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PRACTICE AREAS

- Bad Faith and Extra-Contractual Liability
- Cyber Risk and Losses
- General Liability Coverage and Defense
- Professional Liability

BAR AND COURT ADMISSIONS

- State Courts: Connecticut, Georgia
- U.S. District Court: District of Connecticut

EDUCATION

- University of Connecticut School of Law, J.D., 2016
- Boston University, B.A., *cum laude*, 2012

Timothy Larsen represents domestic and international insurers in complex coverage disputes and claims counseling matters. Tims practice spans professional liability, cyber liability, directors and officers liability, media liability, commercial general liability, commercial property, and other specialty insurance products. He assists insurers through all phases of the claims-handling process, including by providing coverage opinions and coverage position letters, developing claims handling strategy, resolving allocation and priority issues, and evaluating settlement issues.

Tim has extensive litigation experience, representing insurers in breach of contract disputes, declaratory judgment actions, policy rescission matters, and bad faith lawsuits in state and federal courts around the country, at the trial and appellate levels. He also has experience resolving coverage matters through mediation and other forms of alternative dispute resolution.

Tim helps insurers navigate complex coverage issues, such as scope of professional services, claims made and reported mechanics, related claims provisions, damages and remedies issues, application of exclusions, and notice and cooperation issues. He also provides claims handling guidance to insurers, helping them minimize exposure and efficiently resolve claims.

Tim has significant experience advising insurers on claims involving attorneys, insurance brokers, title agents, medical professionals, architects, engineers, real estate agents, and other professionals. He also advises insurers on issues arising from cyber incidents, privacy claims, ransomware events, data breaches, and other complex liability exposures.

REPRESENTATIVE MATTERS

Won judgment on the pleadings in breach of contract and bad faith dispute under title agent E&O policy regarding claim for misappropriation of funds in real estate transactions. (*Mountain Lakes Abstract Co. Inc. v. Certain Underwriters at Lloyd's, London*)

Obtained summary judgment in coverage dispute under D&O policy involving alleged securities fraud. (*State National Ins. Co. Inc. v. ProSky, Inc.*)

Obtained dispositive rulings in numerous COVID-19 coverage lawsuits. (*g.*,

147 First Realty LLC v. Aspen American Ins. Co.)

Won summary judgment in breach of contract dispute involving prior knowledge issues under insurance broker E&O policy. (*Aspen American Ins. Co. v. MF Acquisition Inc.*)

Assisted with briefing successful Ninth Circuit appeal holding that California Insurance Code 533 bars coverage for settlement of malicious prosecution claim. (*Aspen Specialty Ins. Co. v. Miller Barondess, LLP*)

Obtained favorable rulings in numerous first-party coverage cases arising from Superstorm Sandy and the cracking foundation litigation in Connecticut.

PROFESSIONAL AFFILIATIONS

American Bar Association (ABA)

Professional Liability Underwriting Society (PLUS)