

CHRISTOPHER W. WOODWARD

ASSOCIATE



AREAS OF PRACTICE

Miscellaneous Professional Liability
Insurance Services – Coverage & Bad Faith
Litigation

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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

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 expel 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.

Middle District Confirms That You Can Sue the Tortfeasor, Not Their Insurer

Harrisburg

Insurance Services – Coverage & Bad Faith Litigation

October 1, 2023

An injured plaintiff sued the alleged tortfeasor, the tortfeasor’s employer and the tortfeasor’s insurance carrier. Case Law Alerts, 4th Quarter, October 2023 is prepared by Marshall Dennehey to provide information on recent developments of interest to our readers.

Regular use exclusion lives—for liability claims, at least.

Harrisburg

Insurance Services – Coverage & Bad Faith Litigation

July 1, 2023

Progressive’s insured, Frisbie, had been driving her brother’s vehicle for approximately a month while her own vehicle was experiencing mechanical issues. Case Law Alerts, 3rd Quarter, July 2023 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.