

TODD J. LEON

CHAIR, INSURANCE SERVICES PRACTICE GROUP
CO-CHAIR, CANNABIS LAW PRACTICE GROUP
SHAREHOLDER



AREAS OF PRACTICE

Insurance Services – Coverage & Bad Faith
Litigation
Cannabis Law

CONTACT INFO

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2000 Market Street, Suite 2300
Philadelphia, PA 19103

ADMISSIONS

New Jersey
1998

Pennsylvania
1998

U.S. District Court District of New Jersey
1998

U.S. Court of Appeals 3rd Circuit
2001

U.S. District Court Eastern District of Pennsylvania
2011

U.S. Supreme Court
2016

OVERVIEW

Todd focuses his practice on complex insurance coverage litigation and contractual disputes. He has extensive experience litigating a wide variety of claims at the trial and appellate levels of both the state and federal courts. Admitted to practice in both Pennsylvania and New Jersey, he splits his time between our Philadelphia and Mount Laurel offices.

Todd is particularly experienced in managing cases that involve sophisticated "risk shifting" issues, including both additional insurance coverage and contractual indemnification. He has worked on a wide array of insurance coverage matters, spanning a broad base of first- and third-party claims and policy types. Todd has counseled insurers, third-party administrators and self-insureds throughout the life cycle of a matter, from the drafting of policy language to pre-suit investigation to the drafting of coverage opinions to litigating matters through the trial and appellate courts.

Todd lives with his wife, two children and pug in Bucks County, PA. In his spare time, he is an avid fan of Philadelphia's professional sports teams and Rutgers basketball and football, and he plays in a modified fast-pitch, wood bat softball league. Todd is active in his synagogue, Shir Ami in Bucks County, and is a former member of its Board of Directors.

EDUCATION

Rutgers Law School (J.D., 1998)

Rutgers, The State University of New Jersey (B.A., 1995)

HONORS & AWARDS

New Jersey Law Journal's New Leaders of the Bar 2013

New Jersey Super Lawyers Rising Stars 2009-2013

The Super Lawyers list is issued by Thomson Reuters. A description of the selection methodology can be found [here](#). No aspect of this advertisement has been approved by the Supreme Court of New Jersey.

ASSOCIATIONS & MEMBERSHIPS

Claims & Litigation Management Alliance

Defense Research Institute

New Jersey Defense Association

YEAR JOINED

2020

THOUGHT LEADERSHIP

State of Insurance: Q4 Notes from Pennsylvania

Philadelphia - Headquarters

Mount Laurel

Insurance Services – Coverage & Bad Faith Litigation

January 28, 2026

On the Pulse...Navigating the Complexities of Cannabis Litigation: Marshall Dennehey's Multidisciplinary Approach to a Rapidly Evolving Industry

Mount Laurel

Philadelphia - Headquarters

Cannabis Law

December 1, 2025

Cannabis litigation is on the rise and impacts multiple facets of law.

State of Insurance: Q3 Notes from Pennsylvania

Philadelphia - Headquarters

Mount Laurel

Insurance Services – Coverage & Bad Faith Litigation

October 31, 2025

Choice of Law in Coverage Disputes: What Happens When the Policy, the Loss, and the Parties Span State Lines?

Philadelphia - Headquarters

Insurance Services – Coverage & Bad Faith Litigation

August 19, 2025

Supreme Court of New Jersey Rules That Insurers Do Not Have a Duty to Defend or Indemnify for 'Laidlow' Claims—as Long as the Policy Includes the Correct Exclusionary Language

Mount Laurel

Insurance Services – Coverage & Bad Faith Litigation

Workers' Compensation

April 7, 2025

CLASSES/SEMINARS TAUGHT

DeMarco v. Stoddard - A Behind the Scenes Look at the Decision by the Supreme Court of New Jersey on Fraud in the Application for a Medical Malpractice Insurance Policy, National Academy of Continuing Legal Education, April 2016

Shifting the Risk: Tips and Tools for Transferring Liabilities Via Indemnification Agreements and Insurance Procurement Obligations of Indemnitors, New Jersey Law Journal In-House CLE Seminar, November 2012

PUBLISHED WORKS

"State of Insurance: Q4 Notes From Pennsylvania," *Law360*, January 27, 2026

"State Of Insurance: Q3 Notes From Pennsylvania," *Law360*, October 30, 2025

"Choice of Law in Coverage Disputes: What Happens When the Policy, the Loss and the Parties Span State Lines?" *The Legal Intelligencer's Insurance Law Supplement*, August 19, 2025

"Supreme Court of New Jersey Rules That Insurers Do Not Have a Duty to Defend or Indemnify for 'Laidlow' Claims—as Long as the Policy Includes the Correct Exclusionary Language," *New Jersey Law Journal*, April 7, 2025

"NJ Justices Clarify First-Party Indemnification Availability," *Law360*, June 27, 2024

"In Twin Decisions on Insurance Coverage for COVID-19 Closure Claims, Superior Court of Pennsylvania Makes Clear that Policy Language Matters," *Defense Digest*, Vol. 28, No. 12, December 2022

Contributing Author, Defense Research Institute Insurance Law Committee's [Coverage B: Personal and Advertising Injury Compendium](#), "Chapter 14: Advertisement Offenses - Use of Another's Advertising Idea in Your Advertisement" (definition f.)

RESULTS

Summary judgment for insurer in UIM recovery case.

Insurance Services – Coverage & Bad Faith Litigation

December 2, 2022

We prevailed on a motion for summary judgment with respect to the applicability of a UIM "step down" clause. Following an accident with an underinsured tortfeasor, the underlying plaintiff sought UIM recovery under three policies, including one issued by our client with limits of \$500,000. The defense successfully argued that our client's UIM limits of \$500,000 "stepped down" to the \$100,000 UIM limits of the plaintiff's own policy, pursuant to our client's policy language. The Superior Court of New Jersey, Morris County, granted our motion.

REPRESENTATIVE MATTERS

Successfully represented a state-created medical malpractice insurer in a matter involving fraud in the application for an insurance policy, successfully arguing before the state Supreme Court for the remedy of voiding the policy and reforming the policy limits to \$0.

Extensive experience representing insurers on numerous risk-shifting claims for contractual indemnification and additional insurance coverage, including in matters stemming from worksite accidents, construction defects, slip-and-falls, product liability and vendor claims, and a range of other factual scenarios.

Represented an insurance industry group as amicus curiae in a matter requiring interpretation of the prospective or retroactive application of a statutory amendment.

Defended insurers in a broad array of cases involving insurance coverage issues arising from construction defect claims arising out of residential and commercial projects.

Represented insurers in a variety of insurance coverage claims under automobile liability policies, including for permissive use, loading and unloading, and uninsured and underinsured motorists coverage.

Defended insurers and their third-party administrators against insurance coverage claims stemming from employment practices, liability, education and land use claims.