



✉ twester@goldbergsegalla.com

☎ 973.681.7050

📍 Newark

Thomas M. Wester

PARTNER

EXPERIENCE

Thomas M. Wester focuses his practice on representing insurers in the investigation and litigation of complex insurance matters arising out of commercial disputes, construction accidents and defects, trucking and transportation accidents, marine casualty, environmental and long-tail claims, premises liability, and property damage. He has served as special coverage counsel to major insurers in connection with catastrophic weather, and has particular experience defending first-party property claims. Tom has substantial experience representing clients in all aspects of litigation in New York, New Jersey, and Pennsylvania state and federal courts.

In addition to his litigation experience, Tom regularly counsels and provides written opinions to primary and excess level insurers concerning a full spectrum of coverage issues involving multiple lines of insurance to help achieve cost-effective resolutions. Drawing from his extensive first-hand experience, he has lectured to peers and industry representatives on the topic of defending first-party property claims and has written about states' expansion of private causes of action for bad faith.

PRACTICES

Global Insurance Services

INDUSTRIES

Insurance and Reinsurance

EXPERIENCE HIGHLIGHTS

Insurance Coverage

- Secured judgment of no coverage obligation on behalf of insurer in environmental action following a multi-day, binding arbitration
- Achieved dispositive ruling of no coverage obligation for a marine insurer in a complex multi-jurisdictional coverage dispute arising from the alleged partial sinking of a multimillion-dollar yacht, which ruling was affirmed in a precedential opinion on appeal
- Served as special coverage counsel to major insurers in connection with catastrophic weather-related claims
- Defended multiple insurers in hundreds of lawsuits in state and federal court alleging violations of the New Jersey Consumer Fraud Act, bad faith denial of coverage, and first-party property damage as a result of Superstorm Sandy
- Achieved dispositive ruling of no coverage for automobile insurer against an unlicensed individual who drove a friend's car without a reasonable belief that she was entitled to do so

HONORS & AWARDS

- *Best Lawyers in America*
 - Insurance Law, 2024-26
 - Litigation – Insurance, 2024-26
- *Best Lawyers in America: Ones to Watch*
 - Insurance Law, 2022-23
- New Jersey *Super Lawyers*, Rising Stars 2022

BACKGROUND

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ADMISSIONS

- New Jersey
 - New York
 - U.S. Court of Appeals for the Third Circuit
 - U.S. District Court for the District of New Jersey
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EDUCATION

- Seton Hall University School of Law, J.D., 2012
 - *Seton Hall Law Review*: Editor
 - Fordham University, B.A., 2008
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PROFESSIONAL AFFILIATIONS

- New Jersey State Bar Association
- Essex County Bar Association
- Brennan-Vanderbilt Inn of Court: Barrister
- New Jersey Defense Association
- American Board of Trial Advocates (ABOTA): Fellow

PUBLICATIONS & PRESENTATIONS

PUBLICATIONS

- “[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
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PRESENTATIONS

- “Greetings from the Garden State: Key New Jersey Insurance Coverage Concepts,” (Co-Presenter), Client Presentation, May 13, 2025
 - “Insurance 101: Claims,” South Jersey Claims Association, November 6, 2024
 - “Not Enough? Claims Involving Multiple Claimants or Multiple Insureds and Insufficient Policy Limits,” Client Presentation, August 20, 2024
 - “The Tripartite Relationship: Its Pitfalls and How to Avoid Them,” (Co-presenter), Client Presentation, June 26, 2024
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WEBINARS

- “How to Handle Multiple Claimants and Insureds with Insufficient Policy Limits,” (Co-Presenter), GS Webinar Series, July 31, 2024
- “Excess Insurance: A Basic Primer for Handling High-Value Exposures,” (Co-Presenter),

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GS Webinar Series, May 16, 2024

- “Greetings from the Garden State: Key New Jersey Insurance Coverage Concepts,” (Co-Presenter), GS Webinar Series, October 24, 2023
- “Avoiding Pitfalls in Premises Liability – Key Considerations for Premises Liability Claims,” (Co-Presenter), GS Webinar Series, July 18, 2023