Elizabeth (Betsy) A. Doyle

Counsel

555 12th Street
Suite 1230
Oakland, CA 94607
TEL: (415) 633-1927
BDoyle@zellelaw.com

PRACTICE AREAS

- Bad Faith and Extra-Contractual Liability
- Builder's Risk
- General Liability Coverage and Defense
- Professional Liability
- Property Insurance
- Subrogation

BAR AND COURT ADMISSIONS

- State Court: California

EDUCATION

- Golden Gate University School of Law, J.D., 1997
- University of California, San Diego, B.A., 1993

Betsy Doyle brings more than two decades of experience in insurance coverage and bad faith defense, representing general liability, professional liability, and property insurance carriers. Before joining private practice, Betsy served as coverage litigation counsel and as a member of the in-house legal team for an international property, casualty, and professional liability insurer. In that role, she advised claims and underwriting teams and senior management on complex coverage issues, litigation strategy, and dispute resolution.

Betsy is skilled in evaluating intricate coverage disputes and crafting litigation strategies aligned with client objectives. Her experience includes drafting policy language and delivering client seminars on coverage and claims handling. Recently, her practice has focused on inter-insurer recovery for national general liability insurers, addressing complex construction defect coverage disputes, policy rescission litigation, and inter-insurer recovery, including priority of coverage and loss allocation.

REPRESENTATIVE MATTERS

Obtained multiple summary judgment rulings granting rescission of liability policies for construction liability insurer establishing material misrepresentations in contractors insurance applications in U.S. District Court, Central District of California

Obtained summary judgment and dismissal of insurance bad faith lawsuit for client professional liability insurer in bad faith lawsuit arising denied real estate malpractice claim in U.S. District Court, Northern District of California

Obtained seven figure equitable contribution recovery from insurer client against co-insurer for settlement in underlying catastrophic birth injury action

Obtained summary judgment in bad faith lawsuit in Los Angeles County against client insurer by textile manufacturer insured arising from equipment breakdown claims

Obtained defense verdict for agricultural insurer in insurance bad faith lawsuit in Tulare County, CA involving disputed business interruption claim by pistachio nut farm insurer

ZELLE LLP

Elizabeth (Betsy) A. Doyle

ARTICLES & PRESENTATIONS

California Supreme Court Signals a Broadened Standard for Suing Excess Insurers, August 11, 2026, author

Where Theres Smoke, Theres . . . Direct Physical Loss?, *The Zelle Lonestar Lowdown*, January 29, 2026, author