

Randy J. Maniloff

Partner

Philadelphia, PA
t: 215.864.6311
f: 215.789.7608



One *Chambers USA* source described Randy as having "an encyclopedic knowledge of insurance coverage." His book, "General Liability Insurance Coverage – Key Issues in Every State" (5th edition) has been referenced as the insurance coverage "bible."

OVERVIEW

Randy Maniloff concentrates his practice in the representation of insurers in coverage disputes over primary and excess obligations under a host of policies, including commercial general liability, various professional liability, liquor liability and policies covering Indian Tribes. He has significant experience in coverage matters involving construction defects, including additional insured and contractual indemnity issues. Randy is assisting insurers with a variety of first-party and third-party claims arising out of the COVID-19 pandemic.

Randy was named the *U.S. News – Best Lawyers*® 2020 Insurance Law "Lawyer of the Year" in Philadelphia. Since 2009, he has been named as one of *The Best Lawyers in America*® in the area of Insurance Law. He has been recognized by *Chambers USA* as a leading lawyer in insurance, with one source describing him as having "an encyclopedic knowledge of insurance coverage."

Randy is an adjunct professor at Temple University Beasley School of Law where he teaches Insurance Law.

Randy is the co-author of "General Liability Insurance Coverage – Key Issues in Every State" (5th edition). "Key Issues" is a nearly 1,000 page desk reference book that quickly and conveniently provides the law in every state for 20 important liability coverage issues. For more information visit the "*Insurance Key Issues*" website.

Randy publishes *Coverage Opinions*, a free, monthly, insurance coverage newsletter, with over 23,000 subscribers, that reports and provides commentary on just-released coverage decisions, looks at the lighter side of the law and includes Randy's interviews with some of the most famous and unique lawyers in America. Randy has interviewed Judge Judy, John Grisham, James Patterson, Scott Turow, Samantha Power, Kareem Abdul-Jabbar, Gloria Allred, Marcia Clark,

PRACTICES

First-Party Property
Insurance Coverage and Bad Faith

BAR AND COURT ADMISSIONS

Pennsylvania

EDUCATION

Temple University Beasley School of Law,
JD, 1991

Pennsylvania State University, BS, with
distinction, 1988



David Baldacci, Dan Abrams, Leon Panetta, Preet Bharara, Vernon Jordan and dozens more, including numerous judges, United States senators, governors and presidential cabinet members. For more information about *Coverage Opinions*, and to subscribe, visit the *Coverage Opinions* website.

Randy's *Coverage Opinions* newsletter, and his award-winning stand-up comedy, was the subject of a feature in *The Philadelphia Lawyer* magazine.

Randy is a frequent lecturer at industry seminars and has been quoted on insurance coverage topics by such media as *The Wall Street Journal*, *The New York Times*, *USA Today*, *Dow Jones Newswires*, *Associated Press*, *The Philadelphia Inquirer* and *Forbes*. He has published several Op-Eds in *The Wall Street Journal* addressing legal issues.

Randy is a frequent contributor of articles to numerous insurance publications, addressing a variety of insurance coverage topics. For the past twenty-two years, he has published a year-end article that addresses the ten most significant insurance coverage decisions of that year.

Randy was elected as a Fellow to The American College of Coverage Counsel and is a member of The American Law Institute.

Before entering private practice, Randy spent four years working overseas as counsel to a Gibraltar-based insurance company conducting business primarily in the United Kingdom.

RECOGNITION AND INVOLVEMENT

In October 2014, Randy was elected as a member of the American Law Institute, the leading independent organization in the United States producing scholarly work to clarify, modernize and otherwise improve the law. At that time Randy was one of three new members from Pennsylvania, along with a federal judge and Pennsylvania Supreme Court Justice.

Since 2009, Randy has been named by U.S. News and World Report - *Best Lawyers* as a "Best Lawyer" in the area of Insurance Law. Since 2006, Randy was selected in a survey of his peers as a Pennsylvania "Super Lawyer" by *Super Lawyers*. Randy has also been a finalist for LexisNexis's national Insurer Attorney of the Year.

IN THE NEWS

White and Williams Partner, Randy Maniloff, Interviews Retired Supreme Court Justice Stephen Breyer for ABA Journal
3.25.24

White and Williams Announces Partner and Counsel Promotions
Press Release, 1.17.24

Best Lawyers® Recognizes 45 White and Williams Lawyers
Firm News, 8.18.23

Who's Who Legal Recognizes Two White and Williams Lawyers as Thought/Global Leaders in Insurance and Reinsurance
8.7.23

White and Williams recognized with Multiple Honorees in the Chambers 2023 USA Guide
6.9.23

Congratulations to all of our 2023 Attorneys Named as Super Lawyers and Rising Stars
5.25.23

Best Lawyers® Recognizes 40 White And Williams Lawyers
Firm News, 8.18.22

Congratulations 2022 DE, MA, NJ, NY and PA Super Lawyers and Rising Stars
7.13.22

Chambers USA 2022 Ranks White and Williams as a Leading Law Firm
6.1.22

White and Williams Lawyers Recognized as Super Lawyers and Rising Stars
11.1.21

Best Lawyers® Recognizes 38 White and Williams Lawyers
8.19.21

5th Edition of "General Liability Insurance Coverage - Key Issues in Every State" Now Available
7.13.21

Chambers USA 2021 Ranks White and Williams as a Leading Law Firm
5.20.21

Anthony Miscioscia Recognized by JD Supra 2021 Readers' Choice Awards
3.31.21

Congratulations 2020 DE, MA, NY and PA Super Lawyers and Rising Stars
11.5.20

Best Lawyers® Recognizes 43 White and Williams Lawyers
8.20.20

Chambers USA 2020 Ranks White and Williams as a Leading Law Firm
4.23.20

13th Annual Coverage College Hosts Over 400 Insurance Professionals
11.1.19

Congratulations 2019 DE, MA, NJ, NY and PA Super Lawyers and Rising Stars
10.17.19

Best Lawyers® Recognizes 29 White and Williams Lawyers
8.15.19



Randy Maniloff Signs "Key Issues" Book at 26th Annual West Coast Casualty Construction Defect Seminar
May 9 - 10, 2019

12th Annual Coverage College Features Current Trends and State of the Insurance Claims Industry
10.23.18

Congratulations 2018 DE, MA, NJ, NY and PA Super Lawyers and Rising Stars
10.18.18

Randy Maniloff Weighs In on Potential Golf Lawsuit
Golf.com, 10.9.18

Best Lawyers Recognizes Twenty White and Williams Lawyers
8.15.18

Randy Maniloff Interviews Former US Senator Chris Dodd for Law360
7.23.18

Randy Maniloff Interviews ABC News' Dan Abrams For Law360
6.6.18

Randy Maniloff Interviews Former New York Governor George Pataki For Law360
3.2.18

Randy Maniloff Teaching Insurance Law At Temple Law School
1.15.18

Congratulations 2017 DE, MA, NJ, NY and PA Super Lawyers and Rising Stars
11.11.17

Best Lawyers Recognizes Fifteen White and Williams Lawyers
8.15.17

Congratulations 2016 DE, MA, NJ, NY and PA Super Lawyers and Rising Stars
10.18.16

Coverage College Celebrates Its 10th Anniversary
9.22.16

Best Lawyers Recognizes Twelve White and Williams Lawyers
8.15.16

Congratulations 2015 DE, MA, NJ, NY and PA Super Lawyers and Rising Stars
10.21.15

The Ninth Annual Coverage College Features True-to-Life Case Study
10.8.15



White and Williams Lawyers Recognized by *Best Lawyers*
8.17.15

EVENTS

Coverage College 2023
Philadelphia, PA, 10.12.23

Coverage College 2022
10.13.22

Top 10 Duty to Defend Issues
PLRB Conquering Policy Coverage Issues Webinar Series, 2.17.22

Coverage College 2021
10.21.21

ALI Restatement of the Law - Liability Insurance: Lessons Learned After Three Years
Webinar, 10.4.21

Top 10 Issues for Effective Reservations of Rights Letters
AIRROC Summer Membership Meeting 2021, 7.16.21

Coverage College 2020
10.22.20

Insurers Need To Seek Allocation Between Covered And Uncovered Claims (Or Pay A Price) - New Coverage Trend
Webinar, 7.16.20

Coverage College 2019
10.24.19

The Coverage Crystal Ball
12th Annual Coverage College, 10.4.18

Independent Counsel: When, How and Why?
White and Williams Coverage College, 10.26.17

The Duty to Defend: Advanced, Challenging and Unique Issues
The National Underwriting Company Webinar, 11.16.16

Peas and Carrots: The Duty to Defend and Reservation of Rights Letters
White and Williams Coverage College, 9.22.16

CGL Policy Road Trip: 66 Advanced Stops Along the Way
The National Underwriter Company Webinar, 3.30.16



The Definitive Reservation of Rights Checklist: 50 Things That Every ROR Needs
The National Underwriting Company Webinar, 11.18.15

Coverage College® 2015
10.8.15

The Ten Most Significant Liability Coverage Cases of All Time
White and Williams Coverage College, 10.8.15

PUBLICATIONS

Hurricane Ian: Discussing Wind-Water Disputes
Insurance Coverage and Bad Faith Alert, 9.30.22

ISO's Flood Exclusion Amendments and Hurricane Ian Claims
Insurance Coverage and Bad Faith Alert, 9.29.22

Just Decided – New Jersey Supreme Court: Insurers Can Look To Extrinsic Evidence To Deny a Defense

No Need for Insurers Dancing in the Dark

Insurance Coverage and Bad Faith Alert, 8.15.22

Declarations: The Coverage Opinions Interview With Keyshawn Johnson - NFL #1 Overall Draft Pick
Coverage Opinions, 2.28.22

Declarations: The Coverage Opinions Interview with Carolyn Cox
Coverage Opinions, 4.28.21

3 Courts, In 3 Days, Seek Guidance From The ALI Restatement Of Liability Insurance
Coverage Opinions, 3.8.21

Declarations: The Coverage Opinions Interview With Pretzel & Stouffer's Robert Chemers
Coverage Opinions, 3.8.21

Declarations: The Coverage Opinions Interview With Judge Jed Rakoff
Coverage Opinions, 3.8.21

Declarations: The Coverage Opinions Interview With Judge Judy
Coverage Opinions, 1.11.21

Judicial Feat: Bicyclist is a "Pedestrian:" Coverage Owed
Insurance Coverage and Bad Faith Alert, 12.11.20

Declarations: The Coverage Opinions Interview With Former U.S. Senator Joe Lieberman
Coverage Opinions, 12.7.20



Car Crashes Through Restaurant Window. Result: Lesson in the History of Additional Insured Coverage
Insurance Coverage and Bad Faith Alert, 12.3.20

Insurer Fails to Provide Notice of ROR to Claimant and Waives Strong Defense: No, This Was Not a New York Case
Insurance Coverage and Bad Faith Alert, 11.30.20

The Coverage Fun House Mirror: When Things Are Not What They Seem
Insurance Coverage and Bad Faith, 11.16.20

Declarations: The Coverage Opinions Interview with Donald Shelton
Coverage Opinions, 10.30.20

Declarations: The Coverage Opinions Interview with Trey Gowdy
Coverage Opinions, 9.23.20

MDL Panel Presented With Numerous Solutions for Handling Hundreds of Federal COVID-19 Coverage Actions
Insurance Coverage and Bad Faith Alert, 7.30.20

Declarations: The Coverage Opinions Interview with Mary Bonauto
Coverage Opinions, 7.21.20

Declarations: Q&A With America's Leading Lawyers
Coverage Opinions, 5.31.20

Alert
Insurance Coverage and Bad Faith Alert, 5.20.20

New DJ Takes Different Tack on Business Interruption Coverage for COVID-19
Insurance Coverage and Bad Faith Alert, 3.27.20

COVID-19: Why The Disconnect Between Perception And Reality For Business Interruption Coverage
Coverage Opinions, 3.23.20

Why the Disconnect Between Perception and Reality for COVID-19 Business Interruption Coverage?
Insurance Coverage and Bad Faith Alert, 3.23.20

COVID-19: The Real Operation of New Jersey's Proposed Insurance Legislation
Insurance Coverage and Bad Faith Alert, 3.19.20

First Coronavirus Coverage Suit Filed For Business Interruption
Insurance Coverage and Bad Faith Alert, 3.17.20

New Jersey Legislature Considering Bill To Force Insurers To Pay COVID-19 Business Interruption Claims Expressly Excluded By ISO's "Virus" Exclusion
Insurance Coverage and Bad Faith Alert, 3.15.20

ISO Excluded Coronavirus Coverage 15 Years Ago
Insurance Coverage and Bad Faith Alert, 3.15.20



CGL Coverage and Coronavirus: Is Causing Exposure an "Occurrence"?
Insurance Coverage and Bad Faith, 3.10.20

Declarations: The Coverage Opinions Interview with Kent Alexander
Coverage Opinions, 2.26.20

Coverage Counsel Authors Insurer's Letters – Leads To Waiver of Attorney-Client Privilege
Insurance Coverage and Bad Faith Alert, 1.24.20

Declarations: The Coverage Opinions Interview With Samantha Power
Coverage Opinions, 1.8.20

The Jury Is Still Out on Elvis
The Wall Street Journal, 1.7.20

Declarations: The Coverage Opinions Interview With John Grisham
Coverage Opinions, 11.19.19

Is Football Violence a Crime?
The Wall Street Journal, 11.18.19

Declarations: The Coverage Opinions Interview With Vernon Jordan
Coverage Opinions, 11.4.19

Washington Supreme Court: Adjusters Can't Be Sued for Bad Faith
Decision Is Red Delicious for Insurers and Sour for Policyholders
Insurance Coverage and Bad Faith Alert, 10.3.19

Declarations: The Coverage Opinions Interview With Haben Girma
Coverage Opinions, 9.25.19

Declarations: The Coverage Opinions Interview With Kevin Mitnick - The World's Most Famous Hacker
Coverage Opinions, 8.21.19

Declarations: The Coverage Opinions Interview With Preet Bharara
Coverage Opinions, 4.30.19

Declarations: The Coverage Opinions Interview With Leon Panetta
Coverage Opinions, 3.20.19

Declarations: The Coverage Opinions Interview With Anthony Scaramucci
Coverage Opinions, 2.6.19

Declarations: The Coverage Opinions Interview With The Honorable Jack Weinstein
Coverage Opinions, 1.3.19

Declarations: The Coverage Opinions Interview With Fred Fielding
Coverage Opinions, 12.19.18



Declarations: The Coverage Opinions Interview With Michael Chertoff
Coverage Opinions, 11.7.18

Declarations: The Coverage Opinions Interview With Former U.S. Senator Chris Dodd
Coverage Opinions, 7.18.18

Declarations: The Coverage Opinions Interview With Dan Abrams
Coverage Opinions, 6.6.18

Declarations: The Coverage Opinions Interview With Judge Robert Braithwaite
Coverage Opinions, 5.9.18

Declarations: The Coverage Opinions Interview with Michael Rubinoff
Coverage Opinions, 4.11.18

After the Driverless Fatality, Insurance and Litigation Will Be Forever Changed
Law.com, 4.10.18

Declarations: The Coverage Opinions Interview With Former New York Governor George Pataki
Coverage Opinions, 3.7.18

Declarations: The Coverage Opinions Interview with Bob Woodruff
Coverage Opinions, 1.31.18

Top 10 Coverage Cases of 2017 (17th Annual)
Coverage Opinions, 12.11.17

Declarations: The Coverage Opinions Interview with Blind Melon's Rogers Stevens
Coverage Opinions, 10.11.17

Declarations: The Coverage Opinions Interview with Ben Brafman
Coverage Opinions, 9.12.17

ALI Liability Insurance Restatement: Latest Happenings
Participants Meeting In Philadelphia On Thursday; Courts Already Citing It; White and Williams Hosting Major Industry Event
Insurance Coverage and Bad Faith Alert, 9.5.17

Declarations: The Coverage Opinions Interview with Floyd Abrams
7.11.17

ALI Liability Insurance Restatement - Final Approval Delayed: What It Means
Insurance Coverage and Bad Faith Alert, 5.24.17

Declarations: The Coverage Opinions Interview with Scott Turov
Coverage Opinions, 5.17.17

Two Decisions That Should Frighten Insurers
Coverage Opinions, 5.1.17



Declarations: The Coverage Opinions Interview with Gloria Allred
Coverage Opinions, 4.11.17

Declarations: The Coverage Opinions Interview with Robert Morgenthau
Coverage Opinions, 3.21.17

Declarations: The Coverage Opinions Interview with Karen Korematsu
Coverage Opinions, 2.13.17

Declarations: The Coverage Opinions Interview with Marcia Clark
Coverage Opinions, 11.9.16

Declarations: The Coverage Opinions Interview with John Q. Public
Coverage Opinions, 6.22.16

Declarations: The Coverage Opinions Interview With Brendan V. Sullivan, Jr.
Coverage Opinions, 5.31.16

Declarations: The Coverage Opinions Interview with Rev. Robert Hagan (Father Rob) - Lawyer Turned Chaplain For Villanova Men's Basketball Team
Coverage Opinions, 4.29.16

Declarations: The Coverage Opinions Interview With Carter Phillips - The Supreme Court's Frequent Trier
Coverage Opinions, 3.30.16

What Is the Most Interesting Liability Coverage Issue?
Coverage Opinions, 3.14.16

Declarations: The Coverage Opinions Interview With Bert Fields - The Most Prominent Entertainment Lawyer of All-Time
Coverage Opinions, 3.2.16

Declarations: The Coverage Opinions Interview with Raoul Felder
Coverage Opinions, 2.10.16

Declarations: The Coverage Opinions Interview With Cyril Wecht, M.D., J.D.
Coverage Opinions, 1.13.16

Declarations: The Coverage Opinions Interview With John Grisham
Coverage Opinions, 11.11.15

The Definitive Reservation of Rights Checklist: 50 Things That Every ROR Needs
Coverage Opinions, 10.28.15

The Coverage Opinions Exclusive Interview with Attorney General Alberto Gonzales
Coverage Opinions, 8.26.15

Class-Action Foul Territory
Lawyers want to force teams to use 'foul pole to foul pole' netting to protect fans from injury.
The Wall Street Journal, 7.23.15

