



# Sarah E. Kalman

## Associate

## Philadelphia

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Sarah assists clients with complex insurance and commercial litigation, including pre-trial, trial, and appellate matters. Sarah has assisted with appeals to the U.S. Supreme Court, the New Jersey Supreme Court on a certified question from the Third Circuit Court of Appeals, and other state and federal appellate courts. She is regularly involved in preparing high-stakes summary judgment filings in state court, federal court, and arbitration proceedings.

Sarah actively engages with life insurance-related secondary market issues, including stranger-originated life insurance (STOLI), fraud, and premium financing litigation. She also assists clients with software contract litigation, enforcing foreign judgments, efficiently resolving interpleaders, and other general commercial litigation. Though not her primary practice area, Sarah has worked with property and casualty insurers and brokerage general agencies on coverage issues under specialized policies.

Sarah earned her undergraduate degree, *summa cum laude*, from Drexel University. She earned her law degree, *cum laude*, from Temple University Beasley School of Law where she was an editor of the Temple Law Review. While in law school, Sarah served as a judicial intern for the Honorable Gene E.K. Pratter of the U.S. District Court for the Eastern District of Pennsylvania. Sarah was also an extern in the Temple Law Compliance Practicum, where she consulted on risk management and legal compliance topics in the health care industry, such as evaluating technical security standards for network-enabled medical devices and finding industry-specific trends in corporate integrity agreements.

## Experience

Assisted in securing summary judgment in a case of first impression in which the court held that a two-year suicide exclusion in a life insurance policy approved under the Interstate Insurance Product Regulation Compact (IIPRC) was enforceable. In securing this win, the team overcame the beneficiary's arguments that the IIPRC's delegation of authority to the Interstate Insurance Product Regulation Commission to adopt standards governing the content of covered policies that would supersede any conflicting state statute was an impermissible delegation of legislative authority under the Colorado Constitution, that the IIPRC violated the state constitution's equal protection and freedom from special legislation provisions, and that requisite notice was not given before the two-year suicide exclusion standard was adopted. This was the first case in which a federal court construed the IIPRC and directly addressed whether an interstate compact that is not congressionally approved may delegate authority to an interstate body to promulgate regulations that trump conflicting state law.

Assisted with successfully opposing a petition for certiorari to the U.S. Supreme Court in a matter in which the lower courts had ruled that our client did not have to pay a death claim on a \$2 million life insurance policy to a secondary market investor that was originated via a stranger-originated life insurance scheme.

### Practice Areas

- Appellate
- Commercial Litigation
- Life Insurance & Annuities

### Industry Sectors

- Insurance
- Software

### Education

- Temple University School of Law, J.D., *cum laude*, 2017
- Drexel University, B.S., *summa cum laude*, 2014

### Bar Admissions

- New Jersey
- Pennsylvania

### Court Admissions

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

### Awards & Honors

- Fellow, Rubin Public Interest Law Honor Society, Temple University Beasley School of Law

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