knew how to get there. And then, you know, the stupid thing says, save five minutes by going this way, right? And I was like, oh, okay, I'll save five minutes. And I was following GPS, and then it got me into some gigantic traffic jam that did not save me five minutes, like, at all at the end of the day. And I was like, Why didn't I just go? I know how to get here. Like, why didn't I just go the way that I know how to go. But Gena, like you said, it's like, oh, the computer will just tell me how to do this, but it sometimes leads you astray, which I think is the ultimate lesson with AI, we still sometimes it leads you into the wrong into the parking lot or whatever, right?

Gena Usenheimer

Okay. And then our second question that we asked all of our guests, which you've already been asked, as Bryan pointed out the top of the show, what is a piece of career advice for someone who might be interested in working in this space? Working in this space. And you know, you can make it reps. You can make it transactional risk. You could make it commercial real estate, broker, whatever you think this space means, whatever it means to you, A.J..

A.J. Kritzman

I'll speak that from which I have the most experience, which is, you know, still as an underwriter, even though I'm now in the fourth version of A.J., because I was a CPA, and then a lawyer and underwriter, and now I'm a broker. But I'll speak to the underwriting aspect, because I think that's kind of like the biggest transition from when you if you are formerly an attorney, specifically a corporate law M&A attorney, and then now you're going to underwriting is you're going from a situation where you were providing guidance and advice to your clients, so now you're going to a position where you make the call, right? And so I think that's, that's the biggest change. And sometimes, you know, stereotypically speaking, but a lot of you know, corporate attorneys tend to be very risk averse, right? Which is, you know, it's a big benefit when it comes to, you know, crafting language in a purchase agreement that protects your client, because you're worried about the potential of a risk down the road. And that also helps out when you're an underwriting too, because you have to be a little bit risk averse, because you are, you know, representing the balance sheet of the insurance company or insurance companies that you're working on behalf. But at the same time, now you're a business person. Now you are a revenue generator, and you and you make your revenue and you run your business, which is essentially taking on risk. So you have to get comfortable with the idea that it's you are the one who's making the call, right? So if that's something that you can get comfortable with, then you'll do very well as an underwriter.

Bryan O'Keefe

Well, I think that's excellent advice, and very well said. So all right. A.J., the last question, our mystery, fun question here, and we'll take up the theme of commercial real estate with this one. So, so if you had, like, an unlimited amount of resources, what is like a single piece of commercial real estate that you would buy or want to own. And maybe it is what Gena was referring to earlier, like a series of nine 55+ communities, or something. I was thinking more something like the Empire State Building, like that Sears Tower where Seyfarth's offices are located in Chicago. But we'll let you say, what is like the one building that you would really want to buy if you had the opportunity to buy it?

A.J. Kritzman

So this is a wonderful question. And there was, I think it was like, there was like a 60 Minutes that was done this type of real estate that is really good money maker, but also at the same time, like a really good community builder, in terms of providing a sense of community but also just helping out a lot of the smaller businesses that surround it are like these very large sports complexes that are geared towards youth sports. I've been to some of them because two of my kids were travel and club soccer players, and so, you know, we went across the country with their teams to go to these different venues. And so you show up to these venues where they have 30 soccer fields and, you know, 15 different baseball fields and a few different football fields, and it's all geared towards youth sports.

And so you kind of like, have a sense of community, whether that is the complex that you go to, because there was a complex not too far from where we live that has, I think, six or seven outdoor soccer fields and four indoor soccer fields, and it was a year round process. And you kind of build like these, sort of like lifelong friendships with the parents of the players on your team, and they're folks that come from, like, all walks of life too, because it's like, you know, when you're in your sort of like your social circle at work, or your social circle, you know, with your church or synagogue or temple,

whatever, you know, those are just kind of people that you're just familiar with, and maybe at like, the same level as you socioeconomically, or whatever it is. But then when you go to sort of like, outside of that, and one of the ways to do that is through your kids youth sports programs, is you really get to be in contact with folks that are just sort of like, run the whole straddle, right? And you build these really strong relationships, which is great. And you get to travel the country with your kid, and you get to kind of watch them grow and learn and, you know, and struggle. They'll lose, they'll win. They'll lose, they'll win. They'll get better. They'll get hurt, they'll heal, they'll go back out again. They're building resilience. And all at the same time, you know, you're doing at these large, mega complexes that kind of cater to all sports, for all ages, at all skill levels.

And so, yeah, so if money was no object, Bryan and Gena, you know, maybe do something like that. Build a sports complex where there isn't one right now, and, you know, make it accessible to people who have come from all levels of socioeconomic background, and just sort of like a place for people to get together, to have common interest and to enjoy something together that's like just, you know, great for the kids, great for the families, great for the community. I think that's where I go. And that was not a prepared-

Gena Usenheimer

That is so nice.

Bryan O'Keefe

That is a heartwarming answer, I was going to say, like a very meaningful and profound. I mean, I don't expect anything less, but that was such a meaningful, profound answer. That is good. There is no like vanity like all. I just want to own the tallest building in the yard, like a very that is like, a very social good answer. A.J., I love it. That's great. That's good. Thank you.

Gena Usenheimer

Thank you so much for being our guest.

Bryan O'Keefe

Yeah, thank you. A.J., we really appreciate having you on. I joked before the podcast that maybe in another 30 or 40 episodes, we'll have the Godfather Part Three, and we'll have you on for another episode. But um, it's been great having you on here, and we're very excited to see this new platform that you're building out, and we certainly hope that our guests reach out to you if they have a need for the services you're now providing. Great.

A.J. Kritzman

Great. Bryan, Gena, thank you so much for having me. I really enjoyed it.

Gena Usenheimer

Of course

Bryan O'Keefe

Thank you.

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