

## CHRISTOPHER W. WOODWARD

ASSOCIATE



### AREAS OF PRACTICE

Miscellaneous Professional Liability  
Insurance Services – Coverage & Bad Faith  
Litigation

### CONTACT INFO

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### ADMISSIONS

Pennsylvania  
2013

U.S. District Court Middle District  
of Pennsylvania

U.S. District Court Western District  
of Pennsylvania

U.S. District Court Eastern District  
of Pennsylvania

### EDUCATION

Widener University School of Law  
(J.D., magna cum laude, 2013)

The Pennsylvania State University  
(B.A., 2009)

### ASSOCIATIONS & MEMBERSHIPS

Dauphin County Bar Association

Pennsylvania Bar Association

### YEAR JOINED

2015

### OVERVIEW

Christopher is a member of the Professional Liability Department where his practice is focused on insurance coverage and bad faith litigation. As an experienced litigator, he has developed a deep understanding of insurance policy and coverage issues arising from commercial, personal, and specialty property and casualty policies, professional liability policies, health/life policies and workers' compensation policies.

Prior to joining Marshall Dennehey, Christopher worked as a senior claims examiner where he dealt with coverage issues and the management of professional liability lawsuits with a focus on municipalities. This experience has provided Christopher with a unique perspective in understanding the tactics utilized by plaintiffs to leverage settlement issues both before and during litigation, as well as analyzing available coverage, responses to civil remedy notices, pre-suit investigations and coverage evaluations. Christopher also presents seminars to clients about issues in the insurance coverage and bad faith practice area.

In 2009 Christopher graduated from Penn State University, earning a Bachelor of Arts degree in English. He later attended Widener University School of Law where he earned his *juris doctor*, magna cum laude, in 2013.

During his time in law school, Christopher was a senior staff member of the Widener Law Journal, which published his survey analyzing a Pennsylvania Supreme Court administrative law decision in its Spring 2013 issue. Christopher also held an internship for the Pennsylvania Medical Care Availability and Reduction of Error Fund and clerked for the local staff defense counsel of a national insurance company.

## THOUGHT LEADERSHIP

### **Third Circuit Declines to Extend Gallagher and Upholds Regular Use Exclusions**

**Harrisburg**

**Insurance Services – Coverage & Bad Faith Litigation**

**August 2, 2024**

The Third Circuit has issued a non-precedential opinion upholding regular use exclusions in the face of argument that such exclusions violate Section 1738 of the Motor Vehicle Financial Responsibility Law (MVFRL). Legal Update for Insurance Services

### **Middle District Upholds Regular Use Exclusion in the Wake of Rush and Takes One Step Further**

**Harrisburg**

**Insurance Services – Coverage & Bad Faith Litigation**

**July 1, 2024**

Datyon was injured while operating his employer's vehicle and subsequently submitted a claim for underinsured motorist benefits to his personal auto insurer, The Automobile Insurance Company of Hartford, Connecticut, which denied his claim based u Case Law Alerts, 3rd Quarter, July

### **Household Vehicle Exclusion Once Again Enforced—Under the Appropriate Facts**

**Harrisburg**

**Insurance Services – Coverage & Bad Faith Litigation**

**April 1, 2024**

The household vehicle exclusion has once again been proven to be viable and enforceable—under the right circumstances. Major was using her mother's vehicle when she was struck by another vehicle operated by Cruz.

### **Pennsylvania Supreme Court Confirms the Validity of 'Regular Use Exclusions'**

**Harrisburg**

**Insurance Services – Coverage & Bad Faith Litigation**

**January 30, 2024**

Following the Pennsylvania Superior Court determination that "regular use exclusions" in UM/UIM policies violated the Motor Vehicle Financial Responsibility Law (MVFRL) in 2021, and in light of the post-Gallagher decisions, most were expe Legal Update for Insurance Services

### **Superior Court Holds that MVFRL Does Not Require Insurers to Provide a Later-added Named Insured Notice of Opportunity to Elect or Waive Stacked Coverage.**

**Harrisburg**

**Insurance Services – Coverage & Bad Faith Litigation**

**January 1, 2024**

Mr. Golik was issued an auto insurance policy by the defendant in 1992. After marriage, Mrs. Golik was added to the policy as a named insured. Mr. Golik had signed a stacking of coverage waiver at least twice before Mrs. Case Law Alerts, 1st Quarter, January 2024 is prepared by Marshall Dennehey to provide information on recent developments of interest to our readers.

## **CLASSES / SEMINARS TAUGHT**

*Untying Tangled Titles – How Property Insurance Drives Fraud*, Pennsylvania Insurance Fraud Prevention Authority (IFPA) Conference, Pocono Manor, PA, April 27, 2023

*Untying Tangled Titles – How To Recognize How Property Title Issues Drive Fraud*, Marshall Dennehey Insurance Fraud 360 Seminar, Lafayette Hill, PA, June, 2022

*PIP in PA: Questions & Answers*, Client Webinar, December 2020

## PUBLISHED WORKS

"Your Residence Is Not Necessarily Where You Live," *Defense Digest*, Vol. 28, No. 12, December 2022

"Pa. Ruling Leaves Auto Policy Stacking Questions," *Law360*, November 10, 2021

"Just How Hard Does Gallagher Hit the Household Vehicle Exclusion?," *Defense Digest*, Vol. 25, No. 2, June 2019

"The Pennsylvania Supreme Court Clarifies the Standard that Courts Must Use When Considering Claims Made for Insurance Bad Faith Under 42 Pa.C.S. § 8371," *Defense Digest*, Vol. 24, No. 2, June 2018

*Case Law Alerts*, regular contributor, 2016-present

"PA Superior Court Decision Means Bad Faith Claims May Live to See Another Day, *Rancosky v. Washington National Insurance Co.*, 2015 Pa. Super. LEXIS 822, 2015 PA Super 264 (Pa. Super. Ct. Dec. 16, 2015)," *Legal Updates for Insurance Coverage and Bad Faith*, March 3, 2016

## RESULTS

### Defense Prevails in Automobile Liability Case.

#### Insurance Services – Coverage & Bad Faith Litigation

**May 11, 2018**

We secured the dismissal of a declaratory judgment action filed in federal court against a large insurer. This case arose from a motor vehicle accident that occurred in 2015. The plaintiff averred that she had sustained injuries in excess of the tortfeasor's bodily injury liability limits and sought stacked underinsured motorist (UIM) benefits. While the plaintiff had admittedly signed a rejection of UIM coverage form and a rejection of UIM coverage stacked limits form, she argued that her insurer had altered the statutorily required forms by adding additional language.

### Coverage Not Triggered in CGL Policy

#### Insurance Services – Coverage & Bad Faith Litigation

**December 6, 2016**

We obtained summary judgment in a declaratory judgment action filed on behalf of an insurer in the United States District Court for the Western District of Pennsylvania. At issue was whether coverage (and an ensuing duty to defend) had been triggered under a CGL policy in connection with an underlying breach of contract action. The insured was a subcontractor who had performed work on a boiler, which had been installed as part of a larger construction project at a municipal authority's wastewater treatment facility.