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For This GC, Big Claims Processing Was A Lifechanger

By **Sue Reisinger**

Law360 (January 22, 2026, 1:54 PM EST) -- Neil Zola went from being a partner at a Madison Avenue law firm to being the first general counsel of a small company that processed claims forms in a back office on Long Island. Zola calls it the best decision of his life.

Zola left New York's Wolf Haldenstein Adler Freeman & Herz LLP after 10 years to join the processing company Garden City Group in 2000. He rose from GCG's general counsel to chief operating officer, and then president. In 2016, he joined two business partners, Jennifer Keough and David Isaac, to co-found their own processing company headquartered in Seattle, JND Legal Administration — for Jennifer, Neil and David.

Putting his law degree and legal skills to use in novel ways, Zola's career has included administering some of the largest class action settlements in history, including the \$60 billion BP oil spill deal, the \$6.15 billion WorldCom agreement and the \$3.05 billion Visa/MasterCard settlement.



Neil Zola

After selling JND in 2021 to professional services company Sedgwick, which retained the JND partners, Zola plans to retire from the company in April. Zola, who obtained his law degree at the University of California, Los Angeles, plans to try some creative writing next.

Law360 Pulse recently spoke with him about his general counsel years, the decision to start a new business and his hopes for the future. His remarks have been edited for length and clarity.

Given your love of business, why did you decide to become a lawyer in the first place?

I have this memory, I must have been in high school, and I watched the movie "And Justice For All" with Al Pacino. And my mom walked into the room and said, "Oh, did you like that? Do you want to be a lawyer?" And I said, "No, I want to be an actor."

But I would say that movie put the bug in my head. I decided to go to law school at UCLA because I was in Philadelphia, at the University of Pennsylvania, and it was freezing and snowing and raining. [I looked for] the best warm weather school I could get into.

What was the most important lesson you learned from a mentor?

I had a great mentor at Garden City Group, a guy named Mike Sherin who sadly passed away last year. He had some good sayings, and one of his favorite was, "Let it grow whiskers." When we had a problem, an issue, he was slow to knee-jerk. "Let's ponder this. Let's think about that." And that was something I always got from him.

He also always used to say, "Nothing gets more work than good work." And it was true. There are a lot of ways to sell, to try to go get business, but the best way is to get repeat business because you

do a good job.

The biggest thing I learned from him was to take an interest in other people and to mentor other people. He took a lot of people like me under his wing, and he was never afraid to raise them up. He wasn't afraid of being usurped. He wanted good people around him and to see their careers grow. I've tried to emulate that where I am.

How do you see the pros and cons of going in-house versus staying in private practice?

The con was that I didn't think I could go in-house because I was a litigator for almost 10 years. I always heard people say going in-house meant contracts or transactional work. I was concerned that I was unprepared for that, which ultimately wasn't the case.

In fact, I would say I was much more prepared to be a general counsel as a litigator than I would have ever thought. I've told people since then who are litigators and looking to move in-house that they are probably more prepared than corporate lawyers, because everything you see in litigation means something has gone wrong. And you see the blueprint, the map, of what happened.

When I come in and look at a contract, for example, I think, "What happens if there's a problem on this on the backend?" I definitely feel like being from a litigation background was much more positive than I thought it was going to be. I also knew the subject matter really well, and that made the transition easy because I was a client of this [claims processing] industry for many years. And so I knew from the client end what I expected out of a service provider.

Once I got inside as general counsel, I not only could look at the legal issues, but I also understood the substantive issues. That was a big help.

Why did you decide to go beyond being the general counsel to the business side, and eventually to found your own company? And how hard was that?

Well, there were a couple of steps, right? When I was at Garden City Group, I started as general counsel and then became chief operating officer. It was for a lot of the reasons I just discussed.

I understood the subject matter and the client mentality really well. Garden City was trying to figure out how to service clients better. I remember being in a meeting and I said, "When was the last time we spoke to this client?"

[They said,] "Well, we haven't spoken to them in five months." Why not? "Because they haven't called." And I said, "They're not going to call you because they are off on their next assignment, their next case. This is our job now to get this wrapped up. We have to be proactive. We have to push them. We have to reach out to them and say, here's the next step, we need to sign off."

In those days, your clients were exclusively law firms. I worked for the plaintiff side or the defense side, depending on the kind of case, but really always working for both sides. Sometimes that's a difficult dance.

Even though you have a settlement, there are often little differences in what the plaintiffs or the defendants really want. As an administrator, you've got to walk the middle and try to be an advocate for the settlement as a whole, as opposed to picking sides. The settlement agreement, that's the Bible.

As the business has evolved, we now work more for corporations who get involved in the cases in a way that they didn't years back when they just relied on their [outside] counsel. Now they [general counsel] want to be in the room too. They want to be making the decisions.

Can you give an example of a decision that a general counsel faces in that room?

There are different little decisions made throughout the course of the administration. But in some

settlements, say, the company puts up \$100 million to go out to the class, and the company may not watch who claims money. In other cases, maybe they put up \$1,000 per claim, up to \$100 million. In that situation, they want to know exactly who we are paying and why, because every claim is aggregating to that dollar amount.

How much discretion do you have in the room?

We process claims and follow the structure of the settlement. So we don't necessarily have any discretion. Think of it like an architect and a contractor. The architect makes a blueprint, and the contractor follows the blueprint to build the house, and that's how we effectuate the settlement.

You know some people might wonder why would a general counsel who is making important decisions and is involved in cases give that up to do administrative paperwork?

That's funny, because when I left my law firm in New York City, I would say to people, "I don't understand what I just did." I left a Madison Avenue firm to go look at claims on Long Island, which is where Garden City was. And, you're right, it was a very bold decision.

When I was in law school, I read a book by Mark McCormack [late lawyer, sports agent and founder of IMG] in which he described the practice of law as walking through a wall of molasses. And later, I just thought it was really apt. You take three steps forward and two steps back, or sometimes the other way around. It's slow, it's a slog.

Put that on top of the fact that you're fighting with the other side as a litigator every day. People who know me think that sounds like Neil, he is a fighter. But I love the idea when I got into administration of being a facilitator instead of a fighter. There is a beginning, middle and end. You can move things along, and you can work with both sides.

For me, it was never about paperwork. It was taking this settlement and getting money to people who deserved it. There was always a sense of accomplishment.

What are the cases that really stand out in your memory?

There are a lot of them. WorldCom, with just over a \$6 billion settlement, was the largest securities settlement ever. There were about a million claims. It was just massive. And it was with Bernstein Litowitz Berger & Grossmann, one of the preeminent securities firms, and a fantastic guy named Max Berger, who is one of the lions of the plaintiffs' bar whom I've known for years.

It was one of those cases where there were so many claims and a number of different securities involved, so it was very complex. But it just got done smoothly and swimmingly and effectively. Everybody felt really good about the results of that one.

Then there was the historic Cobell Indian settlement for \$3.4 billion [resolving decades of federal mismanagement of Native American trust accounts and land trusts]. We had to testify in front of the Senate on that one. It was a massive case going back through 100 years of records to try to figure out how much money people had been underpaid.

It was what we call a "do right" case. You know, some of these cases is just money going into some people's hands and, well, it's not curing cancer frankly.

But this was a case where American Indians living on reservations had their lands taken and their money taken from them. And this was restitution. We really felt like we were contributing in a serious way to people who really needed it.

A similar case was the USC Women's Health Center case, involving a doctor at the Woman's Health Center who abused patients for years. We really felt like we were helping people. Besides putting money in their hands, we also set up a hotline with operators that we staffed with only females.

I wrote a memo to our phone staff basically saying, "You're going to be talking to people who were hurt, people who are upset, people who are traumatized, and you need compassion, compassion,

compassion. Don't take anything people say personally. Sometimes, it's easy to vent to a phone operator, and we just need to be there to support them." I think we helped a lot of people just by talking to them sometimes when they just wanted to tell their story.

But the BP oil spill was the biggest administration of all time, and there were a lot of administrative companies involved. It was run by a guy named Pat [special master Patrick Juneau]. He was a wonderful guy, a Southern gentleman from Louisiana. And I'm sort of this aggressive, direct New Yorker, so you'd think maybe we'd be oil and water, but we got along great.

I spent about a year of my life going back and forth to New Orleans and Hammond, Louisiana. That's where we built the whole processing phone center, which [Juneau] called the gold standard of the program. We hired over 300 people, about 75% of whom we interviewed personally.

What do you consider the crowning achievement of your career?

The Hammond Center was one of them. I would say building JND from scratch and selling it six years later to Sedgwick has to be another.

But one of the greatest things I did in my career was through my work — I gave jobs to thousands of people and allowed them to take care of their families and raise their kids. At the end of the day, I don't want to diminish what our work is, but we're providing a service. I take absolute pride in knowing there are people who had jobs because of me and because of our companies.

What are you going to do in April when you put all of this behind you?

I don't really have an on/off button. When I'm working, I'm working. But what I'm looking forward to is when I wake up on May 1st, I'm not going to have to answer email or phone calls. I'm going to do whatever I want.

Once that feeling wears off, and I don't know if that's a month or three or six, I'm probably going to write. That's something I've always wanted to do. At some point in my legal career, when I wasn't sure I was happy being a lawyer, I wrote a screenplay and got an agent in Hollywood to try to sell it, but it didn't work out. I think I would enjoy doing that again in a more serious way.

I'm going to play more golf. I'm going to exercise. I'm going to do all the things you're supposed to do when you retire. And then, if there's a business venture that seems interesting to me, who knows? But for now, the plan is to stop.

I have friends who say, you're going to be bored. And I say, I can't wait to be bored. I've been working hard for 35 years. I wouldn't mind. Let's see how that goes.

--Editing by Philip Shea.