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**PRACTICE AREAS**

- Breach of Contract
- Builder's Risk
- Commercial Litigation
- Construction
- Contingency Insurance
- eDiscovery
- General Liability Coverage and Defense
- Insurance
- Pandemic Claims and Litigation
- Products Liability
- Property Insurance
- Reinsurance
- Subrogation

**BAR AND COURT ADMISSIONS**

- State Court: New York
- United States District Court: Eastern District of New York, Southern District of New York
- U.S. Circuit Court of Appeals: Sixth Circuit

Matthew Gonzalez represents many of the world's leading insurance and reinsurance carriers in complex, high-exposure first-party property insurance disputes. He focuses on helping insurers navigate technically sophisticated losses arising from large construction projects, large-scale industrial operations, energy and power generation facilities, infrastructure projects, and manufacturing risks.

Matt is frequently called upon when insurers face high-value claims involving complicated engineering, business interruption exposure, or coverage disputes questioning underwriting intent. His practice centers on the analysis and resolution of claims arising under All Risk, Builders Risk, Erection All Risk, Boiler and Machinery, Equipment Breakdown, and Product Recall/Contamination policies.

Clients value Matt for his ability to combine deep knowledge of coverage law with a practical understanding of how insurers evaluate risk, manage claims portfolios, and control litigation exposure. He works closely with claims executives, underwriters, and in-house counsel to develop strategies consistent with his clients' positions while efficiently resolving disputes. Matt regularly handles matters involving multimillion-dollar losses tied to industrial accidents, infrastructure failures, natural catastrophes, and complex business interruption claims.

His experience includes coverage litigation and arbitration involving some of the most technically challenging property losses in the market, including claims related to power plants, refineries, petrochemical terminals, steel production facilities, food processing operations, and large construction projects. Matt has also represented insurers in litigation arising from the COVID-19 pandemic and other systemic loss events.

In addition to serving as counsel, Matt has been retained as a party-appointed arbitrator in reinsurance disputes, providing him with unique insight into how arbitrators evaluate coverage issues and complex loss allocations.

Matt is a frequent speaker on emerging issues affecting the insurance market and regularly presents to underwriters, claims professionals, and industry organizations on topics including property coverage disputes, business

**EDUCATION**

- Fordham University School of Law, J.D., 2002
- University of Delaware, B.A. 1999

interruption exposure, catastrophe claims, and emerging litigation risks. He has presented at conferences and industry programs for insurance companies and trade associations, including the Loss Executives Association.

Matt is widely recognized for his ability to help insurers manage large, technically complex claims where legal analysis, engineering issues, and commercial considerations intersect.

**REPRESENTATIVE MATTERS****Insurance Coverage**

*Seattle Tunnel Partners et. al. v. Great Lakes et al.* (Represent insurance market in litigation of claims related to breakdown of tunnel boring machine under Seattle in 2013.)

Represent insurer in multimillion dollar delay in startup claim under Builders Risk policy arising out of multiple loss events.

Represent insurance markets in claims under All Risk policies arising out of Hurricanes Harvey, Irma, and Maria.

Represented insurance market in multimillion dollar claim under an Erection All Risk policy arising out of a cable failure at a project involving the development, design, construction, and commissioning of a combined cycle dual fuel power plant.

Represented insurance market in a multimillion dollar contingent business interruption claim under an All Risk policy arising out of a coverage dispute concerning whether injured party was a supplier of goods or services.

Represented insurance markets in various coverage disputes under All Risk and Builders Risk policies arising out of damage caused by Superstorm Sandy.

Represented insurance market in a multimillion dollar Sue and Labor claim under an All risk policy arising out of potential damage to insured property caused by physical damage to an underground salt dome cavern.

Represented insurance market in a multimillion dollar claim under an All Risk policy arising out of a blast furnace explosion.

Represented insurance market in a multimillion dollar claim under an All Risk policy arising out of alleged physical loss or damage sustained at a food processing facility when foreign materials entered the system.

Represented insurance market in a multimillion dollar claim under an All Risk policy arising out of a pipe explosion at a petrochemical liquid terminal.

Represented insurance market in a multimillion dollar claim under an Erection All Risk policy arising out of damage to a sunken vertical flow conduit.

Represented insurance market in a multimillion dollar claim under an All Risk policy arising out of an explosion in a basic oxygen furnace at a steel facility.

### **Reinsurance**

Party arbitrator in reinsurance coverage dispute concerning the allocation of property damage between various facultative reinsurance certificates.

Represented reinsurance market in a multimillion dollar claim under an All Risk policy arising out of a fire at a meat solutions plant.

Represented reinsurance market in a multimillion dollar claim under an All Risk policy arising out of flood damage at corn milling and oilseed plants.

Represented reinsurance market in a multimillion dollar claim under an All Risk policy arising out of physical loss or damage caused by Superstorm Sandy.

### **ARTICLES & PRESENTATIONS**

"Utility Scale Batteries Risk and Insurance," PowerCon 2024, New York, NY, April 3, 2024, panelist

"LEG 3," Afternoon with Zelle in London, February 24, 2024, co-presenter

When Property and Pollution Damages Collide: Assessment, Coverage and Claims Resolution, Loss Executives Association (LEA) 2024 Annual Meeting & Educational Conference, Ft. Lauderdale, FL, February 1-2, 2024, panelist

Delay in Start Up Roundtable and Panel, Builders Risk & Construction Symposium, New York City, May 12, 2022, panelist

"Time Element Measurement Issues - Coronavirus," Zelle Webinar, April 14, 2020, co-presenter

"Captive Insurance: Friend or Foe," Loss Executives Association's Spring Educational Conference, Southampton, Bermuda, June 12-14, 2019, moderator

"Product Contamination: Strong Underwriting is Key," *Insurance Law360*, November 15, 2016, co-author