



## Gregory H. Horowitz

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Insurance Recovery, Litigation & Counseling | Business Litigation | Life Sciences | Financial Institutions

For over 25 years, Greg litigated, mediated, arbitrated and counseled corporate clients in connection with various coverage disputes involving advertising injury, asbestos, bad faith, breast implant, business interruption, crime insurance, class action, construction, Directors & Officers, Errors & Omissions, educators legal liability insurance, environmental, intellectual property, product liability, and personal computer warranty claims, as well as trade credit insurance, complex finite and captive reinsurance disputes. Greg is a powerful asset for commercial clients that leverage his insurance counseling and litigation experience to favorably resolve their most complex and high-stakes disputes.

Described as “very responsive” (*Chambers USA*), Greg is known for his strong client service skills. He has served as a trusted advisor to many leading companies spanning a wide range of industries, including Colgate-Palmolive/Mennen, Estée Lauder Company, Educational Testing Services, L Brands, Hudson Bay Company/Saks Fifth Avenue, General Electric Company, 3M Company, American Standard Brands/LIXIL Water Technology, Total S.A., and Toll Brothers, among others, for whom he has secured reimbursement on hundreds of millions in losses with creative and relentless litigation and dispute resolution efforts.

In addition to his focus on coverage disputes, Greg has successfully represented a number of commercial clients in connection with various insurance broker matters and handled novel international insurance intermediary disputes. Drawing on that experience, Greg has chaired panels and lectured at seminars focused on broker liability issues, including at American Bar Association and the New Jersey Institute of Continuing Legal Education seminars.

Greg also regularly counsels corporate clients on “additional insured” disputes, and has co-authored industry articles on the subject as well as chaired and spoken on panels.

Moreover, Greg has counseled clients, as well as written and spoken on, various coverage matters involving the Truth-in-Consumer Contracts, Warranty and Notice Act (TCCWNA) and the Telephone Consumer Protection Act (TCPA).

In addition to zealously representing his clients, Greg has been involved in various firm management activities over the past decade, including spearheading various new business intake and accounts receivable initiatives.

Greg previously served on the Ethics Committee of the New Jersey Supreme Court, District VB (Suburban Essex County).

### Representative Matters

**Fortune 500 company—Additional insured coverage claims**

Regularly represent a Fortune 500 corporation and its affiliates in connection with additional insured coverage claims for bodily injuries allegedly suffered by various claimants at construction sites. Our representation includes counseling and litigation for

the client in those instances where matters progress to coverage and/or bad faith disputes .

**Financial services company—Complete victory in dispute with former subsidiary over \$1.5 billion in insurance coverage**

Following a six-month trial, secured a declaratory judgment entirely in favor of a corporate policyholder conglomerate in a long-running dispute with a former subsidiary regarding more than \$1.5 billion in insurance coverage our client had purchased for itself and its subsidiaries as part of a consolidated risk management approach. We went on to successfully defend the win before the Appellate Division, and then before the New Jersey Supreme Court which affirmed our victories and further ordered that costs be paid in our client's favor.

**International insurance intermediary—New Jersey federal court litigation**

Secured dismissal of an intermediary in a New Jersey federal court action and related court-ordered mediation arising from a series of complex insurance and reinsurance transactions involving multiple parties and related disputes in Brazil and New York.

**Global Oil Company—Litigation over \$50 million in total loss coverage**

Represented a captive of a global petroleum corporation in a New York Commercial Division litigation against defendant insurers over their respective shares of \$50 million of total loss coverage for catastrophic damages suffered at an oil platform facility located in Norway's North Sea after it was struck by a large marine vessel.

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## Education

George Washington University Law School, JD, 1993

*The George Washington Law Review*, 1991–1993

George Washington University, BBA, *cum laude*, 1990

## Bar Admissions

New Jersey

Maryland

District of Columbia

Florida

## Memberships and Certifications

New Jersey State Bar Association

American Bar Association

Co-Chair, Intellectual Property and Advertising Injury Subcommittee, Insurance Coverage Litigation Committee, 2002–2004

Co-Chair, Comprehensive General Liability Subcommittee, Insurance Coverage Litigation Committee, 2004–2006

Co-Chair, Asbestos Subcommittee, Insurance Coverage Litigation Committee, 2006–2008

Tort & Insurance Practice Section

Dispute Resolution Section

ARIAS U.S. (AIDA Reinsurance and Insurance Arbitration Society)

**Recognitions\***

*The Best Lawyers in America*, Insurance Law, New Jersey, 2006–2024

*Chambers USA*, Litigation: Insurance, New Jersey, 2011–2023

*New Jersey Super Lawyer*, 2009–2020

*Martindale-Hubbell* AV Preeminent Rated 5.0 out of 5

\* No aspect of this or any advertisement has been approved by the Supreme Court of New Jersey. For ranking methodologies, please see [here](#).

## Alerts

Business Interruption Claims for Wildfires and Related Losses, Insurance Recovery, Litigation & Counseling Alert, 5.28.2023

Insurance Recovery, Litigation & Counseling Update, Insurance Recovery, Litigation & Counseling Update, 2.24.2021

UK Supreme Court Ruling Provides Sweeping Policyholder Relief for COVID-19 Business Interruption Losses, Insurance Recovery, Litigation, & Counseling Alert, 1.26.2021

A Tale of Two Policies: How Careful Interpretation Impacts Coverage Determinations, Insurance Recovery, Litigation & Counseling Alert, 1.26.2021

Courts Find Coverage for COVID-19 Business Interruption Losses, Insurance Recovery, Litigation & Counseling Alert, 10.28.2020

New Jersey Court Refuses to Dismiss Policyholders' COVID-Related Business Interruption Claims, Dealing a Blow to Insurer's Arguments That Such Claims Cannot Constitute Covered Loss Under a Property Policy, Insurance Recovery, Litigation & Counseling Alert, 9.16.2020

Michigan Trial Court's Recent Denial of Business Interruption Coverage Not Likely to Have Far Reach, Insurance Coverage Alert, 7.16.2020

Good News for Businesses Damaged During Riots: Insurance May Cover Your Losses, Insurance Recovery, Litigation & Counseling Alert, 5.16.2020

Pennsylvania Supreme Court Decision Can Assist Policyholders in Their Insurance Coverage Claims for COVID-19 Losses, Insurance Recovery, Litigation & Counseling Alert, 5.11.2020

Pennsylvania Senate Issues Bill That, If Passed, Will Require Insurers to Provide Broad Coverage for COVID-19-related Business Interruption Claims, Insurance Recovery, Litigation & Counseling Alert, 4.20.2020

New Jersey Offers Grace Period for Insurance Premium Payments, Insurance Recovery, Litigation & Counseling Alert, 4.13.2020

MA, NJ, NY, PA, LA and OH, Consider Legislation Clarifying that Business Interruption Coverage Applies to COVID-19 Claims, Coronavirus Legal Advisory, 4.10.2020

Does Your Contract Protect You from the Coronavirus?, Coronavirus Legal Advisory, 3.17.2020

Spade/Wegner: Supreme Court Delivers Crushing Blow to TCCWNA Plaintiffs by Enforcing "Aggrieved Consumer" Requirement as Written, Products Liability, Mass Torts and Consumer Class Actions Alert, 4.17.2018

The Opioid Crisis: Litigation Comes for Corporate Officers and Directors, Insurance Recovery, Litigation & Counseling Alert, 2.15.2018

'Showtime' for the Lakers: Split Federal Appellate Decision Leaves Door Open for Policyholders' Full-Court Press on TCPA Coverage Claims, Sports Litigation Alert, 10.27.2017

Dugan/Bozzi: The New Jersey Supreme Court Provides Shelter From the TCCWNA Storm, Products Liability, Mass Torts & Consumer Class Actions Alert, 10.11.2017

Hurricanes Are Coming — Can Your Insurance Weather the Storms?, Insurance Recovery, Litigation & Counseling Alert, 8.22.2017

TCPA: The Next Wave of Class-Action Lawsuits Asserts Consumer's Right to Withdraw Consent to Receive Text Messages, Consumer Class Action Alert, 2.14.2017

New Jersey Court Confirms a PRP Letter Constitutes a "Suit" Triggering an Insurer's Duty to Defend, Insurance Coverage Alert, 9.14.2016

New Jersey Supreme Court Affirms General Contractor's Insurance Coverage for Consequential Damages Caused by a Subcontractor's Faulty Workmanship, Insurance Coverage Alert, 8.22.2016

New York High Court Applies All Sums Allocation To Long-Tail Claims Under Certain Insurance Policies, Insurance Coverage Alert, 5.16.2016

Product Recalls and Insurance: Considerations to Maximize Covered Expenses, M&E Insurance Coverage Alert, 5.11.2016

Fourth Circuit Finds Insurer Must Defend Data Breach Claims Against Its Insured Under Its Standard CGL Policy, Cybersecurity & Data Privacy Alert, 4.13.2016

If You Sell Online, Your Fine Print May Put You At Risk: Wave of Lawsuits Targets Website Terms and Conditions Under the New Jersey Truth-in-Consumer Contract, Warranty and Notice Act, Class Actions & Insurance Coverage Alert, 2.23.2016

Not All Policies Are Created Equal: Evergreen State Appeals Court Blocks Policyholder Reach to Excess Insurance After Settlement With Primary Insurer, Insurance Recovery Litigation & Counseling Alert, 1.27.2014

Coverage for Investigations and Conflicting Endorsements: Syracuse University Decision is Great for Policyholders, Insurance Recovery, Litigation & Counseling Alert, 1.27.2014

## **Articles**

NJ Court Refuses to Dismiss COVID-Related Business Interruption Claims, New Jersey Law Journal, 9.18.2020

Six States Consider Extending Business Interruption Coverage to Coronavirus Claims, New Jersey Law Journal, 4.10.2020

Broad Pro-Policyholder Stance in Blast Text Case Buys Advertisers, Corporate Counsel Business Journal, 8.1.2018

New York Federal Court Rolls Over Insurer's Attempt to Defeat "Blast Text" TCPA Coverage Claim, Corporate Counsel Business Journal, 4.25.2018