



19 Great Winchester Street
2nd Floor
London, EC2N 2JA
UK
TEL: 020 3805 6294
hcipriotti@zellelaw.com

PRACTICE AREAS

- Breach of Contract
- Builder's Risk
- Class Actions
- Climate Change
- Contingency Insurance
- Cyber Risk and Losses
- Energy/Renewables
- General Liability Coverage and Defense
- Insurance
- International Competition
- Pandemic Claims and Litigation
- Professional Liability
- Property Insurance
- Reinsurance

BAR AND COURT ADMISSIONS

- Minnesota State Bar Association

EDUCATION

- University of St. Thomas School of Law, J.D., 2014

Hernn represents London Market insurers, Lloyds syndicates, and European reinsurers in complex first-party and third-party (re)insurance matters across multiple jurisdictions. His work includes both advice and litigation across major loss types, with a focus on energy (onshore and offshore), property damage, construction, environmental liability, general liability, and professional liability.

He regularly advises on insurance coverage issues and bad faith claims, particularly in connection with high-value and technically complex exposures. His liability experience includes claims involving environmental contamination (including PFAS), pollution clean-up, catastrophic personal injury, climate-related litigation, class actions, and mass torts. On the property side, Hernn handles losses related to industrial and energy facilities, especially in the US, Latin America and other international markets.

In addition to claims and litigation, Hernn assists reinsurers with monitoring complex claim trends and emerging exposures, and in developing strategic frameworks for handling high-frequency or systemic loss types. This includes cross-border claims protocols, litigation oversight strategies, and regulatory considerations in both established and developing markets.

Hernn's practice spans contentious and non-contentious matters, including arbitration, litigation, and regulatory work. He supports clients on claims across the Americas, Europe, and other international regions, often working on cross-border programs and specialty risk portfolios.

Hernn is bilingual in English and Spanish, and regularly works on matters in both languages.

REPRESENTATIVE MATTERS

United States

Advising reinsurance markets on claims arising out of climate change litigation in the US.

Advising insurance market and settling of construction claim arising out of Hurricane Harvey in Texas

Advising London insurers on several personal injury liability claims in judicial

- Westminster College, B.A.,
Business Finance & Political
Science, 2010

hellholes

Advising (re)insurers and overseeing hundreds of Covid-19 related claims in the United States.

Advising an insurance market on an oilfield flood / well control policy loss in Oklahoma

Advising insurer in a long tail pollution claim (Washington State)

Advising insurer (liaising with reinsurers) on a complex construction loss (Indiana law)

Advising London insurer on series of liability losses in the United States (Georgia, North Carolina law)

Advising insurer in series of losses at large solar construction project in the United States (Nevada law)

Advising London reinsurer on pipeline loss in California (Texas Law)

Latin America

Coverage advice on water damage loss at government building in Puerto Rico involving concurrent causation issues

Acting for a global reinsurance market in an Argentine power loss

Acted for reinsurers in an environmental claim brought by fishermen in connection to oil prospecting activities

Acted for London reinsurance market in large loss at power plant in Guatemala

Advising London reinsurance market in a series of unrelated losses at power stations in Guatemala

Acting for global reinsurance market in recovery action following loss at a power plant in Colombia

Recovery action for Reinsurers following a pipeline loss in Mexico

Acting for a global reinsurance market in a Hurricane Odile property loss

ARTICLES & PRESENTATIONS

Choosing the Right Lawyer: What Should You Ask and What Should You Expect? *The Zelle Lonestar Lowdown*, August 25, 2025, co-author

Tendering Defense and Indemnity to Excess Carriers and Other Parties, Zelle LLP Webinar Week, May 1, 2025, co-presenter

"From Claims to Courtrooms - Liability Trends and Challenges in the U.S. and England," Afternoon with Zelle, Old Lloyd's Library, London, April 3, 2025, presenter

"Mock Trial: A Hot Day in Court," Association des Professionnels de la Reassurance en France (APREF), January 23, 2025, co-presenter

"Social Inflation and Runaway Judgments," Afternoon with Zelle in London, February 24, 2024, presenter

"After Climate Rulings, Insurers May Go On Coverage Offense," *Law360*, October 13, 2022, co-author

"Clashing Marijuana Laws Create Insurer Anxiety," *Insurance Law360*, January 22, 2018, author

"Clearing up the Smoke: Insurance and Marijuana," *Insurance Law360*, February 3, 2017, co-author

"The Implications of Insureds Illegal Conduct," *Insurance Law360*, January 17, 2017, co-author

"Argentinas New Leadership and How it Affects Insurance," *Insurance Law360*, September 2, 2016, co-author

"Reservations of Rights Around the World," *Insurance Law360*, April 20, 2016, co-author



Hernn N. Cipriotti

COMMUNITY SERVICE

Second Harvest