GOLDBERGSEGALLA



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Buffalo

PRACTICES

Global Insurance Services

INDUSTRIES

Insurance and Reinsurance

Richard A. Galbo

PARTNER

EXPERIENCE

Richard A. Galbo is a trial attorney and advisor to the insurance industry, with over three decades of experience counseling insurers on coverage obligations and policy language and litigating insurance coverage disputes in New York Supreme Court, the appellate divisions, and in the N.Y. Court of Appeals. He regularly provides large national and international insurers with counsel to resolve insurance coverage issues and disputes regarding commercial, personal lines, and excess policies. Rich draws on experience as the former principal of his own firm and as an assistant general counsel, litigation manager, and manager of claims-related services for two major liability insurance companies. His background also includes experience litigating and trying products liability, labor law, and general negligence claims.

EXPERIENCE HIGHLIGHTS

Insurance Coverage

- *Selective Ins. Co. v. Rensselaer County*: Successfully argued to New York's highest court that a separate deductible applied to each plaintiff's claim in a class action alleging civil rights violations against the insured. This resulted in a substantial recovery for the insurer of the sums paid to settle the action despite claims that the insurer acted in bad faith when it entered into the settlement.
- *Structure Tone v. Travelers*: Defeated an attempt by a putative additional insured to recover defense costs and the payment of a significant settlement by claiming additional insured status on the named insured's policy.
- *Knab v. NYSTA v. Travelers*: Defended a coverage disclaimer to the New York State Thruway Authority under a Highway Construction Liability Policy in a significant personal injury action.
- *JD&K Associates v. Selective Ins. Group*: Prevailed on appeal in dismissing bad faith claims against an insurer in a first-party property claim.

HONORS & AWARDS

- Martindale-Hubbell Peer Review Rating: AV Preeminent
- *Best Lawyers in America*
  - Insurance Law, 2022-27
- Best Lawyers of Western New York, 2015
- Upstate New York *Super Lawyers*, 2015–19, 2025-26

BACKGROUND

ADMISSIONS

- New York
- U.S. District Court for the Western District of New York

GOLDBERGSEGALLA

Richard A. Galbo

PARTNER

EDUCATION

- University at Buffalo School of Law, J.D., *cum laude*, 1984
- Canisius College, B.S., *magna cum laude*, 1981

PROFESSIONAL AFFILIATIONS

- Defense Research Institute
- Erie County Bar Association
- New York State Bar Association

PUBLICATIONS & EVENTS

PUBLICATIONS

- Caused, in Whole or In Part, By: Additional Insured Coverage in the Wake of Burlington v. NYCTA (Co-Author), April 2022
- "COVID-19 Business Interruption Claims: The Lesser-Discussed Acts or Decisions and Loss of Market Exclusions" (Co-Author), DRI's *In-House Defense Quarterly*, Fall 2020

WEBINARS

- "Insurance Coverage for Wrongful Conviction Claims" (Co-Presenter), GS Webinar Series, April 21, 2022
- "Wrongful Conviction Claims: When is Coverage Triggered?" (Co-Presenter), GS Webinar Series, October 13, 2020
- "Applying the Acts or Decisions and Loss of Market Exclusions to COVID-19 Business Interruption Claims" (Co-Presenter), GS Webinar Series, September 15, 2020