19th Annual Coverage College Agenda
October 23, 2025 at Convene CityView

8:00-9:00 AM
Registration and Breakfast
9:00-9:15 AM
Welcome to the 19th Annual Coverage College
Patricia B. Santelle, Dean of the College
9:15-9:45 AM
Artificial Intelligence, Real Risk: Understanding AI-Related Litigation Risk
Presenters: Michael O. Kassak, R. Victoria Fuller and Victoria M. Ranieri
As AI becomes increasingly more pervasive in our personal and work lives, it is also creating new legal risks, from privacy violation and intellectual property infringement to personal injury and cyber, to name a few; it also creates new risks for litigators and insurers. This presentation will discuss the evolving legal landscape driven by AI and how AI is affecting the insurance market.
9:45-10:15 AM
Defending the Bottom Line: Strategies for Negotiating and Managing Underlying Defense Costs
Presenters: Adam M. Berardi and Elizabeth L. Ferguson
As hourly rates continue to rise and insureds seek to retain high priced defense counsel of their own choosing, insurers are faced with a challenge in maintaining their right to control and/or take an active role in the insured's defense. This presentation will address key issues (such as the right to independent counsel and the insured's duty to cooperate) and effective strategies for the negotiation and management of underlying defense costs.
10:15-10:30 AM
BREAK

10:30-11:00 AM
Beyond the Named Insured: Navigating Additional Insured Coverage
Presenters: Wesley R. Payne, IV and Bernadette B. Silver
This presentation will provide an understanding of how to respond to requests for additional insured coverage under various liability coverage forms, including how different triggering language in the various forms impacts insurers' obligations to putative insureds, and how to address common coverage issues and pitfalls associated with handling additional insured claims under various commercial policies.
11:00-11:30 AM
The Rise of Cyber Coverage Litigation: A Retrospective Analysis
Presenters: Gabriel E. Darwick and Paul A. Briganti
There has been an increase in litigation over cyber insurance coverage disputes over the last several years. The panelists will provide an overview of the key issues being litigated, whether policyholders or insurers have been prevailing, and which strategies and arguments have been effective for insurers and which have not, including suggestions for improvement in future coverage disputes.
11:30-12:00 PM
Forever Chemicals, Evolving Claims: PFAS Coverage Developments
Presenters: Lynndon K. Groff and Luciana P. Lalande
Over the past few years, PFAS—also known as "forever chemicals" because they do not readily break down in the environment—have led to massive liabilities and, by extension, given rise to significant coverage claims. The panelists will discuss PFAS-related regulatory and litigation developments, with a focus on coverage litigation; identify key coverage-related issues implicated; and will address major coverage decisions over the past year.
12:00-1:00 PM
LUNCH

1:00-1:30 PM
Coverage and Defense Update for Wage and Hour Claims
Presenters: Scott H. Casher and Marlena K. Ellis
While most EPLI policies do not provide coverage for wage and hour claims (other than limited defense costs), some courts have found coverage for wage and hour related claims under EPLI and D&O policies. Two recent court decisions establish that employers are not required to compensate employees for small amounts of uncompensated work time, and that to achieve nationwide issuance of notice of a collective action, each opt-in plaintiff must show a sufficient connection to the forum state. The panelists will discuss these decisions and other key issues regarding EPLI coverage and defenses related to wage and hour claims.
1:30-2:00 PM
Adria, Tocci And Beyond: The Renewed Debate Over Coverage For Faulty Subcontracted Work
Eric B. Hermanson and Austin D. Moody
The New Jersey Supreme Court's 2016 decision in *Cypress Point Condo Assn. v. Adria Towers LLC* sent waves through the construction community: distinguishing *Weedo v. Ston-E-Brick*, and looking to ISO drafting history, the court found subcontracted faulty work qualified as "property damage," caused by an "occurrence," under general contractors' CGL policies. The effects were immediate. Although pre-2016 authority had been sharply divided, many states began to fall in line and find coverage in these circumstances. But some insurers have recently stemmed this tide: arguing that *Adria* is itself distinguishable and should not apply outside New Jersey. This presentation examines those arguments, lays out relevant exclusions, and surveys authority on all sides of the current, revitalized debate.
2:00-2:30 PM
Mass Tort Bankruptcy Update 2025
Presenters: Siobhain Minarovich and Frank J. Perch, III
Companies facing mass tort litigation continue to seek relief in the bankruptcy courts, and courts continue to face issues in balancing the rights of debtors, creditors, and insurers. The presenters will examine how courts have implemented and applied the U.S. Supreme Court's two key decisions from 2024 impacting mass tort bankruptcies (*Purdue Pharma* and *Truck Insurance*), sometimes reaching conflicting results, and review developments in the talc arena, including the fallout from the dismissal of J&J's third attempt to resolve ovarian cancer claims in Chapter 11. They will also discuss key events in sexual abuse related bankruptcies, including Boy Scouts of America and cases filed by Catholic dioceses and religious orders.

2:30-2:45 PM
BREAK
2:45-3:15 PM
Legal Principles for Everyday Claims Handling
Presenters: Daniel E. Bryer and Dirk C. Haarhoff
Our panelists will address key legal principles that impact on the everyday handling of claims, including the application of the attorney-client privilege and work product doctrines and specific state law issues such as New York's Insurance Law Section 3420(d)(2).
3:15-3:45 PM
Understanding Bad Faith Claims
Presenters: Barbara S. Carra and Robert F. Walsh
Claims of "bad faith" can complicate coverage litigation and settlement negotiations. Learn how courts across the country have construed various facts as constituting bad faith and how some jurisdictions have established a statutory-based claim for the breach of the duty of good faith. This presentation will introduce claim professionals to the basics of bad faith claims, the potential consequences of bad faith, and provide guidance on best practices to avoid and defend against these claims.
3:45-4:30 PM
Top 10 Liability Coverage Cases of All-Time
Presenter: Randy J. Maniloff
This presentation will examine the ten most significant liability coverage cases of all-time. These are the seminal cases on the most important issues that coverage professionals face. After examining the genesis of each issue, Randy will address how it has evolved over time and the role it plays in coverage disputes today.
4:30-6:00 PM
Cocktail Reception and Networking

Important Conference Information:

Coverage College® has sought Continuing Legal Education (CLE) credit in PA, NJ, NY, DE and IL for licensed attorneys; and Continuing Education (CE) credit in DE, FL and TX for licensed insurance professionals. Approval pending. In addition to the states listed here, a certificate of attendance will be issued to all attendees which can be used in other states with reciprocity. Insurance professionals must attend the whole conference to be eligible for CE credit. Partial CLE credit is available for attorneys.

There is no cost to attend Coverage College® except for attorneys in private practice and non-sponsor vendors for whom tuition is $500. If you are an attorney in private practice or a non-sponsor vendor and would like to attend, please reach out to Kathryn Taylor at taylorka@whiteandwilliams.com. You must register in advance to attend; walk-ins are not permitted.

For media inquiries, contact Mary Corallo at corallom@whiteandwilliams.com.

If you have any questions, email us at events@whiteandwilliams.com.