



500 Washington Avenue South Suite 4000 Minneapolis, MN 55415 TEL: (612) 359-4261 FAX: (612) 336-9100 ekniffen@zellelaw.com

PRACTICE AREAS

- Antitrust and Unfair Competition
- Bad Faith and Extra-Contractual Liability
- · Breach of Contract
- Builder's Risk
- · Commercial Litigation
- · Cyber Risk and Losses
- eDiscovery
- Energy/Renewables
- General Liability Coverage and Defense
- Insurance
- Pandemic Claims and Litigation
- Reinsurance
- Securities/Securities Lending

BAR AND COURT ADMISSIONS

- · State Court: Minnesota
- · Federal Court: Minnesota
- US District Court: Eastern District of Wisconsin

Liz is a partner in the firm's Minneapolis office where her practice is focused on complex commercial litigation, and insurance and reinsurance disputes. She is also the firm's Managing Partner and a member of its Executive Committee.

Liz handles first-party property coverage disputes in a variety of contexts and has dealt extensively with issues relating to policy interpretation, as well as the application of a wide variety of coverage exclusions and policy endorsements. Liz also handles liability coverage matters and matters involving structured insurance programs. She has also represented cedents, reinsurers, and retrocessionaires in confidential arbitrations concerning a wide range of matters including rescission, coverage reinstatements, *ex gratia* payments, claims control, punitive/exemplary damages, and global property/casualty programs.

Liz represents clients in all aspects of litigation in federal and state courts as well as alternative dispute resolution proceedings. She has handled matters in numerous state and federal courts throughout the country.

Liz is actively involved with Twin Cities Diversity in Practice and serves on its Board of Directors. She is also the Past-Chair of the ABA Tort Trial and Insurance Practice Section, Excess, Surplus Lines and Reinsurance Committee.

REPRESENTATIVE MATTERS

Financial Services Litigation (Counsel to Wells Fargo Bank in litigation concerning securities lending and 2007-08 financial crisis – Blue Cross/Blue Shield et al. v. Wells Fargo; City of Farmington Hills v. Wells Fargo; Securian v. Wells Fargo; Workers Compensation Reinsurance Association, et al. v. Wells Fargo Bank, N.A.).

Allianz Global Risks US Insurance Co. v. MGM Mirage (high value insurance coverage litigation in connection with Hurricane Katrina).

Comes v. Microsoft Corp. (antitrust matter resulting in \$180 million settlement).

Representing insurance carriers in litigation concerning business interruption



EDUCATION

- University of Minnesota Law School, J.D., cum laude, 2005
- University of Minnesota, B.A. Geography, summa cum laude, 1999

losses attributed to the COVID-19 pandemic.

Representing market of domestic and non-domestic carriers in builder's risk insurance litigation in Washington State Court related to breakdown of tunnel boring machine under Seattle in 2013.

Representing insurance carrier in complex liability coverage dispute regarding construction defect litigation.

Represented market of domestic and non-domestic carriers in coverage litigation relating to Philadelphia refinery explosion.

ARTICLES & PRESENTATIONS

"When to Hold 'Em and When to Fold 'Em - Restoring the Traditional Purpose of Tort Law in Combating Social Inflation and Nuclear Verdicts," American Property Casualty Insurance Association (APCIA) National General Counsel Conference, October 2, 2023, co-presenter

"What is the Burden of Proof and Applicability of Collateral Estoppel in a Reinsurance Dispute?", ARIAS U.S. Quarterly, July 1, 2023, co-author

"COVID-19 Insurance Coverage Case Law Developments," 2020 ARIAS Fall Conference, November 5, 2020, presenter

Elizabeth Kniffen Profiled in Minnesota Lawyer, May 13, 2020

How will EPLI Policies Respond to Coronavirus Claims?, Zelle Webinar, April 9, 2020, co-presenter

"Adjuster Depositions: Legal and Ethical Implications," Western Loss Association Fall Conference, October 11, 2019, co-presenter

"Cryptocurrency and Property Insurance," American Bar Association Property Insurance Law Committee Spring Conference, May 10, 2019, co-presenter

"Blockchain and Bitcoin: Insurance Implications," Zelle Insurance Education Webinar, March 5, 2019, co-presenter

"Blockchain and Bitcoin: Insurance Implications," Western Loss



Association, September 28, 2018, co-presenter

"Drop it Like it's Hot," Northwest Loss Association Annual Trade Fair, February 15, 2017, presenter

"Estimating the Value of the Appraisal Process in Property Claims," Western Loss Association – Delavan, WI, September 22-23, 2016, co-presenter

"Reinsurance Considerations for Property Claims," Zelle Insurance Education Webinar Series, March 3, 2016, co-presenter

"Reinsurance Considerations for Property Claims," 2016 Northwest Loss Association Conference, Bloomington, MN, February 17, 2016, presenter

"Avoiding Lawsuits and Dealing With Lawsuits When They Are Unavoidable," October 7, 2015, co-presenter

"Reinsurance Essentials: Common Considerations for Insurance," Western Loss Association – Delavan, WI, September 23-25, 2015, co-presenter

"Law Committee Case Summaries," *ARIAS Quarterly,* Fourth Quarter, 2014, author

"Insurers Be Warned, Your Communications Are Discoverable," *Insurance Law360*, August 4, 2014, author

"Recent Developments in Excess Insurance, Surplus Lines Insurance, and Reinsurance," *TIPS Law Journal*, March 29, 2013, co-author

PROFESSIONAL AFFILIATIONS

American Bar Association, Chair of Tort Trial and Insurance Practice Section, Excess, Surplus Lines and Reinsurance Committee, 2015-2016

Hennepin County Bar Association

Minnesota State Bar Association

ARIAS



Minnesota Women Lawyers

Reinsurance Under 40

NOTEWORTHY

Designated as a "Lawyer of the Year" in *The Best Lawyers in America*® 2025. Liz was selected for the Minneapolis, MN metro area in the category of Insurance Law.

Selected for inclusion in *The Best Lawyers in America*®, 2024, 2025.

Named a "Rising Star" for 2012, 2013, 2014, and 2015 by *Minnesota Law & Politics*, and an "Up & Coming Attorney" for 2013 by *Minnesota Lawyer*.