



Laura Zulick

Member

Philadelphia

Izulick@cozen.com | (215) 665-4148

Laura represents life insurance and annuity companies in insurance litigation matters across the country. She has successfully litigated a wide range of cases in federal and state courts concerning death claims, policy lapses, payee and beneficiary disputes, unclaimed property, 1035 exchanges, suitability issues, agent/producer liability, and bad faith claims. She has assisted life insurers to investigate and successfully challenge the validity of high face value life insurance policies that were tainted by fraud or lacked an insurable interest at inception.

Laura's practice also focuses on long-term care insurance litigation and regulatory compliance. Laura represents LTC insurers in claims-related litigation involving issues of fraud, misrepresentation, misstatement of age, policy lapses, disputes over alternative care benefits, accelerated death benefits, and other coverage disputes. She has also provided counsel to the industry regarding premium rate increases, benefits administration, policy language, new product development, provider eligibility issues, and combatting fraud. Laura successfully obtains pre-litigation resolutions of long-term care insurance disputes and successfully briefs and argues dispositive and non-dispositive motions. Laura currently serves as an officer of the Long Term Care International Forum, serves on its program committee, and helps execute the group's annual LTC claims and underwriting focused conference. She is also involved in the Long-Term Care Anti-Fraud Forum and has also presented on techniques for combatting fraud and litigating cases involving long-term care insurance fraud, waste, or abuse.

Laura earned her undergraduate degree from Pennsylvania State University. Prior to law school, Laura worked as a trial team paralegal on pharmaceutical mass tort and employment litigation matters. She earned her law degree from Rutgers University School of Law, Camden, where she was a member of the *Rutgers Journal of Law and Public Policy* and the Rutgers Civil Practice Clinic. While in law school, Laura interned at the Camden County Surrogate's Court and worked part-time at an Am Law 100 law firm.

Experience

Obtained dismissal of long-term care insurance class action concerning provision of alternative care benefits.

Obtained summary judgment ruling in \$11 million breach of contract action brought on behalf of workers' compensation insurer; successfully pierced the corporate veil of the defendant companies.

Obtained favorable dismissal of breach of contract action appealed to the Second Circuit Court of Appeal.

Practice Areas

- Life Insurance & Annuities

Industry Sectors

- Insurance

Education

- Rutgers University School of Law - Camden, J.D., 2011
- Pennsylvania State University, B.A., 2005

Bar Admissions

- New Jersey
- Pennsylvania

Court Admissions

- U.S. District Court -- Eastern District of Pennsylvania
- U.S. District Court -- New Jersey
- U.S. Court of Appeals for the Second Circuit

Affiliations

Long Term Care International Forum, Secretary

Laura Zulick

Izulick@cozen.com

P: (215) 665-4148 | F: (215) 372-2353

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