ZELLE LLP

Laura W. Bartlow
Partner

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PRACTICE AREAS

- Bad Faith and Extra-Contractual Liability
- Breach of Contract
- Climate Change
- Commercial Litigation
- eDiscovery
- General Liability Coverage and Defense
- Insurance
- Pandemic Claims and Litigation
- Property Insurance

BAR AND COURT ADMISSIONS

- State Bar of Minnesota
- U.S. District Court: District of Minnesota

EDUCATION

- William Mitchell College of Law, J.D., *summa cum laude*, 2010
- Macalester College, B.A., history (minors in communication studies and French), *magna cum laude*, 2002

Laura represents and counsels clients in commercial property and liability insurance matters and other complex disputes. She advises global insurance companies on a broad range of matters, including coverage, claims handling, insurance fraud, catastrophic losses, and allegations of statutory violations and bad faith. A skilled writer and advocate, Laura has successfully defended complex coverage actions relating to property damage, construction and builders risk issues, liability coverage, business interruption, time element, and bad faith claims.

Lauras expertise covers all aspects of the litigation process, from motion practice, discovery, and trial to appellate matters and alternative dispute resolution. Lauras practice also includes employment litigation and counsel, as well as advice and counsel in resolution of other business disputes.

Before joining Zelle, Laura was a judicial law clerk at the Minnesota Court of Appeals for the Honorable Wilhelmina M. Wright (now a U.S. District Judge of the U.S. District Court for the District of Minnesota), the Honorable Roger Klaphake, and the Honorable Terri Stoneburner.

Laura currently serves on the Board of Directors for Minnesota Women Lawyers.

REPRESENTATIVE MATTERS

Representative Insurance Coverage Matters

Represent commercial property insurers to analyze claims and defend litigation concerning losses attributed to the Covid-19 pandemic.

Represent market of domestic and non-domestic carriers in builders risk insurance litigation in Washington State Court.

Defeated $20 million claim on summary judgment in case involving property insurance coverage for alleged water damage and mold in a hotel, bad faith allegations, and an insurance fraud counterclaim.

Represent insurer in litigation in federal court concerning multiple claims for defense and indemnity under commercial general liability policy in connection with construction defect litigation.

Advised property carriers in the excess layers of a layered insurance program in evaluating claims and coverage obligations arising out of fire and collapse damage.

Represent property carrier in excess layer of a layered insurance program in litigation concerning claims under excess policy for coverage related to COVID-19 losses.

Represented property insurance carriers in the context of builders risks claims and issues arising from those policies.

Represented and advised property insurance carrier in potential insurance fraud in connection with claim for theft damage from hotel property.

ARTICLES & PRESENTATIONS

Privilege, Privacy and Peril: A Claims Professionals Guide to Generative AI, LEA Spring Meeting & Educational Conference, June 11, 2026, co-presenter

"AI Tools and Bad Faith Risk in Insurance Claim Handling: Lessons from *Lokken*," *The Zelle LLP Midwest Monitor*, January 21, 2026

Minnesotas Amended Rule 30.02 Embraces the Era of Remote Depositions, January 8, 2025, co-author

"The Key Bridge Tragedy: What Loss of Income Coverages Will Apply?", April 1, 2024, co-author

"In the End, Pa. Supreme Court Only Clarifies Bad Faith Law," *Insurance Law360*, October 19, 2017, co-author

"What To Know About Obtaining Civil Authority Coverage," *Insurance Law360*, January 23, 2013, co-author

PROFESSIONAL AFFILIATIONS

Minnesota State Bar Association

Hennepin County Bar Association

Minnesota Women Lawyers, Board of Directors (2021-present)

PRO BONO ACTIVITIES

Recognized by the Minnesota State Bar Association as a North Star Lawyer for providing 50+ hours of pro bono services in 2024

COMMUNITY SERVICE

People Serving People, Inc., Board Member

NOTEWORTHY

Recognized by *The Legal 500* as a Minneapolis Elite Commercial Disputes Lawyer (2026).

Selected for inclusion in *The Best Lawyers in America*, 2026 and 2027.

Recipient of Minnesota Women Lawyers 2025 Annual Award.