



GLOBAL INSURANCE GROUP *2009 Property Insurance Directory*

www.cozen.com

Atlanta • Charlotte • Cherry Hill • Chicago • Dallas • Denver • Harrisburg • Houston • London
Los Angeles • Miami • Newark • New York Downtown • New York Midtown • Philadelphia • San Diego
Santa Fe • Seattle • Toronto • Trenton • Washington, DC • West Conshohocken • Wilmington

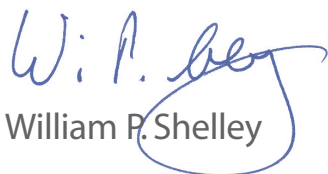
MESSAGE FROM THE CHAIR

Dear Clients and Colleagues:

We are pleased to enclose Cozen O'Connor's Global Insurance Group 2009 Property Insurance Directory, which identifies our principal property insurance lawyers in each of our offices with listings of specific areas of expertise those attorneys have in the property insurance area. I am sure you will agree that this is an impressive group of property lawyers, likely the largest in the U.S., with both breadth and depth of experience in all fields of interest in property claims.

We hope this Directory proves useful to you and we look forward to working with you in the future.

Sincerely,



William P. Shelley

TABLE OF CONTENTS

PRACTICE OVERVIEW

Property Insurance	1
Personal Lines	2

ALTANTA

Keenan G. Loomis	3
------------------------	---

CHARLOTTE

Tracy L. Eggleston	4
Kimberly Sullivan	5

CHERRY HILL

Thomas McKay, III	6
Kellyn J. Muller	7

CHICAGO

Matthew Walsh	8
---------------------	---

DALLAS

Alicia Curran	9
Jennifer Kenchel	10
Kendall Kelly Hayden	11

DENVER

Joseph F. Bermudez	12
Christopher S. Clemenson	13

HOUSTON

Gene F. Creely	14
Joseph A. Ziemianski	15
April Zubizarreta	16

LONDON

Richard F. Allen	17
Simon D. Jones	18

MIAMI

Richard M. Dunn	19
-----------------------	----

NEW YORK DOWNTOWN

Melissa F. Brill	20
------------------------	----

PHILADELPHIA

Terri L. Ackerman	21
Kevin M. Apollo	22
Joseph A. Arnold	23
Richard C. Bennett	24
Melissa A. Cornibe	25
Bernadette N. Gordon	26
C. Tyler Havey	27
Michael F. Henry	28
Micah J. Knapp	29
Richard M. Mackowsky	30
Michael F. Metzger	31
William P. Shelley	32
Matthew J. Siegel	33
Daniel C. Theveny	34
Joshua Wall	35

SAN DIEGO

Charles E. Wheeler	36
Joann Selleck	37

SEATTLE

Craig H. Bennion	38
J.C. Ditzler	39
Molly S. Eckman	40
Thomas M. Jones	41
William F. Knowles	42
Kevin A. Michael	43
Melissa O. White	44

TORONTO

Christopher Reain	45
Brett E. Rideout	46

WEST CONSHOHOCKEN

William F. Stewart	47
--------------------------	----

PROPERTY INSURANCE

Overview

Policyholders beset by modern-day calamities turn to their property insurers, seeking coverage for business interruption and other economic losses, as well as for more traditional damage to physical property. High-profile claims, such as those arising out of weather-related catastrophes, the use of defective building materials, mold, Y2K remediations and the 9/11 terrorist attacks highlight the challenges facing property insurers today. No firm is better equipped to handle the unique and complex issues presented by property insurance claims than Cozen O'Connor.

Some of the firm's coverage attorneys have more than two decades of experience handling property insurance claims. Our attorneys have participated extensively in arbitration and mediation in numerous jurisdictions to resolve property insurance issues effectively and expeditiously. We have represented insurers in prominent and ground-breaking cases in state and federal trial and appellate courts.

Cozen O'Connor has a tradition of working closely with clients, not only to handle individual litigation matters, but also to address emerging coverage issues on a nationwide basis. Our lawyers have handled property coverage claims as national coordinating counsel in connection with a wide variety of matters including, among others, natural disasters, mold claims, business interruption and extra expense, boiler and machinery coverage, contingent business interruption, e-commerce and contamination losses.

We take pride in advancing our clients' commercial interests in a manner consistent with their business philosophies. Sometimes that means defending them in coverage litigation through discovery, trial proceedings and the appellate process. At other times, that means fashioning creative settlements in complex cases. We are often involved even before litigation, watching the development of underlying liabilities and analyzing the application of manuscript forms to particular losses. Whatever the circumstances, Cozen O'Connor is prepared to do whatever it takes to help our clients resolve their coverage disputes successfully.

The following are just a few examples of the first party coverage cases that Cozen O'Connor lawyers have handled over the past several years in state and federal courts, as well as in international arbitration proceedings.

- Acting as national counsel for a major insurer for claims arising out of the incorporation of Chinese manufactured drywall in residential and commercial properties.
- Acting as national counsel for a major insurer in a billion dollar series of mold claims, including claims by academic institutions within the Port Arthur, Texas, Independent School District.
- Defending a major insurer in Hurricane Katrina litigation.
- Defending a major insurer in the World Trade Center coverage litigation arising out of the 9/11 terrorist attacks.
- Defending owners and managers in connection with class action litigation arising out of one of the largest high-rise fires in U.S. history.
- Serving as national coordinating counsel for several major insurers' Y2K exposures and defeating the first claim for Y2K remediation expenses under a sue and labor clause.
- Representing insurers in the *Intermetal Mexicana* case, in which the Third Circuit Court of Appeals redefined the fortuity doctrine in first-party insurance coverage cases.
- Prevailing in the trial court and on appeal in a case upholding the insurer's interpretation of a co-insurance clause and the use of replacement cost value, instead of actual cash value, in the co-insurance formula.
- Asserting the war risk exclusions in defending an insurer against millions of dollars in damages caused by civil unrest in Liberia.

Cozen O'Connor literally wrote the book on property insurance coverage, with the publication of several treatises which have come to be recognized as the standard on property insurance law, including *Insuring Real Property*, published by the Matthew Bender Company; and the *First Litigation Handbook*, published by the National Fire Protection Association. Cozen

O'Connor attorneys also authored *Defending the Bad Faith Case in Insurance Bad Faith Litigation*, published by the Matthew Bender Company. The firm's insurance coverage attorneys are regularly published in *Mealey's Litigation Reports*, publications of the Defense Research Institute and the Federation of Defense and Corporate Counsel, and the Property Insurance Law Committee of the Tort Trial and Insurance Practice Section of the American Bar Association. The firm's publications have been cited and relied upon by numerous courts across the country.

PERSONAL LINES

Overview

From homeowners' mold contamination losses to bankruptcy and multimillion-dollar investment fraud losses, insurance professionals continue to seek answers to vexing coverage problems arising under personal lines policies. These challenges can run the full spectrum of issues also encountered in the commercial setting: application of exclusions, avoidance of bad faith and punitive damages awards, fraudulent claims, primary/excess issues, who is insured, and valuation issues, to name a few. In addition, insurers face the added challenge of jurisdictions in which the laws and judges tend to favor recovery by individual policyholders. Involvement of knowledgeable and competent coverage counsel can reduce the insurer's risk and, frequently, bottom-line cost.

Cozen O'Connor attorneys can provide a wide array of services in matters involving personal lines insurance, from providing opinion letters on coverage issues and defending insurers in litigation to in-house seminars on cutting-edge topics. In addition, our attorneys frequently represent clients in cases involving alternative dispute resolution methods, such as non-binding and binding arbitration and mediations. Whatever your needs are in personal lines coverage, experienced and dedicated attorneys are here to assist you.

Cozen O'Connor insurance attorneys are no strangers to difficult claims involving personal lines coverages. Collectively, these lawyers have accumulated many decades of experience handling homeowners' liability and property loss claims, physical damage matters, and additional living expense claims, to name just a few.

Our lawyers have advised clients and litigated claims involving these and other representative issues under personal lines policies including water damage, mold contamination, construction defects, business pursuits, inherent vice/latent defects, wear and tear, collapse, fraudulent claims, appraisal of loss, bad faith, punitive damages, hidden rot and decay, earth movement/settlement, back-up in plumbing systems and collapse.

ATLANTA

Sun Trust Plaza | 303 Peachtree Street, N.E. | Suite 2200 | Atlanta, GA 30308 | P: 404.572.2000 | F: 404.572.2199



Kenan G. Loomis

P: 404.572.2028 | F: 866.591.9127 | kloomis@cozen.com

Kenan Loomis regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Kenan has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Insurable Interest
- Misrepresentation/Fraud
- Rescission

Loss Issues/Exclusions:

- Earth Movement
- Ransom and Kidnapping
- Trigger of Coverage

Claim Valuation:

- Number of Occurrences

Claim Handling:

- Bad Faith

Miscellaneous:

- Mortgagee issues

COMMERCIAL PROPERTY:

- Product Recall/Contamination

CHARLOTTE

301 South College Street | Suite 2100 | Charlotte, NC 28202 | P: 704.376.3400 | F: 704.334.3351



Tracy L. Eggleston

P: 704.348.3409 | F: 704.334.3351 | teggleston@cozen.com

Tracy Eggleston regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Tracy has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Misrepresentation/Fraud
- Rescission

Loss Issues/Exclusions:

- Arson
- Causation
- Collapse
- Earth Movement
- Ensuing Loss

Faulty Construction

- Fire
- Fraudulent Claims
- Latent defect/Inherent vice

Claim Handling:

- Appraisal
- Bad Faith
- Extra Contractual

Claim Valuation:

- Valuation (ACV/RC, Deductibles)
- Valued Policies

Miscellaneous:

- Mortgagee issues

COMMERCIAL PROPERTY:

- Builders Risk
- Business Interruption/CBI
- E-commerce/computer Losses
- Employee dishonesty
- Hull/Cargo Coverage
- Manuscript Policy Forms
- Sue and labor

PERSONAL LINES:

- Business property limitation
- Hull coverage

CHARLOTTE

301 South College Street, Suite 2100 | Charlotte, NC 28202 | P: 704.376.3400 | F: 704.334.3351

Kimberly Sullivan

P: 704.348.3427 | F: 704.334.3351 | ksullivan@cozen.com

Kim Sullivan regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Kim has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Insurable Interest
- Misrepresentation/Fraud
- Rescission

Loss Issues/Exclusions:

- Arson
- Causation
- Claim Handling Issues
- Claim Investigation Issues
- Collapse
- Earth Movement
- Ensuing Loss
- Faulty Construction
- Fire

- Flood
- Fortuity
- Fraudulent Claims
- Latent Defect/Inherent Vice
- Mitigation
- Mold Limitation/Exclusions
- Pollution/Pollutant Exclusion
- Property Excluded
- Theft
- Trigger of Coverage
- Water Exclusions
- Wear/Tear, Deterioration
- Weather Exclusions
- Weight of Ice/Snow

Claim Valuation:

- Claim Valuation
- Number of Occurrences
- Punitive Damages

Claim Handling:

- Appraisal
- Bad Faith
- Examinations Under Oath
- Extra Contractual
- Punitive Damages

Miscellaneous:

- Mortgagee issues

COMMERCIAL PROPERTY:

- Boiler/Machinery
- Builders Risk
- Business Interruption/CBI
- Extra Expense
- Loss to Animals
- Manuscript Policy Forms
- Product Recall/Contamination

PERSONAL LINES:

- Additional Living Expenses
- Assignments
- Business Property Limitation

CHERRY HILL

457 Haddonfield Road | Suite 300 | P.O. Box 5459 | Cherry Hill, NJ 08002-2220 | P: 856.910.5000 | F: 856.910.5075



Thomas McKay, III

P: 856.910.5012 | F: 856.910.5075 | tmckay@cozen.com@cozen.com

Tom McKay regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Tom has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Insurable Interest
- Misrepresentation/Fraud
- Rescission

Loss Issues/Exclusions:

- Arson
- Causation
- Claim Handling Issues
- Claim Investigation Issues
- Ensuing Loss
- Faulty Construction
- Fire
- Fortuity

- Fraudulent Claims
- Global Warming
- Latent Defect/Inherent Vice
- Mitigation
- Mold Limitation/Exclusions
- Theft
- Water Exclusions
- Wear/Tear, Deterioration
- Weather Exclusions

Claim Valuation:

- Claim Valuation
- Number of Occurrences

- Valuation (ACV/RC, Deductibles)
- Valued Policies

Claim Handling:

- Appraisal
- Bad Faith
- Examinations Under Oath
- Extra Contractual
- Punitive Damages

Miscellaneous:

- Mortgagee issues

COMMERCIAL PROPERTY:

- Builders Risk
- Business Interruption/CBI
- Builders Risk
- Business Interruption/CBI

PERSONAL LINES:

- Additional Living Expenses
- Assignments
- Business Property Limitation
- Deceased Policyholder
- Fine Arts
- Hull Coverage
- Identity Theft
- Investment Fraud
- Loss of Investments

CHERRY HILL

457 Haddonfield Road | Suite 300 | P.O. Box 5459 | Cherry Hill, NJ 08002-2220 | P: 856.910.5000 | F: 856.910.5075



Kellyn J. Muller

P: 856.910.5063 | F: 856.910.5075 | kmuller@cozen.com

Kellyn Muller regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Kellyn has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Rescission

Loss Issues/Exclusions:

- Causation
- Claim Handling Issues
- Claim Investigation Issues
- Collapse
- Ensuing Loss
- Faulty Construction
- Fire
- Flood

- Fortuity
- Fraudulent Claims
- Latent Defect/Inherent Vice
- Mold Limitation/Exclusions
- Trigger of Coverage
- Water Exclusions
- Wear/Tear, Deterioration

Claim Valuation:

- Valuation (ACV/RC, Deductibles)
- Valued Policies

Claim Handling:

- Appraisal
- Bad Faith
- Extra Contractual

Miscellaneous:

- Mortgagee issues

COMMERCIAL PROPERTY:

- Builders Risk
- Soft costs

PERSONAL LINES:

- Additional Living Expenses

CHICAGO

222 South Riverside Plaza | Suite 1500 | Chicago, IL 60606 | P: 312.382.3100 | F: 312.382.8910



Matthew Walsh

P: 312.382.3108 | F: 312.382.8910 | mw Walsh@cozen.com

Matt regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Matt has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Loss Issues/Exclusions:
- Collapse
- Fire
- Flood

- Fortuity
- Fraudulent Claims
- Product Recall
- Water Exclusions

Claim Handling:

- Examinations Under Oath
- Fortuity
- Fraudulent Claims
- Product Recall
- Water Exclusions

DALLAS

1717 Main Street | Suite 2300 | Dallas, TX 75201 | P: 214.462.3000 | F: 214.462.3299



Alicia Curran

P: 214.462.3021 | F: 214.462.3299 | acurran@cozen.com

Alicia Curran regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Alicia has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Insurable Interest
- Misrepresentation/Fraud
- Rescission

Loss Issues/Exclusions:

- Arson
- Causation
- Claim Handling Issues
- Claim Investigation Issues
- Earth Movement
- Ensuing Loss
- Faulty Construction
- Fire

- Flood
- Fortuity
- Fraudulent Claims
- Latent Defect/Inherent Vice
- Mitigation
- Mold Limitation/Exclusions
- Pollution/Pollutant Exclusion
- Property Excluded
- Theft
- Trigger of Coverage
- Water Exclusions
- Wear/Tear, Deterioration
- Weather Exclusions
- Weight of Ice/Snow

Claim Valuation:

- Claim Valuation
- Number of Occurrences
- Valuation (ACV/RC, Deductibles)
- Valued Policies

Claim Handling:

- Appraisal
- Bad Faith
- Examinations Under Oath
- Extra Contractual
- Punitive Damages

Miscellaneous:

- Mortgagee issues

COMMERCIAL PROPERTY:

- Adjustment Expenses
- Boiler/Machinery
- Builders Risk
- Business Interruption/CBI
- Extra Expense
- Loss to Crops
- Manuscript Policy Forms
- Sue and Labor

PERSONAL LINES:

- Deceased Policyholder
- Fine Arts

DALLAS

1717 Main Street | Suite 2300 | Dallas, TX 75201 | P: 214.462.3000 | F: 214.462.3299



Jennifer Kenchel

P: 214.462.3012 | F: 866.433.4005 | jkenchel@cozen.com

Jennifer Kenchel regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Jennifer has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Insurable Interest
- Misrepresentation/Fraud

Loss Issues/Exclusions:

- Arson
- Causation
- Claim Handling Issues
- Claim Investigation Issues
- Collapse
- Ensuing Loss
- Faulty Construction
- Flood
- Fortuity
- Fraudulent Claims

- Latent Defect/Inherent Vice
- Mitigation
- Mold Limitation/Exclusions
- Property Excluded
- Theft
- Trigger of Coverage
- Water Exclusions
- Wear/Tear, Deterioration

Claim Valuation:

- Claim Valuation
- Number of Occurrences
- Valuation (ACV/RC, Deductibles)
- Valued Policies

Claim Handling:

- Appraisal
- Bad Faith
- Examinations Under Oath
- Extra Contractual
- Regulatory (Dept. of Insurance Complaints)

Miscellaneous:

- Mortgagee issues

COMMERCIAL PROPERTY:

- Adjustment Expenses
- Builders Risk
- Business Interruption/CBI
- Extra Expense
- Jeweler's Block
- Manuscript Policy Forms
- Sue and Labor

PERSONAL LINES:

- Additional Living Expenses
- Assignments

DALLAS

1717 Main Street | Suite 2300 | Dallas, TX 75201 | P: 214.462.3000 | F: 214.462.3299



Kendall Kelly Hayden

P: 214.462.3072 | F: 866.791.0411 | khayden@cozen.com

Kendall Hayden regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Kendall has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Insurable Interest
- Misrepresentation/Fraud

Loss Issues/Exclusions:

- Arson
- Causation
- Claim Handling Issues
- Claim Investigation Issues
- Collapse
- Earth Movement
- Ensuing Loss

- Faulty Construction
- Flood
- Fortuity
- Fraudulent Claims
- Latent Defect/Inherent Vice
- Mold Limitation/Exclusions
- Pollution/Pollutant Exclusion
- Property Excluded
- Trigger of Coverage
- Water Exclusions
- Wear/Tear, Deterioration
- Weather Exclusions

Claim Valuation:

- Claim Valuation
- Number of Occurrences
- Valuation (ACV/RC, Deductibles)

Claim Handling:

- Appraisal
- Bad Faith
- Examinations Under Oath
- Extra Contractual
- Punitive Damages

Miscellaneous:

- Mortgagee issues

COMMERCIAL PROPERTY:

- Boiler/Machinery
- Builders Risk
- Business Interruption/CBI
- Extra Expense

PERSONAL LINES:

- Business Property Limitation

DENVER

707 17th Street | Suite 3100 | Denver, CO 80202 | P: 720.479.3900 | F: 720.479.3890



Joseph F. Bermudez

P: 720.479.3926 | F: 720.479.3890 | jbermudez@cozen.com

Joe Bermudez regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Joe has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Misrepresentation/Fraud
- Rescission

Loss Issues/Exclusions:

- Claim Handling Issues
- Claim Investigation Issues
- Collapse
- Corrosive Soils Damage
- Earth Movement
- Ensuing Loss

- Faulty Construction
- Latent Defect/Inherent Vice
- Pollution/pollutant Exclusion
- Product Recall
- Trigger of Coverage
- Wear/Tear, Deterioration

Claim Valuation:

- Claim Valuation
- Number of Occurrences

Claim Handling:

- Bad Faith
- Examinations Under Oath
- Extra Contractual
- Punitive Damages

Miscellaneous:

- Mortgagee issues

COMMERCIAL PROPERTY:

- | | |
|--|--|
| <ul style="list-style-type: none">• Builders Risk• Business Interruption/CBI• Contamination Coverages• E-commerce/Computer Losses | <ul style="list-style-type: none">• Employee Dishonesty• Extra Expense• Loss to Crops• Product Recall/Contamination |
|--|--|

DENVER

707 17th Street | Suite 3100 | Denver, CO 80202 | P: 720.479.3900 | F: 720.479.3890



Christopher S. Clemenson

P: 720.479.3894 | F: 720.479.3890 | cclemenson@cozen.com

Chris Clemenson regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Chris has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Insurable Interest
- Misrepresentation/Fraud

Loss Issues/Exclusions:

- Causation
- Claim Handling Issues
- Claim Investigation Issues
- Collapse
- Earth Movement
- Ensuing Loss

- Faulty Construction
- Flood
- Fortuity
- Latent Defect/Inherent Vice
- Mold Limitation/Exclusions
- Property Excluded
- Theft
- Trigger of Coverage
- Water Exclusions
- Wear/Tear, Deterioration

Claim Valuation:

- Number of Occurrences
- Valuation (ACV/RC, Deductibles)

Claim Handling:

- Bad Faith

COMMERCIAL PROPERTY:

- Builders Risk
- Business Interruption/CBI
- Extra Expense

HOUSTON

One Houston Center | 1221 McKinney Street | Suite 2900| Houston, TX 77010 | P: 832.214.3900 | F: 832.214.3905



Gene F. Creely

P: 832.214.3928 | F: 866.874.7731 | gcreely@cozen.com

Gene Creely regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Gene has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Insurable Interest
- Misrepresentation/Fraud

Loss Issues/Exclusions:

- Arson
- Causation
- Claim Handling Issues
- Claim Investigation Issues
- Earth Movement
- Ensuing Loss
- Faulty Construction
- Fire

- Flood
- Fraudulent Claims
- Latent Defect/Inherent Vice
- Mold Limitation/Exclusions
- Pollution/Pollutant Exclusion
- Theft
- Trigger of Coverage
- Water Exclusions
- Wear/Tear, Deterioration

Claim Valuation:

- Claim Valuation
- Number of Occurrences

- Valuation (ACV/RC, Deductibles)
- Valued Policies

Claim Handling:

- Appraisal
- Bad Faith
- Examinations Under Oath
- Extra Contractual
- Punitive Damages

Miscellaneous:

- Mortgagee issues

COMMERCIAL PROPERTY:

- Business Interruption/CBI
- Contamination Coverages
- Employee Dishonesty
- Extra Expense

PERSONAL LINES:

- Additional Living Expenses
- Business Property Limitation

HOUSTON

One Houston Center | 1221 McKinney Street | Suite 2900| Houston, TX 77010 | P: 832.214.3900 | F: 832.214.3905



Joseph A. Ziemianski

P: 832.214.3920 | F: 832.214.3905 | jziemianski@cozen.com

Joe Ziemianski regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Joe has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Loss Issues/Exclusions:

- Causation
- Claim Handling Issues
- Claim Investigation Issues
- Collapse
- Earth Movement
- Ensuing Loss
- Flood
- Mitigation
- Mold Limitation/Exclusions

- Pollution/Pollutant Exclusion
- Trigger of Coverage
- Water Exclusions
- Wear/Tear, Deterioration

Claim Valuation:

- Claim Valuation
- Number of Occurrences
- Valuation (ACV/RC, Deductibles)

Claim Handling:

- Appraisal
- Bad Faith
- Examinations Under Oath
- Extra Contractual
- Punitive Damages

COMMERCIAL PROPERTY:

- Builders Risk
- Business Interruption/CBI
- Extra Expense
- Terrorist Provisions
- War Risk Exclusions

HOUSTON

One Houston Center | 1221 McKinney Street | Suite 2900| Houston, TX 77010 | P: 832.214.3900 | F: 832.214.3905



April Zubizarreta

P: 832.214.3937 | F: 832.214.3905 | azubizarreta@cozen.com

April Zubizarreta regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. April has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Insurable Interest
- Misrepresentation/Fraud
- Rescission

Loss Issues/Exclusions:

- Arson
- Causation

- Earth Movement
- Ensuing Loss
- Flood

Claim Valuation:

- Number of Occurrences

Claim Handling:

- Bad Faith
- Examinations Under Oath

Miscellaneous:

- Mortgagee issues

COMMERCIAL PROPERTY:

- Business Interruption/CBI
- Jeweler's Block

PERSONAL LINES:

- Fine Arts
- Hull Coverage

LONDON

Fountain House | 9th Floor | 130 Fenchurch Street | London, EC3M 5DJ | P: +44.(0)20.7864.2000 | F: +44.(0)20.7864.2013



Richard F. Allen

P: +44(0)20.7864.2065 | F: +44(0)20.7864.2013 | rallen@cozen.com

Richard Allen regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Dick has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Misrepresentation/Fraud
- Rescission

Loss Issues/Exclusions:

- Causation
- Claim Handling Issues
- Collapse
- Earth Movement
- Fire
- Flood

- Fortuity
- Latent Defect/Inherent Vice
- Pollution/Pollutant Exclusion
- Product Recall
- Trigger of Coverage
- Wear/Tear, Deterioration

Claim Valuation:

- Claim Valuation
- Number of Occurrences
- Valuation (ACV/RC, Deductibles)

Claim Handling:

- Bad Faith
- Examinations Under Oath
- Punitive Damages
- State of Emergency/Disasters

Miscellaneous:

- Bankruptcy Issues

COMMERCIAL PROPERTY:

- Builders Risk
- Business Interruption/CBI
- Hull/Cargo Coverage
- Jeweler's Block
- Loss to Crops
- Manuscript Policy Forms
- Product Recall/Contamination
- Sue and Labor

PERSONAL LINES:

- Hull Coverage

LONDON

Fountain House | 9th Floor | 130 Fenchurch Street | London, EC3M 5DJ | P: +44.(0)20.7864.2000 | F: +44.(0)20.7864.2013



Simon D. Jones

P: +44(0)20.7864.2019 | F: +44(0)20.7864.2013 | sjones@cozen.com

Simon Jones regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Simon has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Misrepresentation/Fraud
- Rescission

Loss Issues/Exclusions:

- Fire
- Fraudulent Claims
- Pollution/Pollutant Exclusion

Claim Valuation:

- Pollution/Pollutant Exclusion

Claim Handling:

- Bad Faith
- Punitive Damages

Miscellaneous:

- Mortgagee issues

COMMERCIAL PROPERTY:

- Business Interruption/CBI
- Employee Dishonesty
- Jeweler's Block

PERSONAL LINES:

- Tree Roots

MIAMI

Wachovia Financial Center | 200 South Biscayne Blvd. | Suite 4410 | Miami, FL 33131 | P: 305.704.5940 | F: 305.704.5955



Richard M. Dunn

P: 305.704.5950 | F: 305.704.5955 | rdunn@cozen.com

Rick Dunn regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Rick has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Loss Issues/Exclusions:

- Causation
- Claim Handling Issues
- Claim Investigation Issues
- Fire
- Mitigation

Claim Valuation:

- Claim Valuation
- Number of Occurrences
- Valuation (ACV/RC, Deductibles)

Claim Handling:

- Appraisal
- Bad Faith
- Examinations Under Oath

NEW YORK

45 Broadway Atrium | Suite 1600 | New York, NY 10006 | | P: 212.509.9400 | F: 212.509.9492



Melissa F. Brill

P: 212.908.1257 | F: 866.825.3144 | mbrill@cozen.com

Melissa Brill regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Melissa has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Insurable Interest
- Misrepresentation/Fraud
- Rescission

Loss Issues/Exclusions:

- Arson
- Causation
- Claim Handling Issues
- Claim Investigation Issues
- Ensuing Loss
- Faulty Construction
- Fire
- Flood
- Fortuity

- Fraudulent Claims
- Latent Defect/Inherent Vice
- Mold Limitation/Exclusions
- Pollution/Pollutant Exclusion
- Trigger of Coverage
- Water Exclusions
- Wear/Tear, Deterioration
- Weather Exclusions

Claim Valuation:

- Claim Valuation
- Number of Occurrences
- Valuation (ACV/RC, Deductibles)
- Valued Policies

Claim Handling:

- Appraisal
- Bad Faith
- Examinations Under Oath
- Extra Contractual
- Punitive Damages
- Regulatory (Dept. of Insurance Complaints)
- State of Emergency/Disasters

Miscellaneous:

- Mortgagee issues

COMMERCIAL PROPERTY:

- Adjustment Expenses
- Boiler/Machinery
- Builders Risk
- Business Interruption/CBI
- Extra Expense
- Manuscript Policy Forms

PERSONAL LINES:

- Additional Living Expenses
- Assignments
- Deceased Policyholder

PHILADELPHIA

1900 Market Street | Philadelphia, PA 19103 | P: 215.665.2000 | F: 215.665.2013



Terri L. Ackerman

P: 215.665.4121 | F: 215.665.2013 | tackerman@cozen.com

Terri Ackerman regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Terri has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Misrepresentation/Fraud

Loss Issues/Exclusions:

- Claim Handling Issues
- Claim Investigation Issues
- Collapse
- Flood
- Fraudulent Claims

COMMERCIAL PROPERTY:

- Business Interruption/CBI
- Extra Expense
- Product Recall/Contamination

PHILADELPHIA

1900 Market Street | Philadelphia, PA 19103 | P: 215.665.2000 | F: 215.665.2013



Kevin M. Apollo

P: 215.665.3709 | F: 215.665.2013 | kapollo@cozen.com

Kevin Apollo regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Kevin has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Insurable Interest
- Misrepresentation/Fraud
- Rescission

Loss Issues/Exclusions:

- Causation
- Claim Handling Issues
- Collapse
- Ensuing Loss
- Faulty Construction

- Fire
- Flood
- Fortuity
- Global Warming
- Latent Defect/Inherent Vice
- Mold Limitation/Exclusions
- Pollution/Pollutant Exclusion
- Property Excluded
- Trigger of Coverage
- Water Exclusions
- Wear/Tear, Deterioration

Claim Valuation:

- Claim Valuation
- Number of Occurrences
- Valuation (ACV/RC, Deductibles)
- Valued Policies

Claim Handling:

- Appraisal
- Bad Faith
- Punitive Damages

COMMERCIAL PROPERTY:

- Business Interruption/CBI
- Extra Expense
- Manuscript Policy Forms
- Sue and Labor

PHILADELPHIA

1900 Market Street | Philadelphia, PA 19103 | P: 215.665.2000 | F: 215.665.2013



Joseph A. Arnold

P: 215.665.2795 | F: 215.665.2013 | jarnold@cozen.com

Joseph Arnold regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Joe has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Loss Issues/Exclusions:

- Claim Handling Issues
- Faulty Construction
- Fortuity
- Mitigation
- Mold Limitation/Exclusions
- Pollution/Pollutant Exclusion

- Trigger of Coverage
- Water Exclusions
- Wear/Tear, Deterioration

Claim Valuation:

- Number of Occurrences

Claim Handling:

- Bad Faith
- Punitive Damages

COMMERCIAL PROPERTY:

- Builders Risk
- Sue and Labor

PHILADELPHIA

1900 Market Street | Philadelphia, PA 19103 | P: 215.665.2000 | F: 215.665.2013



Richard C. Bennett

P: 215.665.2114 | F: 215.665.2013 | rbennett@cozen.com

Dick Bennett regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Dick has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Insurable Interest

Loss Issues/Exclusions:

- Causation
- Claim Handling Issues
- Claim Investigation Issues
- Collapse
- Earth Movement
- Ensuing Loss
- Faulty Construction
- Fire

- Flood
- Fortuity
- Latent Defect/Inherent Vice
- Mold Limitation/Exclusions
- Pollution/Pollutant Exclusion
- Property Excluded
- Trigger of Coverage
- Water Exclusions
- Wear/Tear, Deterioration
- Weather Exclusions

Claim Valuation:

- Claim Valuation
- Number of Occurrences
- Valuation (ACV/RC, Deductibles)
- Valued Policies

Claim Handling:

- Examinations Under Oath
- Extra Contractual
- Punitive Damages

COMMERCIAL PROPERTY:

- Adjustment Expenses
- Boiler/Machinery
- Builders Risk
- Business Interruption/CBI
- Contamination Coverages
- E-commerce/Computer Losses
- Employee Dishonesty
- Extra Expense
- Jeweler's Block
- Manuscript Policy Forms

- Sue and Labor
- War Risk Exclusions

PERSONAL LINES:

- Additional Living Expenses
- Business Property Limitation

PHILADELPHIA

1900 Market Street | Philadelphia, PA 19103 | P: 215.665.2000 | F: 215.665.2013



Melissa A. Cornibe

P: 215.665.7257 | F: 215.665.2013 | mcornibe@cozen.com

Melissa Cornibe regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Melissa has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Insurable Interest
- Misrepresentation/Fraud
- Rescission

Loss Issues/Exclusions:

- Arson
- Causation
- Claim Handling Issues
- Claim Investigation Issues
- Collapse
- Earth Movement

- Ensuing Loss
- Faulty Construction
- Fire
- Fortuity
- Fraudulent Claims
- Latent Defect/Inherent Vice
- Mitigation
- Property Excluded
- Theft
- Water Exclusions
- Wear/Tear, Deterioration

Claim Valuation:

- Number of Occurrences

Claim Handling:

- Bad Faith
- Examinations Under Oath

Miscellaneous:

- Mortgagee issues

COMMERCIAL PROPERTY:

- Business Interruption/CBI
- Employee Dishonesty

PERSONAL LINES:

- Additional Living Expenses

PHILADELPHIA

1900 Market Street | Philadelphia, PA 19103 | P: 215.665.2000 | F: 215.665.2013



Bernadette N. Gordon

P: 215.665.2744 | F: 215.665.2013 | bgordon@cozen.com

Bernadette Gordon regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Bernadette has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Insurable Interest
- Misrepresentation/Fraud

Loss Issues/Exclusions:

- Causation
- Claim Handling Issues
- Claim Investigation Issues
- Collapse
- Ensuing Loss
- Fortuity
- Pollution/Pollutant Exclusion
- Trigger of Coverage

Claim Valuation:

- Claim Valuation
- Number of Occurrences

Claim Handling:

- Bad Faith
- Extra Contractual

COMMERCIAL PROPERTY:

- Sue and Labor

COMMERCIAL PROPERTY:

- Builders Risk
- Soft costs

PERSONAL LINES:

- Additional Living Expenses

PHILADELPHIA

1900 Market Street | Philadelphia, PA 19103 | P: 215.665.2000 | F: 215.665.2013



C. Tyler Havey

P: 215.665.2054 | F: 215.665.2013 | thavey@cozen.com

Tyler Havey regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Ty has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Insurable Interest
- Misrepresentation/Fraud

Loss Issues/Exclusions:

- Arson
- Causation
- Claim Handling Issues
- Claim Investigation Issues
- Collapse
- Earth Movement
- Ensuing Loss
- Faulty Construction
- Fire
- Flood
- Fortuity

- Fraudulent Claims
- Latent Defect/Inherent Vice
- Mold Limitation/Exclusions
- Pollution/Pollutant Exclusion
- Product Recall
- Property Excluded
- Theft
- Trigger of Coverage
- Water Exclusions
- Wear/Tear, Deterioration
- Weather Exclusions

Claim Valuation:

- Claim Valuation
- Number of Occurrences ? Valuation (ACV/RC, Deductibles)

Claim Handling:

- Appraisal
- Bad Faith
- Examinations Under Oath
- Extra Contractual
- Punitive Damages
- State of Emergency/Disasters
- Regulatory (Dept. of Insurance Complaints)

Miscellaneous:

- Mortgagee issues

COMMERCIAL PROPERTY:

- Builders Risk
- Business Interruption/CBI
- E-commerce/Computer Losses
- Employee Dishonesty
- Extra Expense
- Jeweler's Block
- Manuscript Policy Forms
- Product Recall/Contamination

PERSONAL LINES:

- Additional Living Expenses
- Investment Fraud
- Loss of Investments

PHILADELPHIA

1900 Market Street | Philadelphia, PA 19103 | P: 215.665.2000 | F: 215.665.2013



Michael F. Henry

P: 215.665.2050 | F: 215.701.2050 | mhenry@cozen.com

Michael Henry regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Michael has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Insurable Interest
- Misrepresentation/Fraud
- Rescission

Loss Issues/Exclusions:

- Arson
- Causation
- Claim Handling Issues
- Claim Investigation Issues
- Collapse
- Ensuing Loss
- Fire
- Flood

- Fraudulent Claims
- Latent Defect/Inherent Vice
- Mold Limitation/Exclusions
- Property Excluded
- Theft
- Water Exclusions
- Wear/Tear, Deterioration
- Weather Exclusions
- Weight of Ice/Snow

Claim Valuation:

- Claim Valuation
- Number of Occurrences

Claim Handling:

- Appraisal
- Bad Faith
- Examinations Under Oath
- Regulatory (Dept. of Insurance Complaints)
- Punitive Damages\
- Extra Contractual

Miscellaneous:

- Mortgagee issues

COMMERCIAL PROPERTY:

- Adjustment Expenses
- Boiler/Machinery
- Builders Risk
- Business Interruption/CBI
- Employee Dishonesty
- Extra Expense
- Hull/Cargo Coverage
- Jeweler's Block
- Manuscript Policy Forms

PERSONAL LINES:

- Additional Living Expenses
- Assignments
- Business Property Limitation
- Fine Arts
- Hull Coverage

PHILADELPHIA

1900 Market Street | Philadelphia, PA 19103 | P: 215.665.2000 | F: 215.665.2013



Micah J. Knapp

P: 215.665.5564 | F: 215.665.2013 | mknapp@cozen.com

Micah Knapp regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Micah has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Loss Issues/Exclusions:

- Causation
- Claim Investigation Issues
- Faulty Construction
- Flood
- Latent Defect/Inherent Vice
- Mitigation

- Mold Limitation/Exclusions
- Pollution/Pollutant Exclusion
- Property Excluded
- Trigger of Coverage
- Water Exclusions
- Wear/Tear, Deterioration

Claim Valuation:

- Claim Valuation
- Number of Occurrences

Claim Handling:

- Bad Faith

COMMERCIAL PROPERTY:

- Builders Risk
- Business Interruption/CBI
- Extra Expense
- Manuscript Policy Forms
- Product Recall/Contamination

PHILADELPHIA

1900 Market Street | Philadelphia, PA 19103 | P: 215.665.2000 | F: 215.665.2013



Richard M. Mackowsky

P: 215.665.2064 | F: 215.665.2013 | rmackowsky@cozen.com

Richard Mackowsky regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Richard has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Insurable Interest

Loss Issues/Exclusions:

- Causation
- Ensuing Loss
- Faulty Construction
- Flood
- Fortuity
- Latent Defect/Inherent Vice

- Mold Limitation/Exclusions
- Pollution/Pollutant Exclusion
- Property Excluded
- Trigger of Coverage
- Water Exclusions
- Wear/Tear, Deterioration

Claim Valuation:

- Claim Valuation
- Number of Occurrences

- Valuation (ACV/RC, Deductibles)
- Valued Policies

Claim Handling:

- Appraisal
- Bad Faith
- Extra Contractual

COMMERCIAL PROPERTY:

- Boiler/Machinery
- Builders Risk
- Business Interruption/CBI
- Contamination Coverages
- Extra Expense
- Manuscript Policy Forms
- Sue and Labor
- War Risk Exclusions

PERSONAL LINES:

- Additional Living Expenses

PHILADELPHIA

1900 Market Street | Philadelphia, PA 19103 | P: 215.665.2000 | F: 215.665.2013



Michael F. Metzger

P: 215.665.2715 | F: 215.701.2415 | mmetzger@cozen.com

Michael Metzger regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Michael has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Loss Issues/Exclusions:

- Flood

Claim Valuation:

- Claim Valuation
- Number of Occurrences
- Valuation (ACV/RC, Deductibles)

COMMERCIAL PROPERTY:

- Business Interruption/CBI
- Manuscript Policy Forms

PHILADELPHIA

1900 Market Street | Philadelphia, PA 19103 | P: 215.665.2000 | F: 215.665.2013



William P. Shelley

P: 215.665.4142 | F: 215.701.2442 | wshelley@cozen.com

William P. Shelley is Chairman of Cozen O'Connor's Global Insurance Group. He regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Bill has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Rescission

Loss Issues/Exclusions:

- Claim Handling Issues
- Claim Investigation Issues
- Mold Limitation/Exclusions

- Pollution/Pollutant Exclusion
- Trigger of Coverage
- Wear/Tear, Deterioration

Miscellaneous:

- Bankruptcy Issues

PHILADELPHIA

1900 Market Street | Philadelphia, PA 19103 | P: 215.665.2000 | F: 215.665.2013



Matthew J. Siegel

P: 215.665.3703 | F: 215.701.2303 | msiegel@cozen.com

Matthew Siegel regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Matt has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Misrepresentation/Fraud

Loss Issues/Exclusions:

- Collapse
- Pollution/Pollutant Exclusion
- Trigger of Coverage

Claim Valuation:

- Number of Occurrences

Claim Handling:

- Bad Faith
- Examinations Under Oath

COMMERCIAL PROPERTY:

- Builders Risk

PHILADELPHIA

1900 Market Street | Philadelphia, PA 19103 | P: 215.665.2000 | F: 215.665.2013



Daniel C. Theveny

P: 215.665.4194 | F: 866.240.3638 | dtheveny@cozen.com

Daniel Theveny regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Dan has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Misrepresentation/Fraud

Loss Issues/Exclusions:

- Causation

PHILADELPHIA

1900 Market Street | Philadelphia, PA 19103 | P: 215.665.2000 | F: 215.665.2013



Joshua Wall

P: 215.665.2065 | F: 215.701.2065 | jwall@cozen.com

Joshua Wall regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Josh has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Misrepresentation/Fraud
- Rescission

Loss Issues/Exclusions:

- Arson
- Causation
- Claim Handling Issues
- Claim Investigation Issues
- Collapse
- Corrosive Soils Damage
- Earth Movement
- Ensuing Loss

- Faulty Construction
- Fire
- Fortuity
- Fraudulent Claims
- Latent Defect/Inherent Vice
- Mitigation
- Mold Limitation/Exclusions
- Product Recall
- Property Excluded
- Theft
- Trigger of Coverage
- Water Exclusions
- Wear/Tear, Deterioration
- Weight of Ice/Snow

Claim Valuation:

- Claim Valuation
- Number of Occurrences
- Valuation (ACV/RC, Deductibles)

Claim Handling:

- Appraisal
- Bad Faith
- Examinations Under Oath
- Extra Contractual
- Punitive Damages

COMMERCIAL PROPERTY:

- Boiler/Machinery
- Builders Risk
- Business Interruption/CBI
- Employee Dishonesty
- Extra Expense
- Jeweler's Block
- Product Recall/Contamination
- War Risk Exclusions

PERSONAL LINES:

- Additional Living Expenses

SAN DIEGO

501 West Broadway | Suite 1610 | San Diego, CA 92010 | P: 619.234.1700 | F: 619.234.7831



Charles E. Wheeler

P: 619.685.1754 | F: 619.234.7831 | cwheeler@cozen.com

Charles Wheeler regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Charlie has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

- | | | |
|---|---|--|
| Policy Formation: <ul style="list-style-type: none">• Misrepresentation/Fraud• Rescission | <ul style="list-style-type: none">• Mitigation• Mold Limitation/Exclusions• Product Recall• Theft• Trigger of Coverage• Wear/Tear, Deterioration | <ul style="list-style-type: none">• Examinations Under Oath• Punitive Damages |
| Loss Issues/Exclusions: <ul style="list-style-type: none">• Causation• Claim Handling Issues• Earth Movement• Ensuing Loss• Faulty Construction• Fortuity• Latent Defect/Inherent Vice | Claim Valuation: <ul style="list-style-type: none">• Number of Occurrences
Claim Handling: <ul style="list-style-type: none">• Bad Faith | Miscellaneous: <ul style="list-style-type: none">• Bankruptcy Issues• Mortgagee issues |

COMMERCIAL PROPERTY:

- Builders Risk
- Business Interruption/CBI
- Extra Expense
- Hull/Cargo Coverage
- Manuscript Policy Forms
- Product Recall/Contamination
- Sue and Labor
- Terrorist Provisions
- War Risk Exclusions

PERSONAL LINES:

- Additional Living Expenses

SAN DIEGO

501 West Broadway | Suite 1610 | San Diego, CA 92101 | P: 619.234.1700 | F: 619.234.7831



Joann Selleck

P: 619.685.1702 | F: 619.234.7831 | jselleck@cozen.com

Joann Selleck regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Joann has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Insurable Interest
- Misrepresentation/Fraud
- Rescission

Loss Issues/Exclusions:

- Arson
- Causation
- Claim Handling Issues
- Claim Investigation Issues
- Collapse
- Earth Movement
- Ensuing Loss
- Faulty Construction
- Fire
- Flood
- Fortuity

- Fraudulent Claims
- Latent Defect/Inherent Vice
- Mitigation
- Mold Limitation/Exclusions
- Product Recall
- Property Excluded
- Theft
- Trigger of Coverage
- Water Exclusions
- Wear/Tear, Deterioration
- Weather Exclusions
- Weight of Ice/Snow

Claim Valuation:

- Claim Valuation
- Number of Occurrences
- Valuation (ACV/RC, Deductibles)

Claim Handling:

- Appraisal
- Bad Faith
- Examinations Under Oath
- Extra Contractual
- Punitive Damages
- Regulatory (Dept. of Insurance Complaints)
- State of Emergency/Disasters

Miscellaneous:

- Bankruptcy Issues
- Liquidation Issues
- Mortgagee issues

COMMERCIAL PROPERTY:

- Adjustment Expenses
- Boiler/Machinery
- Builders Risk
- Business Interruption/CBI
- Contamination Coverages
- Employee Dishonesty
- Extra Expense
- Jeweler's Block
- Manuscript Policy Forms
- Product Recall/Contamination
- Soft costs
- Sue and Labor
- War Risk Exclusions

PERSONAL LINES:

- Additional Living Expenses
- Assignments
- Business Property Limitation
- Deceased Policyholder
- Fine Arts
- Tree Roots

SEATTLE

1201 Third Avenue | Seattle, WA 98101 | P: 206.340.1000 | F: 206.621.8783



Craig H. Bennion

P: 206.224.1243 | F: 206.621.8783 | cbennion@cozen.com

Craig Bennion regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Craig has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Insurable Interest
- Misrepresentation/Fraud
- Rescission

Loss Issues/Exclusions:

- Causation
- Collapse
- Earth Movement
- Ensuing Loss
- Faulty Construction

- Fire
- Flood
- Fortuity
- Fraudulent Claims
- Pollution/Pollutant Exclusion
- Property Excluded
- Theft
- Trigger of Coverage
- Water Exclusions
- Wear/Tear, Deterioration
- Weather Exclusions

Claim Valuation:

- Number of Occurrences
- Valuation (ACV/RC, Deductibles)

Claim Handling:

- Appraisal
- Bad Faith
- Examinations Under Oath
- Extra Contractual
- Punitive Damages

Miscellaneous:

- Mortgagee issues

COMMERCIAL PROPERTY:

- Boiler/Machinery
- Builders Risk
- Business Interruption/CBI
- E-commerce/Computer Losses
- Employee Dishonesty
- Jeweler's Block
- Manuscript Policy Forms
- Soft costs
- Sue and Labor

PERSONAL LINES:

- Additional Living Expenses
- Assignments
- Deceased Policyholder

SEATTLE

1201 Third Avenue | Seattle, WA 98101 | P: 206.340.1000 | F: 206.621.8783



J.C. Ditzler

P: 206.224.1287 | F: 206.621.8783 | jditzler@cozen.com

J.C. Ditzler regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. J.C. has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Insurable Interest
- Misrepresentation/Fraud
- Rescission

Loss Issues/Exclusions:

- Arson
- Causation
- Claim Handling Issues
- Claim Investigation Issues
- Earth Movement
- Faulty Construction
- Fire
- Flood
- Fortuity

- Fraudulent Claims
- Latent Defect/Inherent Vice
- Mitigation
- Mold Limitation/Exclusions
- Pollution/Pollutant Exclusion
- Property Excluded
- Ransom and Kidnapping
- Trigger of Coverage
- Wear/Tear, Deterioration
- Weather Exclusions

Claim Valuation:

- Claim Valuation
- Number of Occurrences
- Valuation (ACV/RC, Deductibles)

Claim Handling:

- Appraisal
- Bad Faith
- Examinations Under Oath
- Extra Contractual
- Punitive Damages
- Regulatory (Dept. of Insurance Complaints)

Miscellaneous:

- Mortgagee issues

COMMERCIAL PROPERTY:

- Builders Risk
- Business Interruption/CBI
- E-commerce/Computer Losses
- Extra Expense
- Jeweler's Block
- Manuscript Policy Forms
- Product Recall/Contamination

PERSONAL LINES:

- Additional Living Expenses
- Assignments
- Business Property Limitation

SEATTLE

1201 Third Avenue | Seattle, WA 98101 | P: 206.340.1000 | F: 206.621.8783



Molly S. Eckman

P: 206.373.7229 | F: 206.621.8783 | meckman@cozen.com

Molly Eckman regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Molly has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Misrepresentation/Fraud

Loss Issues/Exclusions:

- Arson
- Claim Handling Issues
- Claim Investigation Issues
- Earth Movement

- Ensuing Loss
- Fire
- Flood
- Mold Limitation/Exclusions

Claim Valuation:

- Valuation (ACV/RC, Deductibles)

Claim Handling:

- Appraisal
- Bad Faith
- Examinations Under Oath
- Extra Contractual
- State of Emergency/Disasters

Miscellaneous:

- Mortgagee issues

COMMERCIAL PROPERTY:

- Business Interruption/CBI

PERSONAL LINES:

- Additional Living Expenses
- Deceased Policyholder

SEATTLE

1201 Third Avenue | Seattle, WA 98101 | P: 206.340.1000 | F: 206.621.8783



Thomas M. Jones

P: 206.224.1242 | F: 866.451.7920 | tjones@cozen.com

Thomas Jones regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Tom has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Misrepresentation/Fraud
- Rescission

Loss Issues/Exclusions:

- Fire
- Fraudulent Claims
- Pollution/Pollutant Exclusion

Claim Handling:

- Bad Faith
- Punitive Damages

Claim Valuation:

- Number of Occurrences

COMMERCIAL PROPERTY:

- Business Interruption/CBI
- Employee Dishonesty
- Jeweler's Block

PERSONAL LINES:

- Tree Roots

SEATTLE

1201 Third Avenue | Seattle, WA 98101 | P: 206.340.1000 | F: 206.621.8783



William F. Knowles

P: 206.340.1000 | F: 206.621.8783 | wknowles@cozen.com

Bill Knowles regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Bill has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Loss Issues/Exclusions:

- Arson
- Causation
- Claim Handling Issues
- Claim Investigation Issues
- Collapse
- Ensuing Loss
- Faulty Construction
- Fraudulent Claims
- Latent Defect/Inherent Vice
- Mold Limitation/Exclusions
- Pollution/Pollutant Exclusion

- Theft
- Trigger of Coverage
- Water Exclusions
- Wear/Tear, Deterioration
- Weather Exclusions

Claim Handling:

- Bad Faith
- Extra Contractual
- Examinations Under Oath
- Regulatory (Dept. of Insurance Complaints)

Claim Handling:

- Appraisal
- Bad Faith
- Extra Contractual

Miscellaneous:

- Bankruptcy Issues
- Liquidation Issues
- Mortgagee issues

COMMERCIAL PROPERTY:

- Adjustment Expenses
- Builders Risk
- Business Interruption/CBI

SEATTLE

1201 Third Avenue | Seattle, WA 98101 | P: 206.340.1000 | F: 206.621.8783



Kevin A. Michael

P: 206.373.7244 | F: 866.433.3992 | kmichael@cozen.com

Kevin Michael regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Kevin has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Misrepresentation/Fraud
- Rescission

Loss Issues/Exclusions:

- Arson
- Causation
- Claim Handling Issues
- Claim Investigation Issues
- Faulty Construction

- Fire
- Latent Defect/Inherent Vice
- Mold Limitation/Exclusions
- Pollution/Pollutant Exclusion
- Water Exclusions
- Wear/Tear, Deterioration

Claim Valuation:

- Claim Valuation
- Valuation (ACV/RC, Deductibles)

Claim Handling:

- Appraisal
- Bad Faith
- Regulatory (Dept. of Insurance Complaints)

Miscellaneous:

- Mortgagee Issues

COMMERCIAL PROPERTY:

- Hull/Cargo Coverage
- Sue and Labor
- Terrorist Provisions

PERSONAL LINES:

- Additional Living Expenses
- Assignments

SEATTLE

1201 Third Avenue | Seattle, WA 98101 | P: 206.340.1000 | F: 206.621.8783



Melissa O. White

P: 206.373.7240 | F: 206.621.8783 | mwhite@cozen.com

Melissa White regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Melissa has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Insurable Interest
- Misrepresentation/Fraud
- Rescission

Loss Issues/Exclusions:

- Arson
- Causation
- Claim Handling Issues
- Claim Investigation Issues
- Collapse
- Faulty Construction

- Fire
- Fraudulent Claims
- Latent Defect/Inherent Vice
- Mitigation
- Mold Limitation/Exclusions
- Pollution/Pollutant Exclusion
- Product Recall
- Property Excluded
- Trigger of Coverage
- Water Exclusions
- Wear/Tear, Deterioration

Claim Valuation:

- Claim Valuation
- Number of Occurrences
- Valuation (ACV/RC, Deductibles)

Claim Handling:

- Appraisal
- Bad Faith
- Punitive Damages
- Extra Contractual

Miscellaneous:

- Bankruptcy Issues
- Mortgagee issues

COMMERCIAL PROPERTY:

- Business Interruption/CBI
- Employee Dishonesty
- Extra Expense
- Manuscript Policy Forms
- Product Recall/Contamination
- Terrorist Provisions

PERSONAL LINES:

- Additional Living Expenses
- Assignments

TORONTO

One Queen Street East | Suite 1920 | Toronto, ON, Canada M5C 2W5 | P: 416.361.3200 | F: 416.361.1405



Christopher Reain

P: 416.361.3200 | F: 416.361.1405 | creain@cozen.com

Christopher Reain regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Christopher has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Loss Issues/Exclusions:

- Arson
- Faulty Construction
- Fire
- Flood
- Trigger of Coverage
- Wear/Tear, Deterioration
- Weight of Ice/Snow

Claim Valuation:

- Valuation (ACV/RC, Deductibles)

Miscellaneous:

- Mortgagee issues

Claim Handling:

- Appraisal
- Bad Faith
- Examinations Under Oath
- Punitive Damages

COMMERCIAL PROPERTY:

- Builders Risk
- Business Interruption/CBI
- Employee Dishonesty
- Extra Expense
- Manuscript Policy Forms

PERSONAL LINES:

- Additional Living Expenses
- Business Property Limitation

TORONTO

One Queen Street East | Suite 1920 | Toronto, ON, Canada M5C 2W5 | P: 416.361.3200 | F: 416.361.1405



Brett E. Rideout

P: 416.361.3200 | F: 416.361.1405 | brideout@cozen.com

Brett Rideout regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Brett has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Misrepresentation/Fraud

Loss Issues/Exclusions:

- Arson
- Claim Investigation Issues
- Fire

- Fraudulent Claims
- Mold Limitation/Exclusions
- Property Excluded
- Weight of Ice/Snow

Claim Valuation:

- Number of Occurrences

Claim Handling:

- Appraisal
- Bad Faith
- Extra Contractual

Miscellaneous:

- Mortgagee Issues
-

COMMERCIAL PROPERTY:

- Boiler/Machinery
- Employee Dishonesty

WEST CONSHOHOCKEN

200 Four Falls Corporate Center | Suite 400 | West Conshohocken, PA 19428 | P: 610.941.5400 | F: 610.941.0711



William F. Stewart

P: 610.832.8356 | F: 610.941.0711 | wstewart@cozen.com

William Stewart regularly counsels insurers on coverage issues and litigates insurance claims in federal and state courts around the country. Bill has particular experience with property insurance issues, including the following:

GENERAL PROPERTY COVERAGE:

Policy Formation:

- Insurable Interest
- Misrepresentation/Fraud
- Rescission

Loss Issues/Exclusions:

- Arson
- Causation
- Claim Handling Issues
- Claim Investigation Issues
- Collapse
- Earth Movement
- Ensuing Loss
- Faulty Construction
- Fire
- Flood
- Fortuity
- Fraudulent Claims

- Global Warming
- Latent Defect/Inherent Vice
- Mitigation
- Mold Limitation/Exclusions
- Pollution/Pollutant Exclusion
- Property Excluded
- Theft
- Trigger of Coverage
- Water Exclusions
- Wear/Tear, Deterioration
- Weather Exclusions
- Weight of Ice/Snow

Claim Valuation:

- Claim Valuation
- Number of Occurrences
- Valuation (ACV/RC, Deductibles)
- Valued Policies

Claim Handling:

- Appraisal
- Bad Faith
- Examinations Under Oath
- Extra Contractual
- Punitive Damages
- Regulatory (Dept. of Insurance Complaints)
- State of Emergency/Disasters

Miscellaneous:

- Bankruptcy Issues

COMMERCIAL PROPERTY:

- Boiler/Machinery
- Builders Risk
- Business Interruption/CBI
- Contamination Coverages
- E-commerce/Computer Losses
- Employee Dishonesty
- Extra Expense
- Manuscript Policy Forms
- Product Recall/Contamination
- Soft costs

PERSONAL LINES:

- Additional Living Expenses
- Assignments
- Business Property Limitation



DIRECTORY OF OFFICES

PRINCIPAL OFFICE: PHILADELPHIA

1900 Market Street • Philadelphia, PA 19103-3508

P: 215.665.2000 or 800.523.2900

F: 215.665.2013

For general information please contact:

Joseph A. Gerber

ATLANTA

SunTrust Plaza
303 Peachtree Street, NE
Suite 2200
Atlanta, GA 30308-3264
P: 404.572.2000 or 800.890.1393
F: 404.572.2199

Contact: Kenan G. Loomis

CHARLOTTE

301 South College Street
One Wachovia Center, Suite 2100
Charlotte, NC 28202-6037
P: 704.376.3400 or 800.762.3575
F: 704.334.3351

Contact: T. David Higgins, Jr.

CHERRY HILL

LibertyView
457 Haddonfield Road, Suite 300,
P.O. Box 5459
Cherry Hill, NJ 08002-2220
P: 856.910.5000 or 800.989.0499
F: 856.910.5075

Contact: Thomas McKay, III

CHICAGO

222 South Riverside Plaza, Suite 1500
Chicago, IL 60606-6000
P: 312.382.3100 or 877.992.6036
F: 312.382.8910

Contact: Tia C. Ghattas

DALLAS

2300 Bank One Center
1717 Main Street
Dallas, TX 75201-7335
P: 214.462.3000 or 800.448.1207
F: 214.462.3299

Contact: Anne L. Cook

DENVER

707 17th Street, Suite 3100
Denver, CO 80202-3400
P: 720.479.3900 or 877.467.0305
F: 720.479.3890

Contact: Brad W. Breslau

HOUSTON

One Houston Center
1221 McKinney Street, Suite 2900
Houston, TX 77010-2009
P: 832.214.3900 or 800.448.8502
F: 832.214.3905

Contact: Joseph A. Ziemianski

LONDON

9th Floor, Fountain House
130 Fenchurch Street
London, UK
EC3M 5DJ
P: 011.44.20.7864.2000
F: 011.44.20.7864.2013

Contact: Simon D. Jones

LOS ANGELES

777 South Figueroa Street
Suite 2850
Los Angeles, CA 90017-5800
P: 213.892.7900 or 800.563.1027
F: 213.892.7999

Contact: Howard Maycon

MIAMI

Wachovia Financial Center
200 South Biscayne Boulevard
Suite 4410
Miami, FL 33131
P: 305.704.5940 or 800.215.2137
F: 305.704.5955

Contact: Richard M. Dunn

NEW YORK DOWNTOWN

45 Broadway Atrium, Suite 1600
New York, NY 10006-3792
P: 212.509.9400 or 800.437.7040
F: 212.509.9492

Contact: Geoffrey D. Ferrer

NEW YORK MIDTOWN

250 Park Avenue
New York, NY 10177
P: 212.509.9400 or 800.437.7040
F: 212.509.9492

Contact: Abby M. Wenzel

NEWARK

One Gateway Center, Suite 2600
Newark, NJ 07102-5211
P: 973.353.8400 or 888.200.9521
F: 973.353.8404

Contact: Rafael Perez

SAN DIEGO

501 West Broadway, Suite 1610
San Diego, CA 92101-3536
P: 619.234.1700 or 800.782.3366
F: 619.234.7831

Contact: Blanca Quintero

SANTA FE

125 Lincoln Avenue, Suite 400
Santa Fe, NM 87501-2055
P: 505.820.3346 or 866.231.0144
F: 505.820.3347

Contact: Harvey Fruman

SEATTLE

Washington Mutual Tower
1201 Third Avenue, Suite 5200
Seattle, WA 98101-3071
P: 206.340.1000 or 800.423.1950
F: 206.621.8783

Contact: Jodi McDougall

TORONTO

One Queen Street East, Suite 1920
Toronto, Ontario M5C 2W5
P: 416.361.3200 or 888.727.9948
F: 416.361.1405

Contact: Christopher Reain

TRENTON

144-B West State Street
Trenton, NJ 08608
P: 609.989.8620

Contact: Rafael Perez

WASHINGTON, DC

The Army and Navy Building
1627 I Street, NW, Suite 1100
Washington, DC 20006-4007
P: 202.912.4800 or 800.540.1355
F: 202.912.4830

Contact: Barry Boss

WEST CONSHOHOCKEN

200 Four Falls Corporate Center
Suite 400, P.O. Box 800
West Conshohocken, PA 19428-0800
P: 610.941.5400 or 800.379.0695
F: 610.941.0711

Contact: Ross Weiss

WILMINGTON

Chase Manhattan Centre, Suite 1400
1201 North Market Street
Wilmington, DE 19801-1147
P: 302.295.2000 or 888.207.2440
F: 302.295.2013

Contact: Mark E. Felger