



Laura B. Dowgin

Member

New York

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Practice Areas

- Insurance Coverage
- Casualty & Specialty Lines Coverage
- Bad Faith
- Professional Liability Insurance Coverage

Education

- Seton Hall University, J.D., *magna cum laude*, 2011
- Colgate University, B.A., 2006

Bar Admissions

- New Jersey
- New York

Court Admissions

- U.S. District Court -- New Jersey
- U.S. District Court -- Southern District of New York
- U.S. District Court -- Eastern District of New York
- U.S. District Court -- Western District of New York

Awards & Honors

- Super Lawyers: New York Metro "Rising Star," 2016-2018

Laura Dowgin focuses her practice on litigating and pursuing alternative dispute resolution of insurance coverage and commercial litigation disputes in both state and federal courts. She is an experienced coverage litigation attorney, handling declaratory judgment actions involving interpretation of commercial general liability and errors & omissions policies, as well as bad faith coverage disclaimers and additional insured disputes. Laura primarily represents insurers in complex coverage disputes arising out of general liability policies, professional liability policies, errors and omissions policies and directors and officers liability policies. Laura also regularly provides analyses and advice to insurers with respect to the availability of coverage for various types of claims, including mass toxic torts, allocation issues particular to long tail claims, construction defects, New York's Labor Law, additional insured disputes, late notice disclaimers and bad faith issues.

Before joining Cozen O'Connor, Laura was an associate with a leading New York insurance law firm, focusing on commercial general liability insurance coverage. Prior to becoming a lawyer, Laura was a paralegal at a large international firm working on professional liability claims.

From 2016 to 2018, Laura was selected to the *Super Lawyers* New York Metro Rising Stars list. Laura earned her J.D. from Seton Hall University School of Law, graduating in the top 4 percent. She was also the editor-in-chief of the *Seton Hall Legislative Journal* and was elected to the Order of the Coif honor society. She received her B.A. in history from Colgate University.

Experience

Secured dismissal, in a case of first impression in New York, of a case in which a building contractor sought a declaration that our excess insurer-client was estopped from denying coverage for an underlying personal injury action because the client provided an untimely notice of disclaimer. In granting the motion to dismiss, the court held that the claim was untimely because the 6-year statute of limitations began to run when the plaintiff received the disclaimer, and the plaintiff waited 8 years to file the lawsuit.

Assisted in securing the dismissal of claims brought against an insurance company and a related entity for conspiracy to defraud, bad faith claims-settlement practices, and unfair-and-deceptive trade practices (UDPT). In granting our motions, the court held that the insurance company should be dismissed because the plaintiff failed to state a claim for constructive fraud and lacked standing under the UDTP statute. The court also dismissed the claims against the related party because it had no role in issuing the subject policy. This result was affirmed by the Court of Appeals of North Carolina.

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