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☎ 336.419.4910

📍 Greensboro

David G. Harris II

PARTNER

EXPERIENCE

David G. Harris II focuses his practice on the defense and counsel of insurance carriers in matters involving the interpretation of insurance policies, evaluation of coverage claims, and defense of bad faith and extra-contractual claims. As an insurance coverage litigator, David represents insurers in declaratory judgment actions seeking coverage and allocation determinations, and defends them against a variety of first-party claims, including bad faith and unfair trade practice claims.

An authority on emerging legal issues in the insurance industry, David has written numerous articles with the American Law Institute's "Restatement of the Law of Liability Insurance" project, and draws on this knowledge to counsel clients on a wide range of complex and pressing matters, as well as to advise carriers on innovative strategies to help clients achieve desired results.

Prior to entering private practice, David served as a law clerk at the North Carolina General Assembly.

EXPERIENCE HIGHLIGHTS

Insurance Coverage

David defends clients against property damage disputes involving matters such as fire, theft, and coverage issues arising out of catastrophic events. His practice also includes representing insurers and their insureds in complex liability matters, including construction defect actions arising out of large multi-family construction projects, catastrophic personal injury and wrongful death claims, defective product actions, and professional negligence claims.

- Secured summary judgment victory in a wrongful death action, prevailing on a no coverage determination based on the application of the Assault & Battery exclusion in the policy. The case involved novel arguments related to public policy under a South Carolina statute requiring liquor liability coverage as well as arguments related to illusory coverage.
- Obtained favorable judgment on the pleadings for a client involving an \$18 million underlying judgment. Despite the plaintiff's argument that the underlying complaint sufficiently alleged liquor liability in order to trigger a coverage obligation under the Liquor Liability policy at issue, the court found no coverage for the claim under our client's policy.

HONORS & AWARDS

- North Carolina *Super Lawyers*, Rising Stars, Insurance Coverage, 2014–18
- *Best Lawyers in America*
 - Insurance Law, 2024-26

BACKGROUND

ADMISSIONS

PRACTICES

Global Insurance Services

Cybersecurity and Data Privacy

Product Liability

INDUSTRIES

Food and Beverage

Insurance and Reinsurance

David G. Harris II

PARTNER

- North Carolina
 - South Carolina
 - U.S. District Courts for the Eastern, Middle, and Western Districts of North Carolina
 - U.S. District Court for the District of South Carolina
 - U.S. Court of Appeals for the Fourth Circuit
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EDUCATION

- University of North Carolina School of Law, J.D., 2006, with honors
 - University of North Carolina at Chapel Hill, B.S., 2001, with honors
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TRAINING AND CERTIFICATIONS

- Department of Labor OSHA-10 Construction Training
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PROFESSIONAL AFFILIATIONS

- North Carolina Bar Association
 - Insurance Law Section, Chair 2024-25
 - South Carolina Bar Association
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COMMUNITY INVOLVEMENT

- Jamestown Youth League: Soccer Coach
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PUBLICATIONS & EVENTS

PUBLICATIONS

- Co-Author, “ALI Restatement Brings Change and Uncertainty for Carriers,” *Carrier Management*, September 12, 2018
 - Quoted in “**Insurers Concerned as New Legal Guidelines Are Drafted by Prominent Group**,” *Legal Newsline/Forbes.com*, October 25, 2016
 - Quoted in “Lawyers at Odds Over Restatement of Law Covering Liability Insurance,” *Legal Newsline*, September 23, 2016
 - Co-Author, “The ALI Adopts Significant Portions of the ‘Restatement of the Law of Liability Insurance,’” *Claims Journal*, June 16, 2016
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PRESENTATIONS

- “Time-Limited or *Tyger River* Demands as Bad Faith Setups,” (Co-Presenter), Client Presentation, September 12, 2024
- Presenter, “Privacy and Data Security — Is There Coverage for That?” North Carolina Bar Association, January 2018
- Presenter, “The ALI’s Restatement of the Law of Liability Insurance and the Impact of

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the Restatement on the North Carolina Insurance Law Practitioner,” North Carolina Association of Defense Attorneys Winter Conference, Durham, NC, January 27, 2017

WEBINARS

- Time-Limited or *Tyger River* Demands as Bad Faith Setups, (Co-Presenter), GS Webinar Series, September 10, 2024