

Insurance Coverage and Bad Faith

The Insurance Coverage and Bad Faith group is experienced in complex and emerging coverage issues through decades of work in this area, establishing a national reputation as a “go-to” firm in the industry. We have market-leading professionals with real-world experience that enables us to understand the business and legal challenges our clients face in this highly regulated arena. We have a comprehensive knowledge of coverage nuances—as well as the “nuts and bolts” of policy interpretation—to secure the most favorable outcomes.

We understand the broader impact of individual cases and counsel clients on coverage questions. We partner with claim professionals in investigating and handling sensitive claims and represent carriers in prosecuting and defending coverage and bad faith actions in federal and state courts and through other forms of alternative dispute resolution. Among our clients are major property and casualty insurers, reinsurers, and regional insurance companies, for whom we do work on a national or regional basis.

We are at the forefront representing clients in complicated and cutting-edge coverage matters involving issues that continue to challenge insurers and which have been hotly contested by policyholders. We collaborate with lawyers from our varied practice groups to bring a wider understanding of issues affecting the insurance industry and holistically address client needs. Areas where we advise clients include:

- environmental, social and governance (ESG)
- Per- and Polyfluorinated Substance (PFAS)
- asbestos
- advertising injury
- antitrust
- bad faith
- construction defect
- drugs and medical devices
- environmental pollution and toxic tort
- employment practices
- ERISA
- intellectual property
- mortgage insurance
- residual value leases

PRACTICE CONTACTS

Robert F. Walsh, Chair
215.864.7045
walshr@whiteandwilliams.com

Patricia B. Santelle
Chair Emeritus
215.864.6205
santellep@whiteandwilliams.com

RELATED PRACTICES

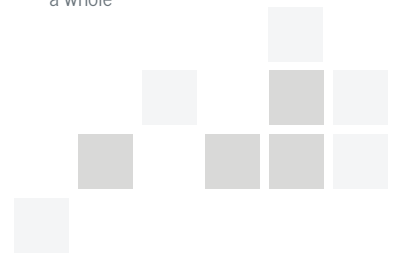
Corporate and Securities
Finance
Financial Lines
Financial Restructuring and Bankruptcy
First-Party Property
Insurance Fraud
Life, Health, Disability and ERISA
Professional Liability
Real Estate
Reinsurance

RELATED INDUSTRIES

Food and Beverage
Insurance
Technology
Transportation

PRACTICE HIGHLIGHTS

- A national reputation, particularly in the area of complex and emerging coverage issues
- Understanding of coverage nuances and the nuts and bolts of policy interpretation
- Industry-leading professionals dedicated to clients and the insurance industry as a whole



- personal and product disparagement
- professional liability
- public entities
- technology and trade secret misappropriation
- transportation liability

We are not only dedicated to our clients, but to the insurance industry as a whole. Many of our lawyers have held leadership positions in various insurance-related associations, including the Federation of Defense and Corporate Counsel (FDCC), DRI, Professional Liability Underwriting Society (PLUS) and Lawyers for Civil Justice. We share the skills we have honed through experience and leadership by regularly speaking and writing on topics of interest to the insurance industry. In 2007, we developed Coverage College®, the firm's premier educational program for insurance industry professionals. Each year hundreds of professionals from across the country gather for a day of insurance focused programming taught by White and Williams lawyers.

Bad Faith and Extracontractual Liability

In high-stakes coverage litigation, policyholders increasingly assert claims of bad faith and extracontractual liability against their insurers. Our lawyers have years of experience defending insurance carriers against these allegations. Our understanding of the insurance industry and extensive trial skills have enabled us to successfully counsel clients to avoid bad faith claims in the first place or to take a matter to trial if those claims cannot be otherwise resolved. When punitive and bad faith damages are on the line, it is critical to have attorneys who understand your business and have the skill set necessary to focus discovery and aggressively litigate a matter to conclusion, if necessary.

We have an active bad faith and extracontractual practice that involves counseling, and litigating on behalf of, insurers around the country. Our experience in bad faith and extracontractual matters is extensive and diverse. We handle extracontractual disputes involving general liability, life, health and disability, business auto, property, liquor liability, construction, directors and officers, professional liability (including architect and engineers), municipal liability, and school errors and omissions. Our practice includes litigation in state and federal trial and appellate courts, as well as extensive experience in mediation and other types of ADR.

Our experienced lawyers provide significant bad faith avoidance counseling at the claim level for over 40 insurance company clients. We regularly speak on punitive damages, bad faith and bad faith avoidance before industry and professional groups including FDCC, Coverage College, ABA, Tort Trial and Insurance Section, CLM, The Institutes, ACI, CPCU and client-requested seminars. We also hold a Board of Regents seat at the American College of Coverage and Extra-Contractual Counsel.

First-Party Property

The property interests of a business or individual are among their most valuable, and yet, those interests are constantly at risk from various hazards, including weather, accidents, and mischief. When such a loss occurs, policyholders turn quickly to their first-party property policy to respond. Our lawyers are called upon by our insurer clients to assume various roles in such first-party claims – from spearheading a claim investigation to defending the insurer's coverage position in litigation and on appeal – and everything in between. At each step, our lawyers carefully examine the facts of the loss, the language of the policy, and the applicable law to work through the contested issues of coverage and the scope and value of the loss.

When our clients are sued for extra-contractual claims challenging their process and/or decision, we recognize that our client's name, good standing, and reputation are on the line. Our lawyers are equally well adept at defending these often-frivolous claims and aggressively seek their dismissal through pre-trial motions.

Whatever our role, we work collaboratively with our clients and spare no effort to achieve a favorable result.

Reinsurance

With extensive trial and arbitration experience, the Reinsurance group balances aggressiveness and efficiency to achieve positive results for clients. We have a reputation for being exceptionally focused and analytical. While there may be similarities, no two reinsurance disputes are the same, and drawing from our years of experience and applying a strategic focus, we are able to uncover nuances in a case that allow us to achieve the best possible outcome for our clients.

We not only understand reinsurance, but also the underlying insurance claims and coverage issues. We represent both ceding companies and assumed reinsurers in helping to avoid disputes before they develop, as well as arbitrating or litigating disputes when the parties cannot otherwise amicably resolve them. By working with our clients before a dispute develops, and while the underlying claim is ongoing, we are able to anticipate possible solutions and develop a strategy which can often lead to the quick resolution of disputes, saving the client both time and significant transactional expense.

In the last 15 years, we have litigated or arbitrated more than 100 reinsurance cases to final conclusion – resulting in awards in the hundreds of millions of dollars to ceding company clients, and very substantial savings to reinsurer clients. Numerous additional cases have been favorably resolved by settlement during the same time period.

Our lawyers have been involved in ground-breaking disputes including those involving:

- follow-the-fortunes
- environmental allocation
- workers' compensation
- numerous kinds of financial instruments
- insurer and reinsurer insolvency
- offsets
- reinsurance for asbestos losses
- actuarial issues in life reinsurance
- pools
- surety

We have negotiated market agreements with regard to major repetitive issues and have made substantial use of professional mediation in reinsurance disputes. We bring years of trial and arbitration experience to bear on clients' concerns and are very knowledgeable about the leading industry arbitrators and experts.



RECOGNITIONS AND AWARDS

Since 2015, White and Williams has been recognized by *Chambers USA* as a "Leading Law Firm" in Pennsylvania for achievements and client service in the area of insurance law. The firm is recognized for offering advice to insurers and reinsurers across a range of areas, including coverage, bad faith, and excess liability. The firm is also recognized for its adroit handling of complex alternative dispute resolution cases, with clients saying "they have very formidable folk" and "provide great value."

The insurance practice has also achieved national recognition from *U.S. News and World Report* as a "Best Law Firm," with a National Tier 1 ranking. Firms included in the "Best Law Firms" list are recognized for professional excellence with persistently impressive ratings from clients and peers. Achieving a tiered ranking signals a unique combination of quality law practice and breadth of legal experience.

REPRESENTATIVE MATTERS

Numerous significant jury and bench trials, including but not limited to, multiphase environmental coverage matters involving manufactured gas plants, other plant sites, waste disposal sites/landfills, as well as confirmation hearings in bankruptcy court

Successful appeals, including issues of first impression, such as adoption of pro rata allocation under both Massachusetts law and New York; limitation of allocation to portion of policy period "triggered"; no coverage for extension of policy period; dismissal of claims against excess insurers as a result of insured's "selection" of primary insurers/pro rata allocation under Ohio law; dismissal of claim seeking unaggregated coverage for asbestos-related bodily injury claims

Representation of a group of property-casualty insurers who are signatories to the landmark "Wellington Agreement"

Limiting attempts by underlying claimants and/or policyholders to pursue direct claims against or get broad declaratory relief from insurers in New Jersey and Pennsylvania

Successful arbitrations enforcing releases under settlement agreements

CASES & DEALS

Ohio Court Refuses to Annualize Multi-Year Policies' Per Occurrence Limits
6.8.23

Third Circuit Affirms - Assault and Battery Exclusion Bars Coverage For Sex-Trafficking Claims
10.28.22

Court Rules That Assignment of Claims Against Insurance Broker Was Void
11.15.21

District Court in The Middle District of Pennsylvania Dismisses Hotel's Claim for Lost Business Income Due To COVID-19
6.1.21

Second Circuit Court of Appeals Affirms Summary Judgment in Favor of Arch Insurance Company
5.12.21

Media Coverage Team Obtains Summary Judgment in Connection with Underlying Defamation Lawsuit
1.23.19

NY Federal Court Reaffirms White and Williams Win in Former Gas Plant Pollution Coverage Dispute
5.17.18

White and Williams Secures Summary Judgment in Dispute Over Coverage for Breach of Contract Claims
5.3.18

White and Williams Secures Decision on Application of Pollution Exclusion in Ohio Court of Appeals
12.28.17

Litigation Team Obtains Summary Judgment in Case Involving Sinkholes at Bulk Propane Storage Facility
9.27.17

Coverage Team Obtains Summary Judgment Based on Employer's Liability Exclusion
6.13.17

Coverage Team Obtains Summary Judgment in Case Involving Insurability of Punitive Damages
5.15.17

Insurance Coverage Team Defeats Bad Faith Claim that Insurer Wrongfully Settled Some Claims to Avoid Payment on Others
5.4.17

Insurance Coverage Team Obtains Rescission of Policy in Multi-Million Dollar Collapse Case
5.4.17

Coverage Team Obtains Summary Judgment in Faulty Workmanship Case
5.2.17

Coverage Team Successfully Defends Insurer In Medical Product Class Action
3.31.17

Coverage Team Successfully Protects Insurer from Covering Sexual Abuse Claims Against School Teacher
10.19.16

White and Williams Recovers High-Six Figure Damages for Insurer in Settlement of Unpaid Premium Dispute
6.29.16

White and Williams Defeats Claims Brought by Insured's Alleged Successor in Environmental Coverage Dispute
3.23.16

White and Williams Secures Favorable Ruling for Insurer in Delaware Supreme Court
10.20.15

White and Williams Obtains Favorable Ruling for Insurer in New Jersey District Court
4.20.15

Coverage Team Secures Significant Choice-of-Law Victory in Ohio State Court
4.14.15

NEWS

White and Williams Announces Partner and Counsel Promotions
Press Release, 1.17.24

PBA Large Law Firm Committee Increases Engagement/Requests Feedback
12.4.23

White and Williams Welcomes New Lateral Partners and Counsel
9.26.23

Best Lawyers® Recognizes 45 White and Williams Lawyers
Firm News, 8.18.23

Who's Who Legal Recognizes Two White and Williams Lawyers as Thought/Global Leaders in Insurance and Reinsurance
8.7.23

White and Williams recognized with Multiple Honorees in the Chambers 2023 USA Guide
6.9.23

Congratulations to all of our 2023 Attorneys Named as Super Lawyers and Rising Stars
5.25.23

Best Lawyers® Recognizes 40 White And Williams Lawyers
Firm News, 8.18.22

Four White and Williams Lawyers Recognized as "Lawyer of the Year" by Best Lawyers®
8.18.22

Congratulations 2022 DE, MA, NJ, NY and PA Super Lawyers and Rising Stars
7.13.22

Two White and Williams Lawyers Included In City & State PA's Law Power 100
6.28.22

Chambers USA 2022 Ranks White and Williams as a Leading Law Firm
6.1.22

Gregory LoCasale Selected as Member of the Federation of Defense & Corporate Counsel
4.15.22

White and Williams Announces 15 Lawyer Promotions
1.3.22



125th
ANNIVERSARY

White and
Williams LLP

Insurance Coverage and Bad Faith

White and Williams Adds Insurance Coverage Partner
12.10.21

A Barrier-Breaking Barrister
Rutgers Camden Magazine, 11.21

White and Williams Ranked in Top Tiers of "Best Law Firms"
11.5.21

White and Williams Welcomes Ten New Associates
11.4.21

White and Williams Lawyers Recognized as Super Lawyers and Rising Stars
11.1.21

Best Lawyers® Recognizes 38 White and Williams Lawyers
8.19.21

Christopher Leise Recognized by US News – Best Lawyers 2022 "Lawyer of the Year"
8.19.21

5th Edition of "General Liability Insurance Coverage - Key Issues in Every State" Now Available
7.13.21

Rafael Vergara Weighs In On New Jersey Assisted Living Decision
McKnight's Senior Living, 7.2.21

Chambers USA 2021 Ranks White and Williams as a Leading Law Firm
5.20.21

Anthony Miscioscia Recognized by JD Supra 2021 Readers' Choice Awards
3.31.21

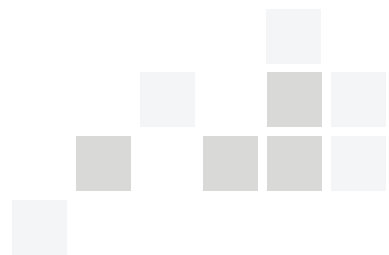
White And Williams Announces Lawyer Promotions
Three Lawyers Elected to Partnership and Eight Associates Promoted To Counsel
1.4.21

White and Williams Earns Tier 1 Rankings from U.S. News "Best Law Firms" 2021
11.5.20

Congratulations 2020 DE, MA, NY and PA Super Lawyers and Rising Stars
11.5.20

Best Lawyers® Recognizes 43 White and Williams Lawyers
8.20.20

Eric Hermanson Comments on COVID-19 MDL Proceedings
A.M. Best BestWeek, 8.18.20



125th
ANNIVERSARY

White and
Williams LLP

Insurance Coverage and Bad Faith

Eric Hermanson Comments on Proposed Federal Consolidation of COVID-19 Coverage Litigation
A.M. Best BestWeek, 7.14.20

Insurance Lawyers Recognized by JD Supra 2020 Readers' Choice Awards
4.29.20

Chambers USA 2020 Ranks White and Williams as a Leading Law Firm
4.23.20

White and Williams Announces Lawyer Promotions
Two Lawyers Elected to Partnership and Eight Associates Promoted to Counsel
1.2.20

White and Williams Earns Tier 1 Rankings from U.S. News "Best Law Firms" 2020
11.1.19

13th Annual Coverage College Hosts Over 400 Insurance Professionals
11.1.19

Congratulations 2019 DE, MA, NJ, NY and PA Super Lawyers and Rising Stars
10.17.19

Best Lawyers® Recognizes 29 White and Williams Lawyers
8.15.19

Randy Maniloff Signs "Key Issues" Book at 26th Annual West Coast Casualty Construction Defect Seminar
May 9 - 10, 2019

Chambers USA 2019 Ranks White and Williams as a Leading Law Firm
4.26.19

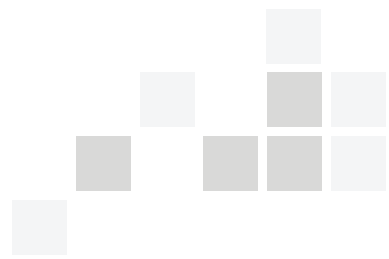
White and Williams Announces Lawyer Promotions
Six Lawyers Elected to Partnership and Four Associates Promoted to Counsel
1.2.19

White and Williams Earns Tier 1 Rankings from U.S. News "Best Law Firms" 2019
11.1.18

12th Annual Coverage College Features Current Trends and State of the Insurance Claims Industry
10.23.18

Congratulations 2018 DE, MA, NJ, NY and PA Super Lawyers and Rising Stars
10.18.18

Randy Maniloff Weighs In on Potential Golf Lawsuit
Golf.com, 10.9.18



125th
ANNIVERSARY

White and
Williams LLP

Insurance Coverage and Bad Faith

Best Lawyers Recognizes Twenty White and Williams Lawyers
8.15.18

Randy Maniloff Interviews Former US Senator Chris Dodd for Law360
7.23.18

Randy Maniloff Interviews ABC News' Dan Abrams For Law360
6.6.18

Chambers USA 2018 Ranks White and Williams as a Leading Law Firm
5.10.18

Randy Maniloff Interviews Former New York Governor George Pataki For Law360
3.2.18

Randy Maniloff Teaching Insurance Law At Temple Law School
1.15.18

White and Williams Announces Lawyer Promotions
Two Lawyers Elected to Partnership and Six Associates Promoted to Counsel
1.4.18

Congratulations 2017 DE, MA, NJ, NY and PA Super Lawyers and Rising Stars
11.11.17

White and Williams Earns National "Best Law Firm" Rankings from US News
11.1.17

Best Lawyers Recognizes Fifteen White and Williams Lawyers
8.15.17

Chambers USA 2017 Ranks White and Williams as a Leading Law Firm
5.26.17

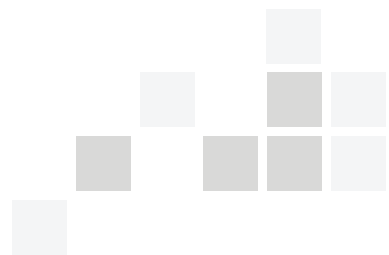
White and Williams Elects Four Lawyers to Partnership, Promotes Six Associates to Counsel
1.6.17

White and Williams Earns Tier 1 Rankings from U.S. News "Best Law Firms" 2017
11.1.16

Congratulations 2016 DE, MA, NJ, NY and PA Super Lawyers and Rising Stars
10.18.16

White and Williams' Insurance Practice Receives Top Honors
9.22.16

Coverage College Celebrates Its 10th Anniversary
9.22.16



Partners Patti Santelle and Gale White honored as "Top Women in Law" by *The Legal Intelligencer*
9.16.16

Best Lawyers Recognizes Twelve White and Williams Lawyers
8.15.16

Chambers USA 2016 Ranks White and Williams as a Leading Law Firm
5.31.16

White and Williams Announces the Election of Five Lawyers to the Partnership and the Promotion of Five Associates to Counsel
1.14.16

White and Williams Earns "Best Law Firm" Distinction by US News and World Report
11.3.15

Congratulations 2015 DE, MA, NJ, NY and PA Super Lawyers and Rising Stars
10.21.15

The Ninth Annual Coverage College Features True-to-Life Case Study
10.8.15

White and Williams Lawyers Recognized by *Best Lawyers*
8.17.15

Chambers USA 2015 Ranks White and Williams as a Leading Law Firm
5.19.15

PUBLICATIONS

First Circuit Limits Insurers' Right to Recoup Defense Costs or Settlement Payments
Insurance Coverage and Bad Faith, 2.28.24

Arrowood Indemnity – The Latest U.S. Insurer to Enter Liquidation
Insurance Coverage and Bad Faith and Financial Restructuring and Bankruptcy, 11.9.23

Supreme Court Agrees to Consider Standing of Insurers in Chapter 11 Cases
Insurance Coverage and Bad Faith and Financial Restructuring and Bankruptcy, 10.13.23

Montana Trial Court Holds That Youths Have Standing to Bring Constitutional Claims Against State Government For Alleged Climate Change-Related Harms
Insurance Coverage and Bad Faith, 8.15.23

First Circuit Holds That Notice Provisions in Claims Made Policies Must Be Strictly Enforced
Insurance Coverage and Bad Faith, 8.11.23

The Complex Insurance Coverage Reporter – July 2023
The Complex Insurance Coverage Reporter, 6.30.23



Consent to General Jurisdiction by Registration Affirmed ... But Only In Pennsylvania, and Perhaps Not For Long
Client Alert, 6.28.23

Ohio Court Refuses to Annualize Multi-Year Policies' Per Occurrence Limits
Insurance Coverage Alert, 6.8.23

The Complex Coverage Insurance Reporter – March 2023
The Complex Insurance Coverage Reporter, 3.27.23

New Hampshire Supreme Court Declines to Recognize Cause of Action for Medical Monitoring in Context of PFAS Claims
Insurance Coverage and Bad Faith Alert, 3.22.23

Fourth Circuit Holds That Cooperation Clause Does Not Apply to Insured's Conduct in Negotiating Bankruptcy Plan
Insurance Coverage and Bad Faith Alert, 2.16.23

Third Circuit Dismisses Chapter 11 Filing by Johnson & Johnson Subsidiary Formed to Segregate Talc Liabilities
Insurance Coverage and Bad Faith Alert, 1.30.23

North Carolina Supreme Court Addresses "Trigger of Coverage," Allocation and Exhaustion-Related Issues Arising Out of Benzene-Related Claims
Insurance Coverage and Bad Faith Alert, 12.19.22

Georgia Federal Court Holds That Pollution Exclusion Bars Coverage Under Liability Policy for Claims Arising From Discharge of PFAS Into Waterways
Insurance Coverage and Bad Faith Alert, 12.9.22

Hurricane Ian: Discussing Wind-Water Disputes
Insurance Coverage and Bad Faith Alert, 9.30.22

ISO's Flood Exclusion Amendments and Hurricane Ian Claims
Insurance Coverage and Bad Faith Alert, 9.29.22

Insurance Enters the Fray: Southern District of New York Finds Insurrectionary Intent Sufficient to Apply War Exclusion
Insurance Coverage and Bad Faith Alert, 9.28.22

Significant Ruling in PFAS Litigation Could Impact Insurance Coverage
Insurance Coverage and Bad Faith Alert, 9.20.22

Top Developments – September 2022
The Complex Insurance Coverage Reporter, 9.13.22

Minnesota Federal Court Rejects Insured's Attempt to Cast Social Engineering Fraud As Computer Fraud Under Crime Policy
Insurance Coverage and Bad Faith Alert, 8.16.22

To Be or To Be On Behalf Of: That Is the Question
Insurance Coverage and Bad Faith Alert, 8.15.22



Just Decided – New Jersey Supreme Court: Insurers Can Look To Extrinsic Evidence To Deny a Defense

No Need for Insurers Dancing in the Dark

Insurance Coverage and Bad Faith Alert, 8.15.22

MA Business Court Reverses Itself on Reconsideration; Finds No Right to Defense Cost Contribution From Insureds

Insurance Coverage and Bad Faith Alert, 8.15.22

A Changing Climate: The Rising Tide of ESG Liability and Implications for D&O Coverage

Financial Lines Alert, 8.2.22

Two Decades Into Opioid Crisis, Insurance Coverage Questions Only Beginning to Find Answers

The Legal Intelligencer, 7.18.22

MA SJC Rules Attorney's Fees Awarded Under G. L. c. 93A Are Not Covered by Liability Policy

Insurance Coverage and Bad Faith Alert, 7.11.22

Pennsylvania Federal Court Finds No Coverage For Hacking Claim Under E&O Policy

Insurance Coverage and Bad Faith Alert, 6.20.22

Massachusetts Federal Court Rejects *Adria Towers*, Finds Construction Defects Not an "Occurrence"

Insurance Coverage and Bad Faith Alert, 6.1.22

Delaware District Court Holds D&O Policy Does Not Cover Acts Prior to Insured's Formation, and Rejects Attempt To Obtain Coverage for Post-Policy Claim by Linking It to a Non-Covered Claim

Insurance Coverage and Bad Faith Alert, 5.25.22

The Complex Insurance Coverage Reporter – May 2022

The Complex Insurance Coverage Reporter, 5.18.22

Wave of Deceptive Marketing PFAS Claims Raises "Personal and Advertising Injury" Coverage Issues

Insurance Coverage and Bad Faith Alert, 4.19.22

SC Supreme Court Adopts "Post-Loss" Exception to Enforcement of Consent-to-Assignment Clauses in Liability Policies

Insurance Coverage and Bad Faith Alert, 4.15.22

Delaware Law May Govern D&O Coverage Dispute Transferred to Another District

Financial Lines Alert, 4.13.22

Federal Courts Reject Insurers' Attempts to Recoup Defense Costs Expended Under Reservation of Rights

Insurance Coverage and Bad Faith Alert, 4.4.22

Next, Please: The Fast Food Industry Is Hit With the Latest PFAS Suit

Insurance Coverage and Bad Faith Alert, 3.29.22

Florida Court Holds Ignorance Is No Defense in Case of Late Notice to Insurer
Insurance Coverage and Bad Faith Alert, 3.28.22

New York Appellate Court Restores Insurer's Right to Seek Pro Rata Allocation of Settlements Between Insured and Uninsured Periods
Insurance Coverage and Bad Faith and Financial Restructuring and Bankruptcy Alert, 3.23.22

Declarations: The Coverage Opinions Interview With Keyshawn Johnson - NFL #1 Overall Draft Pick
Coverage Opinions, 2.28.22

Massachusetts Business Court Addresses Defense Cost Allocation and Non-Cumulation Provisions in Long-Tail Context
Insurance Coverage and Bad Faith Alert, 2.24.22

The Complex Insurance Coverage Reporter – 2021 Year in Review
The Complex Insurance Coverage Reporter, 1.14.22

Fifth Circuit – Damage to Property Beyond Insured's Product/Work Not Precluded By 'Your Product/Your Work Exclusion'
Insurance Coverage and Bad Faith Alert, 1.12.22

NY State Appellate Court Holds That Pollution Exclusions Bar Duty to Defend Under Liability Policies for Claims Alleging Exposure to PFAS
Insurance Coverage and Bad Faith Alert, 1.7.22

Delaware Superior Court Finds Pollution Exclusion Precludes Coverage for COVID-Related Claims
Leaves Door Open on Whether the Presence of COVID-19 Virions is Direct Physical Loss or Damage
Insurance Coverage and Bad Faith Alert, 12.15.21

Montana Supreme Court Tackles Decade-Old Coverage Dispute Concerning Asbestos Mineworker Claims
Insurance Coverage and Bad Faith Alert, 11.29.21

New York Court Permits Asbestos Claimants to Proceed Against Insurers with Buyout Agreements
SUGGESTS CIRCUMSTANCES WHERE SUCH AGREEMENTS MAY CONSTITUTE FRAUDULENT CONVEYANCES
Insurance Coverage and Bad Faith and Financial Restructuring and Bankruptcy Alert, 11.12.21

NJ Supreme Court Declines to Review Decision that Exxon Has No Duty to Indemnify Insurers for Environmental Liability Under Prior Settlement Agreement
Insurance Coverage and Bad Faith Alert, 11.11.21

ALI Restatement of the Law of Liability Insurance: Lessons Learned After Three Years
The Complex Insurance Coverage Reporter, 11.2.21

GA Federal Court Holds That Jury, Not Judge, Generally Must Decide Whether Notice Was Given "As Soon as Practicable" Under First-Party Property Damage Policies
Insurance Coverage and Bad Faith Alert, 10.7.21

SDNY Holds Claims-Made-and-Reported Reporting Requirement Not Waivable
Insurance Coverage and Bad Faith Alert, 9.27.21



Eleventh Circuit Finds No "Property Damage" Where Defective Component Failed to Cause Damage to Other Non-Defective Components

Insurance Coverage and Bad Faith Alert, 9.13.21

When Can Liability Insurers Sue Appointed Underlying Defense Counsel for Malpractice?

The Complex Insurance Coverage Reporter, 9.13.21

Delaware District Court Finds CGL Insurer Owes Condo Builder a Duty to Defend Faulty Workmanship Claims — Based on the Subcontractor Exception to the Your Work Exclusion

Insurance Coverage and Bad Faith Alert, 9.8.21

NJ Court Reaffirms Rule Against Coverage for Faulty Workmanship Claims and Finds Fraud Claims Inherently Intentional

Insurance Coverage and Bad Faith Alert, 8.11.21

Duty To Defend PFAS MDL Lawsuits: Texas Federal Court Weighs In

Insurance Coverage and Bad Faith Alert, 8.6.21

Are Insurance Brokers the Next Target for Claims Arising From the Pandemic?

The Legal Intelligencer, 7.26.21

The 'Forever Chemical' That Will Impact the Insurance Industry for Years to Come

The Legal Intelligencer, 7.26.21

Middle District of Florida Court Rejects Claim that Negligence is Sufficient to Support a Finding of Bad Faith

Insurance Coverage and Bad Faith Alert, 6.25.21

Eleventh Circuit Finds No Bad Faith Where Insurer Failed to Provide "Mirror-Image" Response to Claimant's Demand

Insurance Coverage and Bad Faith Alert, 6.2.21

New Jersey Law Requires Insurers to State Whether Business Interruption Policies Cover Global Virus Transmission, Pandemic Coverage

Insurance Coverage and Bad Faith Alert, 5.17.21

Alabama Federal Magistrate Recommends Dismissal of Construction Defect Declaratory Judgment Action Due to Expanded Duty to Defend Standard

Insurance Coverage and Bad Faith, 5.3.21

How COVID Impacts Insurance in Unforeseen Ways

The Insurance Journal, 5.3.21

Declarations: The Coverage Opinions Interview with Carolyn Cox

Coverage Opinions, 4.28.21

Pennsylvania Legislature Advances Bill to Open Immediate 2-Year Window for Sexual Abuse Claims

Insurance Coverage and Bad Faith Alert, 4.22.21

District of New Jersey Court Clarifies Primary Insurer's Duty of Good Faith to Excess Insurer

Insurance Coverage and Bad Faith Alert, 4.1.21

Connecticut Appellate Court Breaks New Ground on Policy Exhaustion

The Complex Insurance Coverage Reporter, 3.30.21

Eastern District of Pennsylvania Confirms Carrier Owes No Duty to Defend Against Claims for Faulty Workmanship

Insurance Coverage and Bad Faith Alert, 3.18.21

3 Courts, In 3 Days, Seek Guidance From The ALI Restatement Of Liability Insurance

Coverage Opinions, 3.8.21

Declarations: The Coverage Opinions Interview With Judge Jed Rakoff

Coverage Opinions, 3.8.21

Declarations: The Coverage Opinions Interview With Pretzel & Stouffer's Robert Chemers

Coverage Opinions, 3.8.21

The Delaware Supreme Court's *Murdock* Coverage Ruling is a Challenge for D&O Insurers

Financial Lines Alert, 3.5.21

NYDFS Announces Cyber Insurance Risk Framework to Address Increasing Cyber Risk

Insurance Industry Alert, 2.5.21

The ABCs of PFAS: What You Need to Know About Liabilities for the "Forever Chemical"

The Complex Insurance Coverage Reporter, 2.3.21

The Complex Insurance Coverage Reporter – 2020 Year in Review

The Complex Insurance Coverage Reporter, 2.3.21

Noticing Error Derails Efforts to Open Two-Year Window Reviving Time-Barred Sexual Abuse Claims in Pennsylvania

Insurance Coverage and Bad Faith Alert, 2.2.21

New York Court Finds No Coverage Owed for Asbestos Losses Because Insured Failed to Prove Material Terms

Insurance Coverage and Bad Faith Alert, 1.29.21

Declarations: The Coverage Opinions Interview With Judge Judy

Coverage Opinions, 1.11.21

First Circuit Holds Conflicting Policy Provisions Require Coverage for Petroleum Spill

Insurance Coverage and Bad Faith Alert, 12.22.20

How Are Insurers And Policyholders Faring in COVID-19 Business Interruption Coverage Litigation?

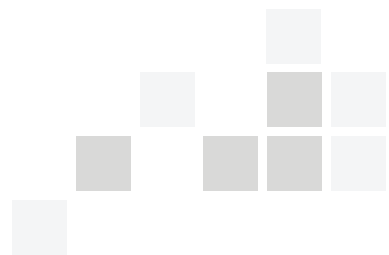
The Complex Insurance Coverage Reporter, 12.17.20

Judicial Feat: Bicyclist is a "Pedestrian:" Coverage Owed

Insurance Coverage and Bad Faith Alert, 12.11.20

Declarations: The Coverage Opinions Interview With Former U.S. Senator Joe Lieberman

Coverage Opinions, 12.7.20



Car Crashes Through Restaurant Window. Result: Lesson in the History of Additional Insured Coverage
Insurance Coverage and Bad Faith Alert, 12.3.20

Insurer Fails to Provide Notice of ROR to Claimant and Waives Strong Defense: No, This Was Not a New York Case
Insurance Coverage and Bad Faith Alert, 11.30.20

The Coverage Fun House Mirror: When Things Are Not What They Seem
Insurance Coverage and Bad Faith, 11.16.20

Between a Rock and a Hard Place: Advisories Target Ransomware Victims, Insurers
The Legal Intelligencer, 11.2.20

Declarations: The Coverage Opinions Interview with Donald Shelton
Coverage Opinions, 10.30.20

North Carolina Federal Court Holds "Hazardous Materials" Exclusion Does Not Bar Duty to Defend Under CGL Policy for Bodily Injury Claims Arising Out of Direct Exposure to PFAs
Insurance Coverage and Bad Faith Alert, 10.22.20

New York Appellate Court Addresses "Trigger of Coverage" for Asbestos Claims and Other Coverage Issues
The Complex Insurance Coverage Reporter, 10.13.20

The Goldilocks Rule: Panel Rejects Proposed Insurer-Specific MDL Proceedings for Four Large Insurers, but Establishes MDL Proceeding for the Smallest
Insurance Coverage and Bad Faith Alert, 10.12.20

Court Holds That Insurance Producer Cannot Be Liable for Denial of COVID-19 Business Interruption Claim
Professional Liability Alert, 10.12.20

Insuring Against Climate Change: How Traditional Insurers and Start-Up Companies are Implementing Innovative Technologies to Address Climate Risks
The Complex Insurance Coverage Reporter, 9.30.20

Declarations: The Coverage Opinions Interview with Trey Gowdy
Coverage Opinions, 9.23.20

Connecticut Supreme Court Finds Duty to Defend When Case Law is Uncertain
Insurance Coverage and Bad Faith Alert, 9.15.20

No Global MDL for COVID Business Interruption Claims, but Panel Will Consider Separate Consolidated Proceedings for Lloyds, Cincinnati, Hartford, Society
Insurance Coverage and Bad Faith Alert, 8.13.20

Allocating Between Covered and Uncovered Damages—What Is an Insurer to Do?
The Legal Intelligencer, 8.4.20

11th Circuit Holds Potential Attorneys' Fee Award Alone Constitutes Potential "Loss" Triggering Duty to Defend under Professional Liability Policy

Insurance Coverage and Bad Faith Alert, 8.3.20

MDL Panel Presented With Numerous Solutions for Handling Hundreds of Federal COVID-19 Coverage Actions

Insurance Coverage and Bad Faith Alert, 7.30.20

Social Inflation and the Potential Impact of COVID-19

The Complex Insurance Coverage Reporter, 7.20

Declarations: The Coverage Opinions Interview with Mary Bonauto

Coverage Opinions, 7.21.20

The Show Must Go On: Navigating Arbitration In The Wake Of The COVID-19 Outbreak

Mealey's Emerging Insurance Disputes, 7.16.20

California Business Interruption COVID-19 Coverage Bill: A New Twist to Proposed State Legislation

Insurance Coverage and Bad Faith Alert, 7.8.20

All Roads Lead to the JPMDL: Another COVID-19 Business Interruption Declaratory Judgment Is Stayed Pending MDL Decision

Insurance Coverage and Bad Faith Alert, 7.7.20

Case of First Impression Rules No Coverage for COVID Business Interruption Claim Because No Direct Physical Loss

Insurance Coverage and Bad Faith Alert, 7.3.20

Court Addresses When Duty to Defend Ends

Insurance Coverage and Bad Faith Alert, 6.19.20

NY Department of Financial Services Issues Emergency Regulation to Help Businesses Affected by Looting

Insurance Coverage and Bad Faith Alert, 6.5.20

Declarations: Q&A With America's Leading Lawyers

Coverage Opinions, 5.31.20

Alert

Insurance Coverage and Bad Faith Alert, 5.20.20

The Insurer's Duty to Defend and Pre-Suit Demand Letters

The Complex Insurance Coverage Reporter, 5.19.20

Recent Decisions Raise Ceiling for Homeowners Seeking Coverage for COVID-19 Losses

The Legal Intelligencer, 5.18.20

New York Court Confirms No Coverage for Resulting Water Damage to General Contractor's Work Product

Insurance Coverage and Bad Faith Alert, 5.15.20

COVID Restrictions Struck in Wisconsin – Other Challenges Likely

Insurance Coverage and Bad Faith Alert, 5.14.20

Department of Labor Guidance Could Have Major Impact
Labor and Employment Alert, 5.13.20

Broker Liability in the Wake of COVID-19 Coverage Litigation
Professional Liability Alert, 5.8.20

Ohio Supreme Court: "Those Sums" Isn't "All Sums" Where Damages Occur at a Discernable Time
Insurance Coverage and Bad Faith Alert, 4.24.20

Pa. Ruling Doesn't Support COVID-19 Biz Interruption Claims
Law360, 4.23.20

Shuttered Businesses Seek National Consolidation of COVID-19 Business Interruption Claims
Insurance Coverage and Bad Faith Alert, 4.23.20

California Supreme Court Adopts "Vertical Exhaustion" in the Long-Storied Montrose Environmental Coverage Litigation
Insurance Coverage and Bad Faith Alert, 4.7.20

Maryland's Top Court Adopts Majority Pro Rata Allocation Rule in "Long Tail" Case
Insurance Coverage and Bad Faith Alert, 4.6.20

Pennsylvania Joins the Fray: Legislature Introduces Bill to Force Insurers to Pay for COVID-19-Related Business Interruption Losses
Insurance Coverage and Bad Faith Alert, 4.6.20

First Circuit: No Coverage, No Duty to Investigate Alleged Loss Prior to Policy Period
Insurance Coverage and Bad Faith Alert, 4.3.20

Insurer Paid Claim to Avoid Bad Faith; Reimbursed Because of Misrepresentation
Claims Journal, 3.30.20

New York Joins Growing Collection of States Considering Laws to Force Insurers to Pay COVID-19 Business Interruption Losses
Insurance Coverage and Bad Faith Alert, 3.28.20

New DJ Takes Different Tack on Business Interruption Coverage for COVID-19
Insurance Coverage and Bad Faith Alert, 3.27.20

Ohio Follows NJ: Legislature Introduces Bill to Force Insurers to Pay for COVID-19-Related Business Interruption Losses
Insurance Coverage and Bad Faith Alert, 3.25.20

Massachusetts Joins the Fray, Introduces Bill Forcing Insurers to Pay for COVID-19-Related Business Interruption Losses
Insurance Coverage and Bad Faith Alert, 3.25.20

PA State Representative Requests a Resolution Urging Congress to Reimburse Insurers for COVID-19 Business Interruption Claim Payments
Insurance Coverage and Bad Faith Alert, 3.25.20

The Complex Insurance Coverage Reporter – March 2020
The Complex Insurance Coverage Reporter, 3.24.20



"Direct Physical Loss or Damage": The Gatekeeper to Property Insurance Coverage and COVID-19
Insurance Coverage and Bad Faith Alert, 3.24.20

Social Inflation's Impact on the Insurance Industry
The Legal Intelligencer, 3.24.20

Why the Disconnect Between Perception and Reality for COVID-19 Business Interruption Coverage?
Insurance Coverage and Bad Faith Alert, 3.23.20

Insurer Owes Defense Despite "Extrinsic Evidence," New York Court Holds
Insurance Coverage and Bad Faith Alert, 3.20.20

COVID-19: The Real Operation of New Jersey's Proposed Insurance Legislation
Insurance Coverage and Bad Faith Alert, 3.19.20

10th Circuit Allows Insurer to Avoid Bad Faith Claim By Settling with Claimant and Pursuing Recovery from Insured
Insurance Coverage and Bad Faith Alert, 3.19.20

New Jersey's Proposed COVID-2019 Business Interruption Insurance Legislation Fails to Socially Distance Itself From Constitutional Prohibitions
Insurance Coverage and Bad Faith Alert, 3.19.20

First Coronavirus Coverage Suit Filed For Business Interruption
Insurance Coverage and Bad Faith Alert, 3.17.20

\$500,000 Punitive Damages Award in Bad Faith Action Shocks Delaware Court's Conscience and Justifies New Trial on Liability and Damages
Insurance Coverage and Bad Faith Alert, 3.16.20

ISO Excluded Coronavirus Coverage 15 Years Ago
Insurance Coverage and Bad Faith Alert, 3.15.20

New Jersey Legislature Considering Bill To Force Insurers To Pay COVID-19 Business Interruption Claims Expressly Excluded By ISO's "Virus" Exclusion
Insurance Coverage and Bad Faith Alert, 3.15.20

Despite No Privity of Contract, Indiana Appellate Court Holds Additional Insured with UIM Claim May Sue for Bad Faith
Insurance Coverage and Bad Faith Alert, 3.11.20

CGL Coverage and Coronavirus: Is Causing Exposure an "Occurrence"?
Insurance Coverage and Bad Faith, 3.10.20

Supplying Wrong Construction Materials Resulting in Rip-and-Tear Damage Not an "Occurrence," 7th Circuit Holds
Insurance Coverage and Bad Faith Alert, 2.28.20

E-Mail Phishing Scam: Coverage For "Social Engineering"
Coverage Opinions, 2.26.20

Declarations: The Coverage Opinions Interview with Kent Alexander
Coverage Opinions, 2.26.20

Unfair Shares: PA Supreme Court Mandates *Per Capita* Allocation Among Liable Product Defendants and Settled Parties
Product Liability Alert, 2.25.20

SJC Addresses the Enforceability of Settlements Entered Without Insurers' Consent
Boston Bar Journal, 2.19.20

New Jersey Federal Court Provides Clarification/Limitation on the Application of the Continuous Trigger Theory in Construction Defect Cases
Insurance Coverage and Bad Faith Alert, 2.17.20

No Such Thing as "Institutional Bad Faith," Pennsylvania Superior Court Concludes
Insurance Coverage and Bad Faith Alert, 2.10.20

How a Little-Known Senate Bill Could Help Stem the Tide of Bad Faith Litigation in Florida
Insurance Coverage and Bad Faith Alert, 2.3.20

Pennsylvania Federal Court Holds Insurer Can't Use Insured's Admission to Withdraw Defense
The Temple 10-Q, 1.29.20

The Complex Insurance Coverage Reporter – 2019 Year in Review
The Complex Insurance Coverage Reporter, 1.28.20

Coverage Counsel Authors Insurer's Letters – Leads To Waiver of Attorney-Client Privilege
Insurance Coverage and Bad Faith Alert, 1.24.20

Homeowners Coverage for Arsonist's Innocent Coinsured: Clarification From the MA Supreme Judicial Court
Insurance Coverage and Bad Faith Alert, 1.21.20

Declarations: The Coverage Opinions Interview With Samantha Power
Coverage Opinions, 1.8.20

Pennsylvania Federal Court Holds Insurer Can't Use Insured's Admission to Withdraw Defense
Insurance Coverage and Bad Faith Alert, 1.8.20

The Jury Is Still Out on Elvis
The Wall Street Journal, 1.7.20

Illinois Appellate Court Clarifies What Is and Is Not an "Occurrence" in the Construction Defect Context
Insurance Coverage and Bad Faith Alert, 1.6.20

Exxon Prevails in a Major Climate Change-Related Legal Battle, But Many Questions Remain Unanswered
Insurance Coverage and Bad Faith Alert, 12.12.19

PTSD May Be Covered As "Bodily Injury" If It Resulted From Physical Injuries, Pennsylvania Appeals Court Holds
Insurance Coverage and Bad Faith Alert, 12.6.19

Pennsylvania Follows Multi-State Movement to Modify and Extend Statutes of Limitation for Sexual Abuse Claims
General Litigation Alert, 12.2.19

Applying *Mighty Midgets*, NY Court Awards Legal Expenses to Insureds Which Defeated Insurer's Coverage Claims
Insurance Coverage and Bad Faith Alert, 11.22.19

Declarations: The Coverage Opinions Interview With John Grisham
Coverage Opinions, 11.19.19

Is Football Violence a Crime?
The Wall Street Journal, 11.18.19

The Insurer's Duty to Defend: Pre-Suit Demand Letters
The Brief, Fall 2019

Climate Change in the Courts
Insurance Coverage and Bad Faith Alert, 11.8.19

Declarations: The Coverage Opinions Interview With Vernon Jordan
Coverage Opinions, 11.4.19

SDNY Remands Arbitration Award for Clarification and Denies Request to Keep Documents Under Seal
Insurance Coverage and Bad Faith Alert, 10.22.19

Breaking News: Connecticut Supreme Court Decides Significant Coverage Issues in *R.T. Vanderbilt*
Insurance Coverage and Bad Faith Alert, 10.4.19

Washington Supreme Court: Adjusters Can't Be Sued for Bad Faith
Decision Is Red Delicious for Insurers and Sour for Policyholders
Insurance Coverage and Bad Faith Alert, 10.3.19

Declarations: The Coverage Opinions Interview With Haben Girma
Coverage Opinions, 9.25.19

California Supreme Court Holds "Notice-Prejudice" Rule is "Fundamental Public Policy" of California, May Override Choice of Law Provisions in Policies
Insurance Coverage and Bad Faith Alert, 8.30.19

NY Federal Court Refuses to Consider Extrinsic Evidence of an Insurer's Claim Handling for a Different Policyholder
Insurance Coverage and Bad Faith Alert, 8.27.19

Declarations: The Coverage Opinions Interview With Kevin Mitnick - The World's Most Famous Hacker
Coverage Opinions, 8.21.19

Three-Year Delay Not "Prompt Notice," But Insurer Not "Appreciably Prejudiced" Either, New Jersey Court Holds
Insurance Coverage and Bad Faith Alert, 8.16.19

Threats, Opportunities Presented by New Technology in the Insurance Industry
The Legal Intelligencer, 8.6.19

New Jersey Federal Court Examines And Applies The "j.(5)" Ongoing Operations Exclusion
Insurance Coverage and Bad Faith Alert, 8.1.19

PA Superior Court Provides Clarification on Definition of CGL "Occurrence" When Property Damage Is Caused by Faulty Building Conditions
Insurance Coverage and Bad Faith Alert, 7.25.19

Garlock Five Years Later: Recent Decisions Illustrate Ongoing Obstacles to Asbestos Trust Transparency
The Complex Insurance Coverage Reporter, 7.18.19

Trust the Process – A Process That Develops Reasonable Justification for a Coverage Determination Will Disarm a Bad Faith Claim
Insurance Coverage and Bad Faith Alert, 6.10.19

Indiana Federal Court Holds No Coverage for \$50M Default Judgment for Lack of Timely Notice of Class Action
Insurance Coverage and Bad Faith Alert, 6.5.19

"Based On"... What Exactly? NJ Appellate Division Examines Phrase and Estops Insurer From Disclaiming Coverage for 20-Month Delay
Insurance Coverage and Bad Faith Alert, 5.31.19

Federal Court Asks South Dakota Supreme Court to Decide Whether Injunction Costs Are "Damages," Adopts Restatement's Position on Providing "Inadequate" Defense
Insurance Coverage and Bad Faith Alert, 5.28.19

Declarations: The Coverage Opinions Interview With Preet Bharara
Coverage Opinions, 4.30.19

Sharing Privileged Communications: What Insurers and Reinsurers Need to Know
Complex Insurance Coverage Reporter, 4.17.19

Declarations: The Coverage Opinions Interview With Leon Panetta
Coverage Opinions, 3.20.19

Declarations: The Coverage Opinions Interview With Anthony Scaramucci
Coverage Opinions, 2.6.19

Two Recent Cases Highlight the Importance of Complying With New York's Coverage Disclaimer Rules
Insurance Coverage and Bad Faith Alert, 1.29.19

The Complex Insurance Coverage Reporter – A Year in Review
The Complex Insurance Coverage Reporter, 1.23.19

Pennsylvania Federal Court Addresses Recurring Asbestos Coverage Issues
The Complex Insurance Coverage Reporter, 1.18.19

Supreme Court Rejects "Wholly Groundless" Exception to Question of Arbitrability
Reinsurance Alert, 1.9.19

Eighth Circuit Holds Deposition Testimony Shows Adequate Notice Given for TCPA Exclusion
The Coverage Inkwell, 1.4.19

Declarations: The Coverage Opinions Interview With The Honorable Jack Weinstein
Coverage Opinions, 1.3.19

Declarations: The Coverage Opinions Interview With Fred Fielding
Coverage Opinions, 12.19.18

New York State Trial Court Addresses "Trigger of Coverage" for Asbestos Claims and Other Coverage Issues
The Complex Insurance Coverage Reporter, 12.12.18

Insureds Suing Individual Adjusters – What Will Change If The Washington Supreme Court Decides That Adjusters May Be Sued For Bad Faith?
The Complex Insurance Coverage Reporter, 12.11.18

New York Appellate Court Holds Insurer's Failure to Defend Does Not Constitute a "Reasonable Excuse" Required to Overturn Judgment
Insurance Coverage and Bad Faith Alert, 12.4.18

Delaware Supreme Court Rules Insured's Claim Too Late, Reverses Bad Faith Judgment
Insurance Coverage and Bad Faith Alert, 11.30.18

Declarations: The Coverage Opinions Interview With Michael Chertoff
Coverage Opinions, 11.7.18

Covering an American Epidemic: Insurance Coverage Issues Arising out of the Opioid Crisis
Complex Insurance Coverage Reporter, 9.24.18

A Divided Florida Supreme Court Drastically Expands Liability for Bad Faith Claims
Complex Insurance Coverage Reporter, 9.24.18

New York State Trial Court: Non-Cumulation Provision in Excess Policies Mandates "All Sums" Allocation
Complex Insurance Coverage Reporter, 9.6.18

Restatement of the Law-Liability Insurance Debate Now Shifts to Its Impact
The Legal Intelligencer, 8.22.18

Pennsylvania Supreme Court Will Not Address Trigger for DEP Environmental Cleanup Action at This Time
Insurance Coverage and Bad Faith Alert, 7.19.18

Declarations: The Coverage Opinions Interview With Former U.S. Senator Chris Dodd
Coverage Opinions, 7.18.18

Delaware Supreme Court Choice of Law Ruling Vacates a \$13.7 Million Verdict Against Travelers
Insurance Coverage and Bad Faith Alert, 7.17.18

The ALI Restatement – What Lies Ahead?

Complex Insurance Coverage Reporter, 7.12.18

Appellate Division: Violation of New York Insurance Law § 3420(d)(2) Does Not Constitute an Unfair Claims Handling Practice

Insurance Coverage and Bad Faith Alert, 6.11.18

Declarations: The Coverage Opinions Interview With Dan Abrams

Coverage Opinions, 6.6.18

Another Court Broadly Construes “Interrelated Wrongful Acts” Provision

Insurance Coverage and Bad Faith Alert, 6.1.18

Update: Texas Supreme Court Issues New Opinion in Menchaca Bad Faith Case

Complex Insurance Coverage Reporter, 5.18.18

Declarations: The Coverage Opinions Interview With Judge Robert Braithwaite

Coverage Opinions, 5.9.18

New York’s Highest Court Rejects “Unavailability” Exception to Pro Rata Allocation in Long-Tail Claims

Complex Insurance Coverage Reporter, 5.4.18

District of Maryland: Prior Knowledge Exclusion in Policy Application Bars Coverage

Insurance Coverage and Bad Faith Alert, 5.3.18

Wisconsin Appeals Court Finds No Duty to Defend Under Excess Policies

Complex Insurance Coverage Reporter, 5.1.18

Another Court Applies New York’s “Sufficient Factual Nexus” Test to Related Claims

Insurance Coverage and Bad Faith Alert, 4.27.18

Declarations: The Coverage Opinions Interview with Michael Rubinoff

Coverage Opinions, 4.11.18

After the Driverless Fatality, Insurance and Litigation Will Be Forever Changed

Law.com, 4.10.18

New York Court of Appeals Rejects Unavailability Exception to Pro Rata Allocation

Insurance Coverage and Bad Faith Alert, 3.28.18

California Federal Court: “All Sums” Allocation Applies to Meso Case Under CA and NY Law

Complex Insurance Coverage Reporter, 3.20.18

Declarations: The Coverage Opinions Interview With Former New York Governor George Pataki

Coverage Opinions, 3.7.18

An Insurer’s Guide to Reserving Rights: Tips for Avoiding Waiver and Estoppel

Complex Insurance Coverage Reporter, 2.22.18

Massachusetts High Court to Decide if Insurers Can Recoup Defense Costs

Complex Insurance Coverage Reporter, 2.2.18

Declarations: The Coverage Opinions Interview with Bob Woodruff

Coverage Opinions, 1.31.18

Ohio Court Of Appeals: Absolute Pollution Exclusion Bars Coverage For Workplace Coal-Tar Pitch Exposure Claims

Complex Insurance Coverage Reporter, 1.4.18

Texas Supreme Court to Rehear *Menchaca* Bad Faith Case

Complex Insurance Coverage Reporter, 1.3.18

Coverage For Defense Costs Under Excess Policies – Missouri Court Surveys the Landscape

Complex Insurance Coverage Reporter, 12.20.17

Top 10 Coverage Cases of 2017 (17th Annual)

Coverage Opinions, 12.11.17

Ninth Circuit to Address Application of Pollution Exclusion to Indoor Carbon Monoxide Exposure Claim under Oregon Law

Complex Insurance Coverage Reporter, 11.16.17

Connecticut Supreme Court to Review Several Issues in Asbestos Coverage Case

Complex Insurance Coverage Reporter, 11.8.17

Complex Insurance Coverage Reporter

Complex Insurance Coverage Reporter, 10.17

Declarations: The Coverage Opinions Interview with Blind Melon's Rogers Stevens

Coverage Opinions, 10.11.17

Rancosky Adopts *Terletsky*: Pennsylvania Supreme Court Sets Standard for Statutory Bad Faith Claims

Insurance Coverage and Bad Faith Alert, 9.28.17

Declarations: The Coverage Opinions Interview with Ben Brafman

Coverage Opinions, 9.12.17

ALI Liability Insurance Restatement: Latest Happenings

Participants Meeting In Philadelphia On Thursday; Courts Already Citing It; White and Williams Hosting Major Industry Event

Insurance Coverage and Bad Faith Alert, 9.5.17

Massachusetts Holds That Insurers Need Not Fund Insured's Counterclaims

ABA Practice Points, 8.25.17

Declarations: The Coverage Opinions Interview with Floyd Abrams

7.11.17

Massachusetts Supreme Judicial Court Rules Duty To Defend Does Not Include Duty To Prosecute Counterclaims

Insurance Coverage and Bad Faith Alert, 6.22.17

U.S. Supreme Court Again Curbs Personal Jurisdiction for Out-of-State Corporations
Insurance Coverage and Bad Faith Alert, 6.20.17

ALI Liability Insurance Restatement - Final Approval Delayed: What It Means
Insurance Coverage and Bad Faith Alert, 5.24.17

Declarations: The Coverage Opinions Interview with Scott Turow
Coverage Opinions, 5.17.17

Declarations: The Coverage Opinions Interview with Gloria Allred
Coverage Opinions, 4.11.17

Declarations: The Coverage Opinions Interview with Robert Morgenthau
Coverage Opinions, 3.21.17

Declarations: The Coverage Opinions Interview with Karen Korematsu
Coverage Opinions, 2.13.17

Delaware High Court Rejects Effort to Target Defense IME Physician
Doctor, You're (NOT) a Fraud!
Healthcare Alert, 1.24.17

Declarations: The Coverage Opinions Interview with Marcia Clark
Coverage Opinions, 11.9.16

Up To The Task
White and Williams Takes Team Approach to Insurance Litigation
The Legal Intelligencer, 11.2.16

Insurer Exposure Limited in Suit Involving "Fight Club" Daycare
Insurance Coverage Alert, 9.23.16

Athletic Participants Exclusions "Clear and Unambiguous" to College Lacrosse Player's Death During Practice
Insurance Coverage and Bad Faith Alert, 9.21.16

Declarations: The Coverage Opinions Interview with John Q. Public
Coverage Opinions, 6.22.16

Supreme Court Clarifies Key Principles Under The Federal False Claims Act
Commercial Litigation Alert, 6.17.16

Declarations: The Coverage Opinions Interview With Brendan V. Sullivan, Jr.
Coverage Opinions, 5.31.16

Declarations: The Coverage Opinions Interview with Rev. Robert Hagan (Father Rob) - Lawyer Turned Chaplain For Villanova Men's Basketball Team
Coverage Opinions, 4.29.16

Declarations: The Coverage Opinions Interview With Carter Phillips - The Supreme Court's Frequent Trier
Coverage Opinions, 3.30.16

What Is the Most Interesting Liability Coverage Issue?
Coverage Opinions, 3.14.16

Delaware Supreme Court Determines Timing of Action for Bad Faith Failure to Settle Third-Party Claim
Insurance Coverage Alert, 3.8.16

Declarations: The Coverage Opinions Interview with Raoul Felder
Coverage Opinions, 2.10.16

Declarations: The Coverage Opinions Interview With Cyril Wecht, M.D., J.D.
Coverage Opinions, 1.13.16

Maximizing Contractual Indemnity Rights: Insuring the Indemnitor's Obligation
Insurance Coverage Alert, 11.25.15

Maximizing Contractual Indemnity Rights: Components of an Effective Provision
Insurance Coverage Alert, 11.23.15

Maximizing Contractual Indemnity Rights: Problems with Common Law
Insurance Coverage Alert, 11.19.15

Delaware Supreme Court Holds that Employer is Free to Acquire Maximum Uninsured Motorist Coverage on a Company Car Solely for Key Personnel

Court Rejects UM Coverage for Employees and Permissive Users
Insurance Coverage Alert, 11.6.15

Third Circuit Holds "Privacy" Means Secrecy, "Publication" Means Dissemination to the Public, and "In Any Manner" Does Not Change Meaning of Publication
The Coverage Inkwell, 10.2.15

The Coverage Opinions Exclusive Interview with Attorney General Alberto Gonzales
Coverage Opinions, 8.26.15

Class-Action Foul Territory
Lawyers want to force teams to use 'foul pole to foul pole' netting to protect fans from injury.
The Wall Street Journal, 7.23.15

The Coverage Opinions Exclusive Interview With American Pharoah
Coverage Opinions, 6.9.15

The Coverage Opinions Interview With Tom Brady
5.20.15

The Coverage Opinions Interview With New York Times #1 Best Selling Author Nelson DeMille
Coverage Opinions, 4.8.15

Delaware State Court Holds that Defective Workmanship Claims do not Trigger Coverage by a Builder's Commercial General Liability Policy

Insurance Coverage Alert, 4.3.15

The Coverage Opinions Interview with Robert F. Kennedy, Jr.

Coverage Opinions, 3.18.15

EVENTS

Gabe Darwick to Present on Cyber Coverage at the Insurance Coverage and Allocation Issues Conference

Perrin Conferences

Union League of Philadelphia, 5.8.24

2024 Environmental & Emerging Claim Manager Association Annual Conference (EECMA)

Savannah, GA, April 3-5, 2024

Patricia Santelle to Present at Perrin Conferences' Women in Insurance and Litigation Conference

Tips for Better Rainmaking

New York, NY, 10.26.23

Coverage College 2023

Philadelphia, PA, 10.12.23

Patricia Santelle to Present at the Philadelphia Bar Association Bench Conference in Atlantic City

Productivity Architects: Unlocking Potential and Redefining Success in the Hybrid Era

Atlantic City, NJ, 9.22.23

Establishing and Challenging Exhaustion of Insurance Policies: Recurring Issues, Factors to Consider, Below Limits Settlements

Strafford CLE Webinar, 7.11.23

The Hidden Cost of Clean Energy

2023 Environmental & Emerging Claim Manager Association Annual Conference (EECMA), 4.20.23

Where There's Smoke, There's a Coverage Dispute

ABA 31st Annual Insurance Coverage Litigation Committee Mid-Year Program, 2.24.23

ESG, BIPA and COVID Claims and EPLI Coverage Issues

PLUS Webinar, 1.11.23

Coverage College 2022

10.13.22

Insurer's Duties to Excess Carrier and Bad Faith

Strafford Webinar, 9.29.22

Civil Human Trafficking Lawsuits: A Growing Risk for Insurance

AIRROC Summer Membership Meeting 2022, 7.21.22

Class Action Lawsuits Series - Part Three
Webinar, 7.12.22

Class Action Lawsuits Series – Part Two
Webinar, 6.21.22

Class Action Lawsuits Series – Part One
Webinar, 6.14.22

36th Environmental & Emerging Claim Manager Association Annual Conference
Virtual, April 21-22, 2022

Latest Developments in the Opioids Crisis
AIRROC Spring Membership Meeting 2022, March 29-30, 2022

Per- and Polyfluoroalkyl Substances (PFAS) Panel
CPCU Reinsurance & Excess Surplus Lines Symposium, March 9, 2022—March 10, 2022

PFAS: Insurance Issues Arising From a Persistent and Ubiquitous Family of Chemicals
30th Annual ICLC Mid-Year Conference, February 24, 2022—February 26, 2022

Top 10 Duty to Defend Issues
PLRB Conquering Policy Coverage Issues Webinar Series, 2.17.22

Is Your Insured in a Financial Crisis? Not Sure What to Do Next? Part III: The Defunct Insured
Webinar, 12.14.21

Is Your Insured in a Financial Crisis? Not Sure What to Do Next? Part II: Assignments for Benefit of Creditors (ABCs)
Webinar, 12.7.21

Is Your Insured in a Financial Crisis? Not Sure What to Do Next?
Webinar, 11.30.21

Coverage College 2021
10.21.21

ALI Restatement of the Law - Liability Insurance: Lessons Learned After Three Years
Webinar, 10.4.21

PFAS are Here to Stay: The "Forever Chemical" That Will Impact the Industry for Years to Come
In2Risk 2021, 9.24.21

Horizontal vs. Vertical Exhaustion of Insurance: Priority of Coverage and Settlement for Below Policy Limits
Strafford CLE Webinar, 6.8.21

Functus Officio: Exploring Exceptions to the Finality of Arbitral Awards
ARIAS U.S. Live Webinar, 5.12.21



PFAS are Here to Stay: The "Forever Chemical" That Will Impact the Insurance Industry for Years to Come
Client Webinar, 5.6.21

M&A Shareholder Litigation and Bump-Up Claims
Webinar, 4.27.21

Insurance Hour: Learn Something New with White and Williams LLP
Client Webinar, 4.9.21

Perspectives on Climate Change and the Insurance Industry
CPCU Society 2021 Virtual Reinsurance, Excess & Surplus Line Symposium, 3.12.21

Coverage College 2020
10.22.20

Risk Transfer for Construction Defect Claims: Minimizing and Allocating Costs of Defense and Indemnity
2020 CLM Construction Conference

Social Inflation – Pieces of the Puzzle
ARIAS, 8.12.20

COVID-19 Insurance Program
Webinar, 8.11.20

Insurers Need To Seek Allocation Between Covered And Uncovered Claims (Or Pay A Price) - New Coverage Trend
Webinar, 7.16.20

Confronting Organized Insurance-Fraud Schemes and Sham Claims
Avoiding Payment of Sham Claims, Tools to Deter and Recover from Scheme Leaders, Seeking Criminal Prosecution
Strafford CLE Webinar, 5.27.20

Stopped from Denying Coverage: What Recent Cases Show and What Actions to Take Now
Webinar, 4.8.20

4th Annual Construction Defect, Claims & Litigation Strategies ExecuSummit
4th Annual Construction Defect, Claims & Litigation Strategies ExecuSummit (Uncasville, CT), December 10-11, 2019

Bankruptcy 101: What Every Claims Professional Needs to Know About Bankruptcy
Webinar, 12.10.19

Emerging Issues in Long-Tail Exposure Insurance
Webinar, 11.18.19

Coverage College 2019
10.24.19

The Definitive Reservation of Rights Checklist: 50 Things that Every ROR Letter Should Have
Client Seminar, 3.14.19



Applying the Top 5 Coverage Decisions of 2018 in Daily Claims Handling
Client Seminar, 1.30.19

Coverage College 2018
10.4.18

Deposition Basics: Practical Tips for a Successful Deposition
Client Seminar, 8.22.18

A Comparison of Insurance Bad Faith Law in Pennsylvania, New Jersey and New York
NJ Institute for Continuing Legal Education Seminar (New Brunswick, NJ), 8.21.18

East Coast Meets West Coast – Hot Construction Defect Issues and Coverage Cases from the Other Coast
2018 West Coast Casualty Construction Defect Seminar (Anaheim, CA), 5.16.18

Cutting-Edge Trends and Developments in Allocation Issues
Perrin Conference for Emerging Insurance Coverage & Allocation Issues (Philadelphia, PA), 4.11.18

2017 NAIC Insurance Data Security Model Law
New Reporting Rules Following a Cybersecurity Breach
Strafford Webinar, 3.29.18

What's Hot in Coverage: A Survey of the Latest and Greatest in Construction Coverage
2nd Annual Construction Defect, Claims Litigation and Strategies ExecuSummit (Uncasville, CT), 12.5.17

Independent Counsel: When, How and Why?
White and Williams Coverage College, 10.26.17

The Duty to Defend: Advanced, Challenging and Unique Issues
The National Underwriting Company Webinar, 11.16.16

CGL Policy Road Trip: 66 Advanced Stops Along the Way
The National Underwriter Company Webinar, 3.30.16

Just When You Thought You Knew How to Allocate Long Tail Claims
Emerging Insurance Coverage & Allocation Issues (Perrin Conferences, Philadelphia, PA), 5.19.15

A Practitioner's Perspective on Rules of Insurance Contract Interpretation
Restatement of Law of Liability Insurance Conference, Rutgers School of Law-Camden, 2.27.15

