

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
TAMPA DIVISION
www.flmb.uscourts.gov

In re:

Chapter 11

THE STEPHAN CO.,

Case No. 8:25-bk-08937-CPM

Debtor.¹

**DEBTOR'S APPLICATION FOR ENTRY OF AN ORDER AUTHORIZING
RETENTION AND EMPLOYMENT OF VERRILL DANA LLP
AS CO-COUNSEL EFFECTIVE AS OF THE PETITION DATE**

NOTICE OF OPPORTUNITY TO OBJECT AND REQUEST FOR HEARING

If you object to the relief requested in this paper you must file a response with the Clerk of Court at 801 N. Florida Avenue, Suite 555, Tampa, Florida 33602, within 14 days from the date of service, plus an additional three days if this paper was served on any party by U.S. Mail.

If you file and serve a response within the time permitted, the Court will either notify you of a hearing date or the Court will consider the response and grant or deny the relief requested in this paper without a hearing. If you do not file a response within the time permitted, the Court will consider that you do not oppose the relief requested in the paper, and the Court may grant or deny the relief requested without further notice or hearing.

You should read these papers carefully and discuss them with your attorney if you have one. If the paper is an objection to your claim in this bankruptcy case, your claim may be reduced, modified, or eliminated if you do not timely file and serve a response.

The Stephan Co. (the “**Debtor**”), by and through its proposed undersigned counsel, files this Application for entry of an Order substantially in the form attached hereto as **Exhibit A** authorizing the retention and employment of the law firm of Verrill Dana LLP (“**Verill**”) as co-counsel to the Debtor effective as of the Petition Date (as defined below). In support of this Application, the Debtor relies on the *Declaration of Robert J. Keach, Esq. in Support of Debtor's*

¹ The last four digits of the Debtor's federal tax identification number are 6812. The Debtor's mailing address is 2211 Reach Road, Suite B4, Williamsport, Pennsylvania 17701.

Application for Entry of an Order Authorizing Retention and Employment of Verrill Dana LLP as Co-Counsel Effective as of the Petition Date (the “**Keach Declaration**”), attached to this Application as **Exhibit B** and further states as follows:

BACKGROUND

1. On November 26, 2025 (the “**Petition Date**”), the Debtor commenced with this Court a case under chapter 11 of title 11 of the United States Code (the “**Bankruptcy Code**” and the case commenced thereunder, the “**Chapter 11 Case**”).

2. The Debtor is operating its business as debtor-in-possession pursuant to sections 1107 and 1108 of the Bankruptcy Code.

3. No trustee, examiner, or official committee of unsecured creditors has been appointed.

4. The goal of the chapter 11 filing is the confirmation of a plan incorporating a section 524(g) trust and accompanying supplemental channeling injunction with the full cooperation of the Debtor’s creditors, including holders of talc-related tort claims, and other stakeholders.

5. The Debtor is in the business of manufacturing and distributing barber, beauty, and personal care products throughout the United States and select markets overseas.

6. Additional information regarding the Debtor, including its business operations, its capital and debt structures, and the circumstances leading to the commencement of the Chapter 11 Case, is set forth in detail in the *Chapter 11 Case Management Summary* [Dkt. No. 4, Ex. A] (the “**Case Management Summary**”), which is incorporated herein by reference.

JURISDICTION AND VENUE

7. The Court has jurisdiction to consider over this matter pursuant to 28 U.S.C. §§ 157 and 1334.

8. This is a core proceeding pursuant to 28 U.S.C. § 157(b).

9. Venue is proper pursuant to 28 U.S.C. §§ 1408 and 1409.

10. The bases for the relief requested are sections 327(a) and 329 of the Bankruptcy Code, Rules 2014 and 2016 of the Bankruptcy Rules, and Rule 2016-1 of the Local Rules of the United States Bankruptcy Court for the Middle District of Florida (the “**Local Rules**”).

RELIEF REQUESTED

11. The Debtor seeks entry of an Order substantially in the form attached hereto as **Exhibit A** authorizing the Debtor to retain and employ Verrill as its co-counsel effective as of the Petition Date.

BASIS FOR RELIEF

A. Overview of Verrill

12. Verrill is a law firm stationed in the Northeast United States with an ever-growing national presence of nine domestic offices. The attorneys at Verrill have experience in bankruptcy cases of the size and complexity of this Chapter 11 Case. The Debtor chose Verrill because of Verrill’s extensive experience, knowledge, and recognized expertise in the field of creditors’ rights and business reorganizations.

13. Verrill has the necessary background to effectively navigate the potential legal issues that may arise in the context of this Chapter 11 Case. In addition, Verrill is a full service law firm with attorneys experienced in, among other disciplines, litigation, real estate, and labor law.

14. Since August 2024, the Debtor consulted with Verrill attorneys on various corporate matters. In July 2025, the Debtor began consulting with Verrill’s bankruptcy attorneys about its business concerns and financial difficulties in light of the Debtor’s present and future talc-related personal injury liabilities, as further detailed in the Case Management Summary.

15. Given this background and its lengthy involvement in the Debtor's matters, Verrill is familiar with the Debtor's business and has the necessary background to effectively deal with pending matters and with many of the potentially complex legal issues that may arise in this Chapter 11 Case.

16. Accordingly, based upon Verrill's experience, expertise, and familiarity with the Debtor and the legal issues surrounding the filing of this Chapter 11 Case, the Debtor believes that Verrill has the requisite abilities to properly represent the Debtor in this Chapter 11 Case.

B. Services to be Provided

17. The Debtor seeks to retain Verrill to provide legal services to the Debtor as needed, including:

- a. perform all necessary services as the Debtor's bankruptcy counsel, including, without limitation, providing the Debtor with advice, representing the Debtor, and preparing necessary documents on behalf of the Debtor in the areas of restructuring and bankruptcy;
- b. advise the Debtor with respect to its powers and duties in the continued management and operation of its business;
- c. attend meetings and negotiate with creditors and other parties-in-interest;
- d. take all necessary action to protect and preserve the Debtor's estates, including prosecuting actions on the Debtor's behalf, defending any action commenced against the Debtor and representing the Debtor's interests in negotiations concerning all litigation in which the Debtor is involved, including objections to claims filed against the estate;
- e. prepare, or coordinate preparation of, on behalf of the Debtor, all motions, applications, answers, orders, reports and papers necessary to the administration of the Debtor's estate;
- f. take any necessary action on behalf of the Debtor to obtain approval of a disclosure statement and confirmation of a plan of reorganization on behalf of the Debtor;
- g. appear before the Court, any appellate courts and the United States Trustee and protect the interests of the Debtor's estate before those

Courts and the United States Trustee; and

- h. perform all other necessary legal services to the Debtor in connection with this Chapter 11 Case as requested by the Debtor.

18. In addition to Verrill, the Debtor also intends to file applications to employ other professionals. Verrill has advised the Debtor that it intends to monitor carefully and coordinate with the other professionals retained by the Debtor in this Chapter 11 Case and will clearly delineate their respective duties to prevent duplication of effort. Efficient coordination of efforts of the Debtor's attorneys and other professionals will add to the effective administration of this Chapter 11 Case.

C. Terms of Retention

19. Pursuant to section 328(a) of the Bankruptcy Code, the Court may approve Verrill's retention on any reasonable terms and conditions. The Debtor submits that the most reasonable terms and conditions are those agreed upon by Verrill and the Debtor, which are substantially similar to those entered into between Verrill and other clients on a daily basis in a competitive market for legal services. Therefore, the Debtor has agreed that, subject to the Court's approval, Verrill shall be paid its hourly rates for services rendered that are in effect on the date such services are rendered.

20. The attorneys and paralegals at Verrill who will have primary responsibility for representing the Debtor in this Chapter 11 Case are specifically listed in the Keach Declaration, as are the hourly rates Verrill has agreed to charge for these professionals in this Chapter 11 Case. Other attorneys and paralegals at Verrill may be called upon on occasion to assist in the representation. The hourly rates charged by Verrill's professionals differ based on, among other things, such professional's experience. These rates may change from time to time in accordance

with Verrill's established billing practices and procedures, and the Debtor has agreed to pay the rates as adjusted in accordance with such established practices and procedures.

21. The Debtor also has agreed that Verrill shall be reimbursed for all actual out-of-pocket expenses incurred by Verrill on the Debtor's behalf, such as filing fees, document reproduction, long distance telephone and telecopier charges, mail and express mail charges, travel expenses, overnight courier expenses, computer research, expenses for "working meals," transcription costs, and other disbursements. Verrill will charge for these expenses in a manner and at rates consistent with charges made generally to Verrill's other clients. Verrill will make every effort to minimize expenses in this Chapter 11 Case.

22. Verrill will maintain detailed, contemporaneous records of time, and any actual and necessary expenses incurred in connection with rendering the legal services described above, by category and nature of the services rendered.

23. The hourly rates and corresponding rate structure to be used in this Chapter 11 Case are comparable to the hourly rates and corresponding rate structure used by Verrill for restructuring, workout, bankruptcy, insolvency, and comparable matters, as well as similar matters, whether in court or otherwise, regardless of whether a fee application is required.

24. Before the Petition Date, Verrill received an advanced payment retainer in the total amount of \$30,000.00 ("**Advance Payment Retainer**") for the payment of fees and expenses incurred after the Petition Date. The Debtor and Verrill have agreed that the remaining balance of the Advance Payment Retainer will be held by Verrill and applied, to the extent necessary, to pay any allowed fees, costs, and expenses relating to services rendered by Verrill to the Debtor in the course of this Chapter 11 Case. The Debtor does not owe Verrill any outstanding amounts as of the Petition Date. Prior to the Petition Date, the Debtor paid to Verrill in the ordinary course of

business for calendar year 2025 \$327,918.15 for services rendered in the ordinary course of business, including fees incurred for the preparation of the filing of this Chapter 11 Case.

D. Verrill's Disinterestedness

25. To the best of the Debtor's knowledge, (a) Verrill has no connection with any of the Debtor's creditors, the U.S. Trustee with supervision over the Middle District of Florida, parties in litigation with the Debtor, or any other party with actual or potential interest in this case except to the extent set forth in the Keach Declaration; (b) Verrill is not a creditor, an equity security holder or an insider of the Debtor; (c) Verrill is not and was not, within two years of the Petition Date, a director, officer or employee of the Debtor; and (d) Verrill does not hold or represent any interest materially adverse to the Debtor's estate or any class of creditors or equity security holders, by reason of any direct or indirect relationship to, connection with or interest in, the Debtor for any reason.

26. To the best of the Debtor's knowledge, (a) Verrill has no agreement with any other entity to share any compensation received concerning the representation of the Debtor; and (b) unless otherwise disclosed therein, no employee of Verrill is related to any United States Bankruptcy Judge for the Middle District of Florida, the United States Trustee with supervision over the Middle District of Florida, and the employees of the Office of the United States Trustee for the Middle District of Florida.

27. Accordingly, the Debtor believes that Verrill (a) is a "disinterested person," as that phrase is defined in section 101(14) of the Bankruptcy Code (as modified by section 1107(b) of the Bankruptcy Code), as required by section 327(a) of the Bankruptcy Code, and (b) does not hold or represent an interest adverse to the Debtor's estate. The Debtor further submits that Verrill's employment is necessary and in the best interests of the Debtor and the Debtor's estate.

28. The Debtor understands that Verrill hereby intends to apply to the Court for allowance of compensation and reimbursement of expenses in accordance with the applicable provisions of the Bankruptcy Code, the Bankruptcy Rules, the Local Rules, and any orders of this Court for all services performed and expenses incurred after the Petition Date.

29. The Debtor and Verrill also intend to make a reasonable effort to comply with the U.S. Trustee's requests for information and additional disclosures as set forth in the *Guidelines for Reviewing Applications for Compensation and Reimbursement of Expenses Filed under 11 U.S.C. § 330 by Attorneys in Larger Chapter 11 Cases*, both in connection with this Application and the interim and final fee applications filed by Verrill in the course of its engagement.

NOTICE

30. The Debtor will serve notice of this Application on: (i) the Office of the United States Trustee; (ii) the largest law firms representing Talc Personal Injury Claimants; (iii) the Internal Revenue Service; and (iv) any party that has requested notice pursuant to Bankruptcy Rule 2002.

NO PRIOR REQUEST

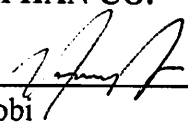
31. No previous request for the relief sought herein has been made by the Debtor to this or any other court.

WHEREFORE, Debtor, The Stephan Co., respectfully requests that this Court enter an Order, substantially in the form attached hereto as **Exhibit A**, granting the relief requested in this Application and such other relief as this Court deems appropriate under the circumstances.

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Dated: 12/10/2025

THE STEPHAN CO.



Henry Jacobi
CEO

Dated: 12/10/2025

**STEARNS WEAVER MILLER
WEISSLER ALHADEFF &
SITTERSON, P.A.**

/s/ Patricia A. Redmond

Patricia A. Redmond, Esq.
Florida Bar No. 303739
150 West Flagler Street
Miami, Florida 33130
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-and-

VERRILL DANA LLP

Robert J. Keach, Esq. (admitted *pro hac vice*)
Letson D. Boots, Esq. (admitted *pro hac vice*)
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lboots@verrill-law.com
jnovo@verrill-law.com

*Proposed Counsel to the Debtor and Debtor in
Possession*

Filer's Attestation: Pursuant to Local Rule 1001-2(g)(3) regarding signatures, Patricia A. Redmond, Esq. attests that concurrence in the filing of this paper has been obtained.

EXHIBIT A

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
TAMPA DIVISION
www.flmb.uscourts.gov

In re:

Chapter 11

THE STEPHAN CO.,

Case No. 8:25-bk-08937-CPM

Debtor.¹

**ORDER AUTHORIZING RETENTION AND EMPLOYMENT OF
VERRILL DANA, LLP AS CO-COUNSEL FOR THE DEBTOR
EFFECTIVE AS OF THE PETITION DATE**

THIS CASE came before the Court upon the Application² of The Stephan Co. (the “**Debtor**”) for entry of an Order authorizing the Debtor to retain and employ Verrill Dana, LLP (“**Verrill**”) as its co-counsel, effective as of the Petition Date. The Court having reviewed the Application, having found that notice of the Application and the opportunity to be heard on the

¹ The last four digits of the Debtor’s federal tax identification number are 6812. The Debtor’s mailing address is 2211 Reach Road, Suite B4, Williamsport, Pennsylvania 17701.

² Capitalized terms used but not otherwise defined herein shall have the same meaning as ascribed to them in the Application.

relief sought in the Application were appropriate under the circumstances and that no other or further notice need be provided, and having determined that Verrill represents and holds no interest materially adverse to the Debtor or its estate, it is hereby

ORDERED:

1. The Application is **GRANTED**.
2. The Debtor is hereby authorized to retain and employ Verrill as the Debtor's co-counsel effective as of the Petition Date.
3. This Court shall retain exclusive jurisdiction over any and all matters arising from or related to the implementation or interpretation of this Order.

Debtor's counsel is directed to serve a copy of this order on interested parties who do not receive service by CM/ECF and file a proof of service within three days of entry of this Order.

EXHIBIT B

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
TAMPA DIVISION
www.flmb.uscourts.gov

In re:

Chapter 11

THE STEPHAN CO.,

Case No. 8:25-bk-08937-CPM

Debtor.¹

**DECLARATION OF ROBERT J. KEACH, ESQ. IN SUPPORT OF DEBTOR'S
APPLICATION FOR ENTRY OF AN ORDER AUTHORIZING RETENTION
AND EMPLOYMENT OF VERRILL DANA LLP AS CO-COUNSEL
EFFECTIVE AS OF THE PETITION DATE**

I, Robert J. Keach, Esq. hereby declare, pursuant to 28 U.S.C. § 1746, that the following statements are true and correct, to the best of my knowledge and belief, after due inquiry described herein.

1. I am Counsel with Verrill Dana LLP ("**Verrill**"), duly admitted and in good standing to practice in the States of Maine and Massachusetts, the United States District Courts for the Districts of Maine and Massachusetts, and the United States Court of Appeals for the First, Second, Seventh, and Eighth Circuits.

2. I submit this Declaration in support of *Debtor's Application for Entry of an Order Authorizing Retention and Employment of Verrill Dana LLP as Co-Counsel Effective as of the Petition Date* (the "**Application**")² filed by The Stephan Co. (the "**Debtor**"), for an order authorizing the retention and employment of Verrill as co-counsel for the Debtor in this Chapter 11 Case.

¹ The last four digits of the Debtor's federal tax identification number are 6812. The Debtor's mailing address is 2211 Reach Road, Suite B4, Williamsport, Pennsylvania 17701.

² Capitalized terms used but not otherwise defined herein shall have the same meaning as ascribed to them in the Application.

3. Unless otherwise stated in this Declaration, I have personal knowledge of the facts hereinafter set forth. To the extent any information disclosed herein requires amendment or modification upon Verrill's completion of further analysis or as additional information becomes available, a supplemental Declaration will be submitted to the Court reflecting such amended or modified information.

A. Verrill's Qualifications

4. Verrill is a law firm stationed in the Northeast United States with an ever-growing national presence of nine domestic offices. The attorneys at Verrill have experience in bankruptcy cases of the size and complexity of this Chapter 11 Case. The Debtor chose Verrill because of Verrill's extensive experience, knowledge, and recognized expertise in the field of creditors' rights and business reorganizations.

5. Verrill has the necessary background to effectively navigate the potential legal issues that may arise in the context of this Chapter 11 Case. In addition, Verrill is a full service law firm with attorneys experienced in, among other disciplines, litigation, real estate, and labor law.

6. Since August 2024, the Debtor consulted with Verrill attorneys on various corporate matters. In July 2025, the Debtor began consulting with Verrill's bankruptcy attorneys about its business concerns and financial difficulties in light of the Debtor's present and future talc-related personal injury liabilities, as further detailed in the Case Management Summary.

7. Given this background and its lengthy involvement in the Debtor's matters, Verrill is familiar with the Debtor's business and has the necessary background to effectively deal with pending matters and with many of the potentially complex legal issues that may arise in this Chapter 11 Case.

8. Accordingly, based upon Verrill's experience, expertise, and familiarity with the Debtor and the legal issues surrounding the filing of this Chapter 11 Case, the Debtor believes that Verrill has the requisite abilities to properly represent the Debtor in this Chapter 11 Case.

B. Services to be Provided

8. Verrill intends to provide legal services to the Debtor as needed, including:

- a. perform all necessary services as the Debtor's bankruptcy counsel, including, without limitation, providing the Debtor with advice, representing the Debtor, and preparing necessary documents on behalf of the Debtor in the areas of restructuring and bankruptcy;
- b. advise the Debtor with respect to its powers and duties in the continued management and operation of its business;
- c. attend meetings and negotiate with creditors and other parties-in-interest;
- d. take all necessary action to protect and preserve the Debtor's estates, including prosecuting actions on the Debtor's behalf, defending any action commenced against the Debtor and representing the Debtor's interests in negotiations concerning all litigation in which the Debtor is involved, including objections to claims filed against the estate;
- e. prepare, or coordinate preparation of, on behalf of the Debtor, all motions, applications, answers, orders, reports and papers necessary to the administration of the Debtor's estate;
- f. take any necessary action on behalf of the Debtor to obtain approval of a disclosure statement and confirmation of a plan of reorganization on behalf of the Debtor;
- g. appear before the Court, any appellate courts and the United States Trustee and protect the interests of the Debtor's estate before those Courts and the United States Trustee; and
- h. perform all other necessary legal services to the Debtor in connection with this Chapter 11 Case as requested by the Debtor.

9. Verrill has advised the Debtor that it intends to monitor carefully and coordinate with the other professionals retained by the Debtor in this Chapter 11 Case and will clearly delineate their respective duties to prevent duplication of effort. Efficient coordination of efforts of

the Debtor's attorneys and other professionals will add to the effective administration of this Chapter 11 Case.

C. Compensation Received by Verrill from the Debtor

9. Before the Petition Date, Verrill received an advanced payment retainer in the total amount of \$30,000.00 ("**Advance Payment Retainer**") for the payment of fees and expenses incurred after the Petition Date. The Debtor and Verrill have agreed that the remaining balance of the Advance Payment Retainer will be held by Verrill and applied, to the extent necessary, to pay any allowed fees, costs, and expenses relating to services rendered by Verrill to the Debtor in the course of this Chapter 11 Case. The Debtor does not owe Verrill any outstanding amounts as of the Petition Date. Prior to the Petition Date, the Debtor paid to Verrill in the ordinary course of business for calendar year 2025 \$327,918.15 for services rendered in the ordinary course of business, including fees incurred for the preparation of the filing of this Chapter 11 Case.

D. Professional Compensation During the Chapter 11 Case

10. The attorneys and paralegals who are expected to have primary responsibility for representing the Debtor in this Chapter 11 Case, as well as their hourly rates, are set forth below:

Professional	Position	Hourly Rate
Robert J. Keach	Attorney (Counsel)	\$1,025.00
Nathaniel Hull	Attorney (Partner)	\$600.00
Letson Douglass Boots	Attorney (Partner)	\$500.00
Shawn K. Doil	Attorney (Partner)	\$475.00
Jennifer S. Novo	Attorney (Associate)	\$400.00
Angela Stewart	Paralegal	\$375.00
Lisa Waddell	Paralegal	\$310.00
Karla Quirk	Paralegal	\$275.00

11. Other attorneys and paralegals at Verrill may be called upon on occasion to assist in the representation. The hourly rates charged by Verrill's professionals differ based on, among other things, such professional's experience. These rates may change from time to time in

accordance with Verrill's established billing practices and procedures, and the Debtor has agreed to pay the rates as adjusted in accordance with such established practices and procedures.

12. The Debtor also has agreed that Verrill shall be reimbursed for all actual out-of-pocket expenses incurred by Verrill on the Debtor's behalf, such as filing fees, document reproduction, long distance telephone and telecopier charges, mail and express mail charges, travel expenses, overnight courier expenses, computer research, expenses for "working meals," transcription costs, and other disbursements. Verrill will charge for these expenses in a manner and at rates consistent with charges made generally to Verrill's other clients. Verrill will make every effort to minimize expenses in this Chapter 11 Case.

13. Verrill will maintain detailed, contemporaneous records of time, and any actual and necessary expenses incurred in connection with rendering the legal services described above, by category and nature of the services rendered.

14. The hourly rates and corresponding rate structure to be used in this Chapter 11 Case are comparable to the hourly rates and corresponding rate structure used by Verrill for restructuring, workout, bankruptcy, insolvency, and comparable matters, as well as similar matters, whether in court or otherwise, regardless of whether a fee application is required.

15. No promises have been received by Verrill nor by any partner, counsel or associate thereof as to compensation in connection with this Chapter 11 Case other than in accordance with the provisions of the Bankruptcy Code and as described herein. Verrill has no agreement with any other entity to share with such entity any compensation received by Verrill in connection with this Chapter 11 Case.

16. Verrill further states that pursuant to Bankruptcy Rule 2016(b), it has not shared nor agreed to share (a) any compensation it has received or may receive in connection with this Chapter

11 Case with another party or person, other than with the partners, counsel, associates and contract attorneys associated with Verrill or (b) any compensation another person or party has received or may receive in connection with this Chapter 11 Case.

E. Verrill's Disinterestedness

17. Verrill conducted a complete search of its database and sent an email to the entire firm asking for any connections to the known parties in interest in this case. Based upon that search, Verrill has determined that (a) Verrill has no connection with any of the Debtor's creditors, the U.S. Trustee with supervision over the Middle District of Florida, parties in litigation with the Debtor, or any other party with actual or potential interest in this case except to the extent set forth below; (b) Verrill is not a creditor, an equity security holder or an insider of the Debtor; (c) Verrill is not and was not, within two years of the Petition Date, a director, officer or employee of the Debtor; and (d) Verrill does not hold or represent any interest materially adverse to the Debtor's estate or any class of creditors or equity security holders, by reason of any direct or indirect relationship to, connection with or interest in, the Debtor for any reason.

18. Further, (a) Verrill has no agreement with any other entity to share any compensation received concerning the representation of the Debtor; and (b) unless otherwise disclosed therein, no employee of Verrill is related to any United States Bankruptcy Judge for the Middle District of Florida, the United States Trustee with supervision over the Middle District of Florida, and the employees of the Office of the United States Trustee for the Middle District of Florida.

19. Accordingly, Verrill (a) is a "disinterested person," as that phrase is defined in section 101(14) of the Bankruptcy Code (as modified by section 1107(b) of the Bankruptcy Code), as required by section 327(a) of the Bankruptcy Code, and (b) does not hold or represent an interest adverse to the Debtor's estate.

20. As noted above, and as is typical of its procedures in like cases, using the interested party list attached hereto as **Exhibit 1**, Verrill searched its computer database for any connections to parties or entities on the list and, in addition, sent a firm-wide email to further unearth any possible connections. That search did not reveal any connections that would affect Verrill's disinterestedness. However, out of an excess of caution, Verrill discloses the following:

- M&T Bank, Fireman's Fund Insurance Company, Allianz, and Liberty Mutual Insurance Company are all former clients of Verrill on matters wholly unrelated to the Debtor and this Chapter 11 Case.
- Verrill has also previously represented the Debtor's non-debtor affiliates, Bowman Beauty & Barber Supply, Inc., 614 Barber Supply, Inc., and Morris Flamingo-Stephan, Inc. Verrill will not represent the non-debtor affiliates in connection with this Chapter 11 Case.

21. Verrill hereby intends to apply to the Court for allowance of compensation and reimbursement of expenses in accordance with the applicable provisions of the Bankruptcy Code, the Bankruptcy Rules, the Local Rules, and any orders of this Court for all services performed and expenses incurred after the Petition Date.

22. Verrill will periodically review its files during the pendency of this Chapter 11 Case to ensure that no new connections arise that warrant disclosure. If any new relevant facts or relationships are identified, Verrill will promptly file a supplemental Declaration.

F. Statement Regarding U.S. Trustee Guidelines

23. Verrill intends to make a reasonable effort to comply with the U.S. Trustee's requests for information and additional disclosures as set forth in the *Guidelines for Reviewing Applications for Compensation and Reimbursement of Expenses Filed under 11 U.S.C. § 330 by Attorneys in Larger Chapter 11 Cases* (the "**Appendix B Guidelines**")

24. The following is provided in response to the request for additional information set forth in ¶ D.1. of the Appendix B Guidelines:

- a. Verrill did not agree to any variations from, or alternatives to, its standard or customary billing arrangements for this engagement.
- b. None of the professionals from Verrill included in this engagement have varied or will vary their rate based on the geographic location of the bankruptcy case.
- c. The billing rates and material financial terms for Verrill's prepetition engagement by the Debtor are set forth herein. No adjustments were made to either the billing rates or the material financial terms of Verrill's employment by the Debtor as a result of the filing of this Chapter 11 Case.

I declare under penalty of perjury that the foregoing is true and correct based on belief, information and understanding.

Executed on December 10, 2025

/s/ Robert J. Keach
Robert J. Keach, Esq.

Exhibit 1

Potential Parties in Interest List
The Stephan Co.

Debtor:	Other cont.
The Stephan Co.	Redge Research Edge
	Royal Copper Cohen Branunfeld LLC
Debtor's Subsidiaries:	Trade Risk Guaranty Brokerage Services LLC
Bowman Beauty and Barber Supply, Inc.	Amtrust North America
614 Barber Supply, Inc.	Arch Insurance Co.
Morris Flamingo-Stephan, Inc.	Ch Insurance Brokerage Svcs, Inc.
	Crum & Forster Insurance
Equity Holders:	Great American E&S Insuranc Eco.
Brian Harper	Greenwich Insurance Co.
Jad Fakhry	Houston Casualty Company
Joel A. Getz	Meltzer Group Inc
	NFP Corporate Services (Pa) Inc
Professionals:	Northeast, Mase & West Region Underwriting
Verrill Dana LLP	Palmer & Cay
Stearns Weaver Miller Weissler Alhadeff & Sitterson, P.A.	Poe & Brown Insurance
Getzler Henrich & Associates LLC	Reliance Insurance Co.
Kroll Restructuring Administration LLC	Resolute Management Inc.
	Riemer Insurance Group
Lenders:	Sedgwick James of Florida, Inc.
M&T Bank	The Travelers Indemnity Co. of America
Fidelity Investments	Tokio Marine HCC Cyber
	U.S. Risk, LLC
Insurers:	UPMC Health Plan
Allianze Reinsurance America	Utica National Insurance Group
Atlantic Casualty Insurance Company	Western World Insurance
Cowbell	
Fireman's Fund Insurance Company	Judges in the US Bankruptcy Court for the
Guardian Life Insurance Company of America	Middle District of Florida (Tampa):
Highmark	Hon. Roberta A. Colton
IPFS Corporation	Hon. Caryl E. Delano
Liberty Mutual Insurance Company	Hon. Catherine Peek McEwen
Metlife (through Websurance)	
Technology Insurance Company	Office of the United States Trustee – Region 21
The Hartford	(Tampa and Ft. Myers Divisions)
Travelers Casualty and Surety Company of America	Guy A. Van Baalen, Assistant United States Trustee
United HealthCare	Scott Bomkamp, Esq.
Zurich American Insurance Company	
	Taxing Authorities:
Ordinary Course Professionals:	Internal Revenue Service
Gordon Rees Scully Mansukhani, LLP	State of Florida Attorney General
Spencer Fane, LLP	State of Ohio Attorney General
McGivney & Kluger PC	State of Pennsylvania Attorney General
Nelson Mullens Riley & Scarborough LLP	City of Columbus
	City of St. Petersburg
Other:	City of Williamsport
DeJoy, Knauf & Blood LLP	Pinellas County Tax
Equiniti Trust Company LLC	
Incorp Services, Inc.	
Oasis Solutions	
OTC Markes Group Inc.	
Quadient	