GOLDBERGSEGALLA



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Buffalo

PRACTICES

Global Insurance Services

Cybersecurity and Data Privacy

Management and Professional Liability

INDUSTRIES

Aviation

Insurance and Reinsurance

Sarah J. Delaney

PARTNER

EXPERIENCE

Sarah J. Delaney, a long-time member of Goldberg Segalla's Global Insurance Services team, concentrates her practice on insurance coverage analysis and litigation, insurance regulatory, professional liability, and appellate matters. Sarah's coverage experience spans a very broad range, including life, health and disability; bad faith; personal and advertising injury; intentional torts; pollution claims; aviation and fraud. She handles all aspects of insurance litigation and provides complex coverage analysis. Sarah also assists large domestic and multi-national companies in assessing insurance needs and implementing risk management programs.

Sarah has lectured and presented on a number of topics relating to insurance coverage, including social media, insurance coverage for the trucking industry, insurance coverage for construction operations, and comparative analysis of insurance coverage issues in the Northeast states. She is also an editor of the DRI Life, Health, Disability, and ERISA Committee compendium *The Law of Life Insurance: Key Issues in All 50 States*, an editor of DRI's *Insurance Policy Recission Compendium*, and the co-author of "Mergers and Acquisitions Insurance," *New Appleman on Insurance Law, Library Edition* (2011).

EXPERIENCE HIGHLIGHTS

Complex Insurance Coverage

With more than 20 years of experience in insurance coverage and a keen analytical mind, Sarah is frequently called upon by major insurers from across the country to handle and advise on complex insurance coverage matters, especially those that involve coverage questions that have never before been considered by insurers, their legal counsel, or state and federal courts. She is especially highly regarded among elite insurers for her knowledge of coverage issues related to commercial general liability (CGL) policies, first-party property damages, Coverage B, and New York State Insurance law 3420(d)(2). Sarah also has a wide range of experience including insurance coverage as it relates to CVA claims, aerospace policies, errors and omissions, and reinsurance.

Transportation Law

Sarah focuses a significant portion of her practice on transportation coverage. She handles coverage issues arising from the contractual relationship and additional insured status of various parties, property damage, underinsured motorist coverage, excess/primary insurance obligations, workers' compensation, permissive use, and scope of employment. Sarah is also frequently called upon for her in-depth understanding of the federally regulated MCS-90 endorsement.

In addition, Sarah assists policyholders and self-insured entities in analyzing risks and exposures, the procurement and placement of insurance coverage, and selecting and implementing proactive risk management programs.

Life, Health, Disability, and ERISA

Sarah serves as the chair of the Global Insurance Services group's Life, Health, Disability,

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and ERISA subgroup. She was the chair of the DRI 2020 Virtual Life, Health, Disability, and ERISA Seminar, and an editor of the DRI Life, Health, and Disability Committee compendium *The Law of Life Insurance: Key Issues in All 50 States*. Sarah is also the incoming vice chair of the DRI Life, Health, and Disability Committee.

Insurance Regulatory

Sarah has represented and advised clients across the nation in their relations with regulatory authorities across many states. She has counseled insurers on licensing and reporting obligations across 50 states, including both entry and withdrawal from the insurance market. Sarah regularly drafts policy forms, and has provided regulatory expertise in a number of mergers and acquisitions involving insurers, agencies, and related entities.

HONORS & AWARDS

- *Best Lawyers in America*
  - Insurance Litigation, 2022-27
- *Business First*'s Who's Who in Law
- Upstate New York *Super Lawyers*, 2013–20, 2022-26; 10th Year Special Recognition, 2023

BACKGROUND

ADMISSIONS

- Massachusetts
- New York
- U.S. District Court, Northern District of New York

EDUCATION

- State University of New York at Buffalo School of law, J.D., 1999
  - Government Law Center Fellow
  - *Human Rights Law Review*: Publications Editor
- State University of New York at Buffalo, B.A. *magna cum laude*, 1995
  - Phi Beta Kappa

PROFESSIONAL AFFILIATIONS

- Defense Research Institute
  - Life, Health, Disability, and ERISA Committee
    - Chair, 2025-26
    - Vice Chair, 2024-25
    - Seminar Chair, 2020
  - Insurance Committee
  - Annual Meeting, Chair
  - Young Lawyers' Committee, Chair Emeritus
- New York State Bar Association

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- Torts, Insurance and Compensation Law Section
- Insurance Coverage Committee, Past Vice Chair

PUBLICATIONS & EVENTS

PUBLICATIONS

- "Construction Site Personal Injury Litigation, Fourth Edition – Chapter 6, Insurance Coverage and Indemnity Unveiled," Co-Author, New York State Bar Association, 2025
- "Construction Site Personal Injury Litigation, Third Edition," Co-Author, New York State Bar Association, March 2021
- Quoted in "Battle Not Over In NJ After 'Stranger' Life Policy Ruling," *Law360*, June 7, 2019
- *Insurance Policy Rescission Compendium* (Co-Editor in Chief), DRI, March 2019
- Quoted in "Women Make Headway in Technology Law," *Buffalo Business First*, January 21, 2019
- "Now Trending: Litigation of Interference and Retaliation Claims Under ERISA Section 510" (Co-Author), DRI *ERISA Report*, May 12, 2015
- Quoted in "8th Circ. Insurable Interest Ruling Limits Insurer Defenses," *Law360*, March 24, 2015
- Quoted in "1st Circ. Death Benefits Ruling Offers Insurers Wide Relief," *Law360*, May 30, 2014
- Quoted in "Brokers Face Uncertain Future," *Crain's New York Business*, November 11, 2012
- "Potential Causation and Damage Issues in Hurricane Irene Insurance Claims" (Co-Author), *Westlaw Journal: Insurance Coverage*, September 30, 2011
- "Mergers and Acquisitions Insurance" (Co-Author), *New Appleman on Insurance Law, Library Edition*, LexisNexis, Chapter 32, May 2011
- "Deja Vu All Over Again – Auction Rate Securities are the Latest Debacle to Hit the Financial Services Industry" (Co-Author), Mealey's *Emerging Insurance Disputes*, August 2008
- "When is an Insurer Entitled to Reimbursement of Defense Costs from its Insured?" (Co-Author), Mealey's *Emerging Insurance Disputes*, January 2008
- "Waiver, Estoppel and the Duty to Defend" (Co-Author), Insurer's Duty to Defend: A State Law Compendium, Defense Research Institute, 2005

PRESENTATIONS

- Boot Camp for New Life, Health, and Disability Lawyers – Committee Chair, July 2026
- 2026 DRI Life, Health, Disability, and ERISA Seminar – Committee Chair, April 2026
- 2025 DRI Life, Health, Disability, and ERISA Seminar – Committee Chair, April 2025
- 2024 DRI Life, Health, Disability, and ERISA Seminar – Committee Vice Chair, March 2024
- "Insurance Coverage for Trucking Operations," Lorman Educational Services Seminar – Trucking Litigation and DOT Regulations in New York, July and November 2006
- "Overview of Coverage Issues in the Northeast," October 2006

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WEBINARS

- "It's a Mistake! Reformation of Insurance Policies and Scrivener's Errors," (Co-Presenter) GS Webinar Series, August 26, 2026
- "When and How to Tender a Claim," (Co-Presenter), GS Webinar, April 18, 2024
- "The Insurance Triangle: An Insured's Right to Independent Counsel" (Co-Presenter), GIS Webinar, February 11, 2020
- "MCS 90 Endorsement" (Co-Presenter), GIS Webinar, May 15, 2018
- "Complex Coverage: Managing Multiple Claims Under One Policy," (Co-Presenter), GIS Webinar, September 19, 2017

PODCASTS

- Contributor, "The MCS-90 Endorsement," *Timely Notice*, October 25, 2018