



# Nicole M. Calabro

## Counsel

## Philadelphia

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Nicole focuses her practice on insurance, structured settlements, and annuities. Nicole has fifteen plus years' experience representing national insurance and annuity companies, as the owners or issuers of annuities, regarding a host of legal issues arising out of the transfer of structured settlement payment rights throughout the United States. Nicole also specializes in client-based programs involving the commutation of annuity payments throughout the country.

Nicole's experience includes resolving matters involving the attempted transfer of structured settlement payment rights; disputes involving claims over entitlement to structured settlement payments; tax, beneficiary, and estate issues; transfers of structured settlement payments involving minors; worker's compensation claims, bankruptcy claims, child support and other third-party garnishments; interpleader claims; overpayment and recovery issues; fraud related matters; and a variety of other issues that arise out of the insurance and annuities context.

Nicole also provides legal and business advice to her clients on a wide-range of topics, including payment obligations and addresses her client's liability concerns surrounding the administration of annuity policies. On behalf of her clients, Nicole has successfully filed and obtained court approval of thousands of commutation matters throughout the country and has successfully opposed countless transfer petitions filed by numerous rogue factoring companies throughout the years.

Nicole earned her law degree, *cum laude*, from Widener University School of Law. During law school, Nicole served as judicial intern to the Honorable Richard B. Klein of the Superior Court of Pennsylvania and the Honorable Joyce S. Kean and the Honorable James J. Fitzgerald, III of the Philadelphia Court of Common Pleas. She earned her undergraduate degree, *summa cum laude*, from La Salle University.

### Practice Areas

- Commercial Litigation
- Life Insurance & Annuities

### Industry Sectors

- Insurance
- Software

### Education

- Widener University School of Law, J.D., *cum laude*, 2003
- La Salle University, B.A., *summa cum laude*, 2000

### Bar Admissions

- New Jersey
- Pennsylvania

### Court Admissions

- U.S. District Court -- New Jersey
- U.S. District Court -- Eastern District of Pennsylvania

### Affiliations

The Justinian Society

National Association of Women  
Lawyers (NAWL)

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