GOLDBERGSEGALLA



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PRACTICES

Global Insurance Services

Transportation

INDUSTRIES

Transportation

Insurance and Reinsurance

Christian A. Cavallo

PARTNER

EXPERIENCE

Chris Cavallo is a leader of the Global Insurance Services New Jersey team and of the firm's Transportation Coverage team. Chris focuses his practice on representing and counseling insurers and other commercial clients in complex, high-exposure matters involving both first- and third-party insurance products, including extracontractual claims and claims arising under consumer protection statutes. Chris regularly writes and presents on emergent insurance industry topics, and he is involved in leadership roles for the firm's GIS Webinar series.

While at Georgetown University Law Center, Chris was a law clerk at the U.S. Attorney's Office for the Southern District of New York and at the Lawyers' Committee for Civil Rights Under Law's headquarters in Washington, D.C.

EXPERIENCE HIGHLIGHTS

Insurance Coverage and Litigation

Chris's litigation experience includes handling a broad range of matters involving claims presented under both first-party products, such as personal and commercial property and automobile policies, and under third-party insurance products, such as personal, commercial, and professional liability policies.

Chris has successfully defended insurers in matters involving claims for breach of contract, breach of fiduciary duty, extra-contractual or "bad faith" claims, and alleged violations of consumer protection and consumer fraud statutes, and he has also represented insurers who have filed lawsuits to obtain a declaration of their rights and obligations under their policies.

Representative matters include:

- Obtained dismissal on behalf of liability insurer of a complaint seeking damages in excess of $172 million for alleged violations of state consumer fraud statute and multiple common law causes of action involving a supposed "gap" in policyholder's insurance coverage program; dismissal affirmed by Third Circuit on appeal
- Negotiated favorable settlement on behalf of commercial auto insurer of a pre-suit wrongful death claim brought by the estate of the deceased driver of the insured's rental vehicle
- Obtained summary judgment on behalf of commercial property insurer of a lawsuit arising out of Superstorm Sandy claim, based on the policyholder's failure to present competent evidence to support its claims against the insurer
- Obtained summary judgment on behalf of an excess liability insurer in a matter involving underlying personal injury claims based on the insured's failure to provide timely notice of the underlying accident and related lawsuit
- Obtained dismissal with prejudice on behalf of a commercial auto insurer of underinsured motorist claims arising from an auto accident involving the insured's limousine
- Obtained summary judgment on behalf of an auto liability insurer in a declaratory judgment action brought by a general liability insurer arising out of a multi-million dollar tort liability lawsuit involving damage to a Garden State Parkway overpass
- Obtained summary judgment on behalf of a general liability insurer in a declaratory

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judgment action brought by a putative additional insured arising from a multi-million dollar tort liability lawsuit involving the collapse of a commercial pier

- Defeated an order to show cause filed by an insured to compel an auto insurer to participate in the appraisal process permitted by the insurer's policy, where the first-party dispute between the parties exceeded the scope of the appraisal process
- Obtained summary judgment on behalf of a general liability insurer in a declaratory judgment action brought against an auto liability insurer arising from a high-value personal injury lawsuit
- Obtained dismissal on behalf of an auto liability insurer of a lawsuit seeking uninsured and underinsured motorist benefits as a result of a motor vehicle accident
- Obtained a favorable settlement on behalf of a property insurer of litigation involving a multi-million dollar water damage claim asserted by the owner of a high-end fashion boutique
- Obtained summary judgment on behalf of liability insurer in complex coverage and extra-contractual lawsuit brought by major financial institution to recover substantial consent judgment against insured in underlying litigation involving alleged mortgage fraud

Insurance Counseling and Corporate Services

Chris's practice also includes providing his clients with general insurance counseling, including drafting coverage opinions and memoranda analyzing insurers' rights and obligations under complex insurance contracts, assisting with internal investigations, and providing advice concerning regulatory issues, underwriting, and policy drafting.

HONORS & AWARDS

- Martindale-Hubbell Peer Review Rating: AV Preeminent
- *Best Lawyers in America*
  - Insurance Law, 2025-27
- New Jersey *Super Lawyers*, Rising Star, 2015–21
- Association of the Bar of the City of New York's Thurgood Marshall Award For Representation of a Prisoner Under Sentence of Death

BACKGROUND

ADMISSIONS

- New York
- New Jersey
- U.S. District Court for the District of New Jersey
- U.S. District Court for the Southern and Eastern Districts of New York
- U.S. Court of Appeals for the Third Circuit

EDUCATION

- Georgetown University Law Center, J.D., 2007
  - *Georgetown Journal on Poverty & Law Policy*
  - Robert J. Fiske, Jr. Fellowship Award
- Providence College, B.A., 2003

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TRAINING AND CERTIFICATIONS

- American Board of Trial Advocates, Trial College, Yale Law School, 2018

PROFESSIONAL AFFILIATIONS

- Defense Research Institute, Member

COMMUNITY INVOLVEMENT

- Volunteer Lawyers For Justice
- New Jersey Law Student Mentorship Program
- AmeriCorps National Civil Community Corps: Team Leader

PUBLICATIONS & EVENTS

PUBLICATIONS

- "Just the Facts—What Is an Insurer to Do?," *New York Law Journal*, October 7, 2024
- "3 Quirks Of New Jersey Insurance Coverage Law," (Co-Author), *Law360*, October 24, 2023
- "What NJ Insurance Disclosure Law Could Mean for Litigation," (Co-Author), *Law360*, October 6, 2022
- Requirements, Exceptions, and Considerations of an Insurer's Right to Examinations Under Oath," *Claims Journal*, February 17, 2021
- Quoted in "How Trucking Fleets Can Escape the Insurance Squeeze," *Heavy Duty Trucking*, February 17, 2021
- "Suit Reveals Insurer Defense Against COVID-19 Coverage," *Law360*, May 21, 2020
- "Key Policy Rescission Considerations For Insurers," (Co-Author), *Law360*, August 23, 2019
- "Liability Insurers Should Beware Time-Limited Demands" (Co-Author), *Law360*, February 25, 2019
- "Surprise! 'Soft' Insurance Fraud Is Punishable by Prison" (Co-Author), *Law360*, March 16, 2016

PRESENTATIONS

- "Insurer-Claimant Settlements: How to Use Them and How to Respond to Them," (Co-Presenter), PropertyCasualty360 Complex Claims & Litigation Forum, March 10, 2026
- "Risk Transfer: It's Not Me, It's You," (Co-Presenter), Client Presentation, December 9, 2025
- "Common Critical New York Insurance Coverage Issues," (Co-Presenter), Client Presentation, June 24, 2025
- "Understanding How Extrinsic Evidence Can Impact The Duty To Defend," Client Presentation, May 28, 2025
- "Greetings from the Garden State: Key New Jersey Insurance Coverage Concepts," (Co-Presenter), Client Presentation, May 13, 2025

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- "Understanding How Extrinsic Evidence Can Impact The Duty," (Co-Presenter), Client Presentation, April 8, 2025
- "Issues Concerning Excess Insurers," (Co-Presenter), Client Presentation, March 26, 2025
- "Claims Involving Multiple Claimants, or Multiple Insureds, with Insufficient Policy Limits," (Co-Presenter), Client Presentation, March 4, 2025
- "Common Critical New York Insurance Coverage Issues," (Co-Presenter), Client Presentation, February 27, 2025
- "Common Critical New York Insurance Coverage Issues," (Co-Presenter), Client Presentation, January 23, 2025
- "When Coverage & Defense Collide," (Moderator), DRI Professional Liability Seminar, December 5, 2024
- "RORs & Independent Counsel: When, Why and What Happens?" Client Presentation, October 1-2, 2024
- "Not Enough? Claims Involving Multiple Claimants or Multiple Insureds and Insufficient Policy Limits," Client Presentation, August 20, 2024
- "Claims Involving Multiple Claimants, Or Multiple Insureds, With Insufficient Policy Limits," (Co-Presenter), Client Presentation, May 21, 2024
- "Keeping The Policy Closed: Recognizing and Avoiding Bad Faith Set-Ups Arising From Auto Claims," DRI Insurance Coverage and Claims Institute, Chicago, IL, April 13, 2019
- "Ride and House Sharing: Liability Coverage," PLRB Regional Adjusters Conference, St. Louis, MO, September 2016
- "Interplay of Allocation Issues in the D&O Space" (Co-Presenter), ACI's National Forum on Insurance Allocation, June 23, 2016
- "Disputes Between Primary And Excess Insurers," Claims & Litigation Management Alliance, May 2016
- "Insurance Bad Faith Claims: Expanding Scope of Insurers Liability From Policyholder and Insurer Perspectives," February 2, 2016

WEBINARS

- "Common Coverage Issues Arising from Senior Living Liability Claims," GS Webinar Series, July 30, 2026
- "The Intersection of Liability & Coverage Issues Arising from Motor Vehicle Accidents," (Co-Presenter), GS Webinar Series, November 4, 2025
- "Beyond The Basics: A Deeper Dive into the MCS-90 Endorsement," (Co-Presenter), GS Webinar Series, June 24, 2025
- "The Insurer's Duty to Defend and How Extrinsic Evidence Can Impact It," (Co-Presenter), GS Webinar Series, January 29, 2025
- "Claims-Made Policies: Critical Issues and Case Law Update," (Co-Presenter), GS Webinar Series, August 22, 2024
- "The Time-Limited, Policy-Limit Demand: A Legal and Practical Approach," (Co-Presenter), GS Webinar Series, February 28, 2024
- "Greetings from the Garden State: Key New Jersey Insurance Coverage Concepts," (Co-Presenter) GS Webinar Series, October 24, 2023
- "Handling Trucking Claims: A Primer on Common Liability and Coverage Issues," (Co-Presenter) GS Webinar Series, June 27, 2023
- "Coverage Issues Arising Out of Assault and Battery Claims," (Co-Presenter) GS Webinar Series, May 10, 2022
- "Strategies for Responding to Policy-Limit Demands," (Co-Presenter), GS Webinar

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Series, May 25, 2021

- "Requirements, Exceptions, and Applications of an Insurer's Right to Examinations Under Oath," (Co-Presenter), GS Webinar Series, February 16, 2021
- "The Impact of Limited Releases on Litigation and Claims Handling," (Co-Presenter), GS Webinar Series, November 17, 2020
- "MCS-90 Endorsement: 2020 Refresher and Update," (Co-Presenter) GS Webinar Series, March 24, 2020
- "Potential Coverage Issues Arising From the New Jersey Child Victims Act," (Co-Presenter), GS Webinar Series, February 25, 2020
- "Mobile Equipment vs. Auto Coverage Issues," (Co-Presenter), GS Webinar Series, May 14, 2019
- "Suit Limitations Provisions," (Co-Presenter), GS Webinar Series, September 11, 2018
- "GIS Webinar: Understanding the Implications of the New Jersey Insurance Fair Conduct Act (S2144)," (Co-Presenter), GS Webinar Series, August 16, 2018
- "Issues Arising Under Claims-Made Policies," Webinar, November 21, 2017
- "Additional Insured Coverage: Navigating Scope, AI Rights, Insurer Duties, AI Status vs. Contractual Indemnification," Strafford CLE Webinar, October 2016

PODCASTS

- Contributor, "Child's Victims Act: New Jersey," *Timely Notice,* January 14, 2020