GOLDBERGSEGALLA



mvoses@goldbergsegalla.com

646.292.8883

Manhattan
Garden City
Newark
Princeton

PRACTICES

Global Insurance Services

Alternative Dispute Resolution (ADR)

Civil Litigation and Trial

Class Action Litigation

Commercial Litigation and Arbitration

Corporate Law and Transactions

Cybersecurity and Data Privacy

Management and Professional Liability

INDUSTRIES

Insurance and Reinsurance

Energy and Utilities

Startups and Small Businesses

Securities and Finance

Health Care

Accounting and Consulting

Architecture, Engineering, Surveying, and Design

Banking and Financial Services

Lawyers and Law Firms

Manufacturing

Marc S. Voses

PARTNER

EXPERIENCE

With more than two decades of experience advising and defending domestic and international insurers, reinsurers, insureds, producers, and other key players in the insurance industry, Marc Voses delivers strategic, results-driven representation across litigation, regulatory, and transactional matters.

Marc is a seasoned authority on complex coverage disputes involving a broad spectrum of policies, including cybersecurity and data privacy, technology and media, trade credit and political risk, professional and management liability, directors and officers (D&O), property, and commercial general liability. Co-chair of the firm's Cybersecurity and Data Privacy practice, Marc is also a pioneer in the emerging cyber subrogation area, having developed winning strategies to maximize recoveries.

He represents clients in trials and appeals in state and federal courts nationwide, as well as in mediations and arbitrations. His deep litigation experience informs his transactional and regulatory work, offering clients a uniquely holistic and pragmatic perspective.

Marc has successfully represented insurance industry clients in regulatory investigations and enforcement actions led by a wide range of agencies, including state departments of insurance, U.S. Attorney's Office, Department of Homeland Security, Securities and Exchange Commission, and various state Attorneys General.

Marc also has significant experience defending clients in high-stakes class action litigation, including matters involving cryptocurrency and securities claims. He has represented accountants and other consultants and advisors in complex class actions. His work in the cryptocurrency space includes defending against investor class actions and regulatory scrutiny tied to token offerings, digital asset platforms, and blockchain-based financial products. Marc's ability to distill technical financial issues into compelling legal arguments makes him a formidable advocate in these fast-evolving areas.

As a trusted advisor in transactions, Marc counsels insurers, reinsurers, private equity firms, brokers, managing general agents, and InsurTech ventures. He guides clients through complex business deals, contract negotiations, dispute resolution, and regulatory compliance with precision and foresight.

Clients consistently turn to Marc for his ability to craft insurance policy language that anticipates and addresses current, emerging, and future risks. Marc's "policy engineering" work (as he proudly refers to it) is widely respected across the industry, and valued by stakeholders on both sides of the insurance policy.

A frequent speaker at industry conferences and a sought-after media commentator, Marc brings a nuanced understanding of risk and regulation that enhances his role as a legal advisor in today's fast-evolving insurance landscape.

EXPERIENCE HIGHLIGHTS

Representative Matters

- Successfully represented an insurer in a cyber subrogation matter against a healthcare tech company that suffered a data breach

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- Successfully defended a client against claims asserted against them as a result of their being an advisor to a company engaging in an ICO
- Defended insurers under trade credit and political risk policies involving significant international risks, including retail and mining operations
- Advise insurers, reinsurers, and producers on licensing issues before state departments of insurance
- Provide policy engineering services to a mutual insurer that insures the property and accidental outage risks of its members owning power plants
- Provide policy engineering services to insurers seeking to cover or exclude risks associated with cyber and AI
- Advised sovereign wealth fund on M&A transactions focusing on US acquisition targets
- Performed comprehensive due diligence on insurance portfolios for stakeholders pursuing acquisition opportunities
- Provided strategic counsel to clients regarding corporate governance and regulatory compliance challenges faced by managing general agents (MGAs) operating in the US market
- Advocated for insurance industry participants in enforcement actions before the New York Department of Financial Services (NYDFS)
- Advised InsurTech groups in the successful launch of parametric insurance solutions in the US
- Successfully represented insurers in disputes with policyholders concerning coverage under professional E&O policies
- Delivered favorable results for insurers in coverage litigation against private equity firms seeking coverage for claims arising out of professional services
- Argued successfully for an insurer in environmental coverage litigation arising out of an alleged spill of thousands of gallons of petroleum product into a Hamptons (NY) waterway
- Achieved positive results for a client in a lawsuit filed in California arising out of an alleged data breach of personal health information
- Successfully advised an insurance broker concerning allegations of failure to timely place cyber, privacy, and data breach insurance
- Defended the interests of an insured in a novel case involving allegations of breach of privacy rights resulting from the broadcast of a health care documentary
- Secured a favorable outcome for an insurer in a dispute with its insured concerning the allocation of subrogation proceeds between them
- Argued successfully for a program agent in litigation involving claims of tortious interference with its exclusive program
- Delivered favorable results for insurance industry participants in disputes involving non-competition/non-solicitation agreements
- Counseled insurers concerning coverage issues and disputes concerning silent, unintentional, and non-affirmative cyber and AI coverage
- Offered strategic counsel to insurers about coverage issues related to payment card industry assessments related to a data breach under a commercial general liability insurance policy
- Advised insurers regarding cyber coverage issues related to an insured's unauthorized scraping of data and information
- Provided guidance to insurers on negotiation strategy and coverage issues related to the payment of ransomware extortion
- Informed insurer decision-making concerning coverage for business interruption losses arising from computer system outages and security failures
- Counseled accountants, lawyers, architects and engineers, and health care providers on the emerging risk of data loss and theft

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- Provided guidance to insurers on drafting cyber exclusion language for non-cyber policies
- Advised insurers on recouping losses paid under cyber policies from third parties

BACKGROUND

ADMISSIONS

- New York
- New Jersey
- U.S. District Courts for the Eastern, Northern, Southern, and Western Districts of New York
- U.S. District Court for the District of New Jersey
- U.S. Court of Appeals for the Second Circuit

EDUCATION

- St. John's University School of Law, J.D., 1999
  - Moot Court Honor Society, Chief Justice
  - CALI Excellence for the Future Award, Legal Medicine
- St. John's University, B.A., *magna cum laude*, 1994

PUBLICATIONS & PRESENTATIONS

PUBLICATIONS

- "AI, Coverage Gaps, and the Risk of Uninsured Claims," *Pennsylvania CPA Journal,* September 1, 2026 (Subscription required)
- Quoted in "Anthropic, OpenAI Hacks Put Focus on Policy Development," *Law360*, August 6, 2026
- Quoted in "Insurance M&A Could Rebound, Despite Market Volatility," Digital Insurance, March 2025
- Interviewed for "Private Equity and Sovereign Wealth Funds Eye Insurance Market Revival," AM Best TV, January 2025
- Quoted in "What Will Spur Future Growth in Insurance Carrier M&A?" Insurance Business, October 2024
- Quoted in "Ohio Coverage Ruling Won't End 'Silent Cyber' Fight," Law 360, January 2023
- Quoted in "A Year After War Exclusion Ruling, Cyber Coverage Uncertain," Law360, January 2023
- Quoted in "Ohio Ransomware Ruling Heightens 'Silent Cyber' Worries," Law 360, November 2021
- Quoted in "Rising Cybercrime Drives Some Reinsurers Away," Law360 Insurance Authority, October 2021
- Quoted in "Colonial Pipeline 'wake-up call' could have profound – and positive — effects on cyber insurance, Advisen Cyber Front Page News, May 2021
- "The Coming Cyber Pandemic, Part II," Law.com and Legaltech news, August 2020, republished in The National Law Review, August 2020
- "The Coming Cyber Pandemic, Part I," Law.com and Legaltech news, July 9, 2020, republished in The National Law Review, August 2020

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- "The California Consumer Privacy Act Has Data Security at its Core," Co-Author, Security Magazine, May 2020
- Quoted in "Congress' Proposed Digital Asset Legislation May Cripple Crypto," Finance Magnates, January 2020
- "5 Tips on How Companies Can Prepare for Cyberattacks and Data Breaches," Security Magazine, December 2019
- Quoted in "Ruling Against Facebook Could Propel Additional Biometric Lawsuits," Business Insurance, August 2019
- Quoted in "Comings and Goings: Marc S. Voses Joins Goldberg Segalla," Business Insurance, November 2018
- Quoted in "How to Use Insurance to Shield Against Cryptocurrency Risks," Law360, July 2018
- Quoted in "Cybersecurity & Privacy Predictions for 2018," Law360, January 2018
- "Shields Up: Prepare Your Cyber defenses," PIA Magazine, December 2017
- Quoted in "Understanding Cyberattack Liabilities," No Jitters, 2017
- Quoted in "For Hospitals Defending Against Cyberattacks, Patch Management Remains a Struggle," Fierce Healthcare, May 2017
- Quoted in "Global Cyberattack Exposes Big Liabilities for Simple Fixes," Law360, May 2017
- "Businesses and Their Insurers Face Threat from Ransomware," National Underwriter, May 2016
- "Even for Unlimited Plans, Uber Must Pay," Co-Author, Daily Journal, April 2016
- "Network-connected Medical Devices: In the Cyber Crosshairs," Co-Author, Pharmaceutical Compliance Monitor, March 2016
- "2016 PLUS D&O Symposium Day One Recap," Co-Author, Advisen Front Page News, February 2016
- "Top of the Data Breach Class," Co-Author, Claims Management Cyber Liability eReport, December 2015

PRESENTATIONS

- "When the Cyber Attack Hits: What to Do, What Goes Wrong, and How Insurance Really Works," Co-Presenter, Ankura, April 23, 2026
- "Policy Wording 101 — Demystifying Policies!," Co-Presenter, Developing Trade Credit Professionals, February 25, 2026
- "Enhancing Cyber Risk Resilience Through Reinsurance," Co-Presenter, Client Presentation, December 9, 2025
- "Incident Response: Trends and Consequences," Moderator, InTouch Insurance Services Cyber Symposium, August 2025
- "Trade Credit and Political Risk Insurance Update," Co-Presenter, January 2025
- "Captive in the Middle," Co-Presenter, March 2025
- "AI, ML, and Bots, Oh My! Cyber Threats and the Ruby Slippers of Insurance," InTouch Insurance Services Cyber Symposium, October 2024
- "Around the World in 90 Minutes: Insurance M&A and Regulatory Update," Co-Presenter, October 2024
- "Trade Credit and Political Risk Insurance Update," Co-Presenter, May 2024
- "Around the World in 90 Minutes: Insurance M&A and Regulatory Update," Co-Presenter, April 2024
- "From GDPR to CCPA and Beyond: How Data Privacy Legislation Impacts Sales and Marketing," Co-Presenter, 2021 Medical Professional Liability Association Marketing

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Virtual Workshop, February 2021

- "Managing Product Liability Risks for Connected Devices," Co-Presenter, May 2020
- "Coronavirus Risk Forecast: Coverage and Claims Analysis for Toxic Tort, Employment, Workers' Comp, Cyber, and Insurance Policy Concerns," Co-Presenter, Perrin Conferences, Webinar March 2020
- "Live Webinar: Where Cyber Exposure Meets the Boardroom," Co-Presenter, TransRe Webinar, November 2019
- Advisen Cyber Risks Insights Conference, Advisory Board Member, New York, New York, October 2019
- "Physical Fitness: Protecting Connected Objects from Cyberattack," Moderator, Advisen Cyber Risks Insights Conference, New York, New York, October 2019
- InTouch Live 2019 Cybersecurity & Data Privacy Symposium, Chairperson, Los Angeles, California, October 2019
- "Data Privacy and Collection Regulatory Update," InTouch Live 2019 Cybersecurity & Data Privacy Symposium, Los Angeles, California, October 2019
- "The Changing Landscape of Consumer Privacy Act Laws," California Workers' Compensation & Risk Conference, Dana Paint, California, September 2019
- "Data Privacy Threats and Compliance in the Age of GDPR and the CCPA," 2019 PIMA Consumer Insights Conference, Nashville, Tennessee, June 2019