

## Angela R. Elbert

Partner & Chair | Insurance Policyholder

### OVERVIEW

Angela is chair of the firm's Insurance Policyholder practice group, a member of the firm's Executive Committee, and President of the American College of Coverage Counsel. She counsels corporate policyholders on complex risk management and insurance issues and develops custom strategies to maximize recovery when claims arise. With over 25 years of experience, Angela has been instrumental in recovering hundreds of millions of dollars of insurance for her clients through negotiation, mediation and, where necessary, litigation. Her nationwide risk management practice spans a broad range of capabilities, including negotiating insurance with the best terms available, providing strategic assistance on the insurance aspects of complex corporate transactions, resolving financial insolvency concerns and evaluating, preparing and enforcing indemnification agreements.

With considerable experience managing insurance coverage and commercial litigation disputes before state and federal courts and arbitration panels, Angela focuses her national litigation practice primarily on prosecuting policyholder claims for a wide array of insurance lines. Angela is a frequent speaker on insurance topics and is a former chair of the Insurance Committee of the ABA's Section of Litigation.

Her clients hold numerous, complex insurance policies, and typically need guidance to orchestrate the coverage those policies provide. After thoroughly reviewing clients' insurance portfolios, Angela assists clients in establishing necessary coverage levels and eliminating gaps that could leave their businesses exposed.



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### EDUCATION

Indiana University School of Law (J.D., 1996) *cum laude*

Hanover College (B.A., 1993) *cum laude*

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### ADMISSIONS

Illinois

Angela's enthusiasm for her work helps her build valuable, enduring relationships with clients, peers, and industry leaders, enabling her to solve challenges and close complicated deals. Ranked in various industry sources, her clients say, "She is always on top of the detail, business-focused, and her experience in insurance law is terrific." – *Chambers USA* 2017. Clients also say, "Angela is great to work with. She's extremely knowledgeable about insurance matters and is great at making deals" and "she is superb." – *Chambers USA* 2024.

## EXPERIENCE

### Representative Matters:

- Represents international quick service food retailer in lawsuit seeking coverage for claims by restaurant workers alleging retailer and its franchisees did not take adequate precautions to prevent and mitigate the spread of COVID-19 at restaurants; court ruled franchisees' insurer had duty to defend retailer and franchisees in case that presented a matter of first impression in the jurisdiction.
- Represents international luxury hotel management company regarding coverage for business interruption losses caused by global pandemic, the presence of the SARS-CoV-2 virus on hotel properties, and associated government orders.
- Represents and counsels clients in a wide variety of industries regarding coverage for lawsuits filed under the Illinois Biometric Information Privacy Act by employees and others.
- Represent talc mining company in obtaining coverage for underlying product liability claims under general liability policies including in Chapter 11 Bankruptcy
- Counsel to large retailer in seeking coverage under general liability policy for Song-Beverly Act zip capture class actions pending in California
- Represented privately-held window manufacturer as national coverage counsel in "bet the company" construction defect litigation which culminated in a global settlement of 60 underlying lawsuits and coverage issues with an assignment of rights for plaintiffs to pursue non-settling insurers
- Represented ticket broker in obtaining bad faith penalty and damages and insurance recovery for underlying defamation and contractual dispute
- Counsel to publicly held Fortune 500 company on negotiating successful complex coverage in place-type agreement on long-tail toxic tort claim
- Represented not-for-profit association in multimillion-dollar fraud action, including coverage claims for defamation counterclaims brought against association and its officers and directors
- Counsel to financial services company with captive insurer in Bermuda coverage arbitration against reinsurer involving underlying fraud lawsuit, which resulted in a multimillion-dollar award

- Represented large pension management fund in coverage action relating to underlying lawsuits with its former officers and directors and additional alleged ERISA violations
- Defended former directors and officers of defunct physicians management corporation in coverage action involving underlying financial fraud claim
- Attorney for asbestos manufacturer in \$1 billion asbestos products and premises liability coverage action
- Counsel for large privately held company in \$400 million coverage action under crime and other policies relating to employee thefts
- Represented large technology company in coverage action relating to underlying trade secret claim and advertising injury
- Counsel for energy company in multimillion-dollar coverage action relating to underlying wrongful death claims from gas explosion
- Represented publicly held Fortune 100 company in multimillion-dollar coverage action relating to underlying environmental clean-up

## RECOGNITIONS

- *Chambers USA: America's Leading Lawyers for Business*, recommended in "Insurance: Coverage Litigation," 2008-2011, and in "Insurance: Dispute Resolution," since 2012
- *The Best Lawyers in America*, recommended in "Insurance Law" since 2011 and in "Litigation – Insurance" since 2023
- *The Best Lawyers in America*, "Lawyer of the Year: Insurance Law," 2022, 2025
- *Thomson Reuters*, "Stand-Out Lawyer," 2023
- *Crain's Chicago Business*, "Notable Gen X Leaders in Law," 2021
- *Women, Influence & Power in Law*, "Women's Legal Award," 2020
- American College of Coverage Counsel, Thomas F. Segalla Service Award, 2020
- *Chicago Daily Law Bulletin's* and *Chicago Lawyer*, Inaugural Salute! Women in Law Awards, 2020
- ABA's Women in Litigation Conference, Named among the "100 Women Who Inspire Us," 2019
- BTI Consulting Group, Client Service All-Star, 2018

- *Crain's Chicago Business*, "Chicago's Notable Women Lawyers," 2018
- *Chicago Business Journal*, "Woman of Influence," 2015
- *Points of Light*, "Daily Point of Light Award," 2014
- *Business Insurance*, "Women to Watch," 2013
- *Diversity MBA Magazine*, Top 100 Under 50 Diverse Executive Leaders, 2013
- Coalition of Women's Initiatives in Law, Inspiration Award, 2012
- *Today's Chicago Woman*, 100 Women Making a Difference, 2011
- Chicago Bar Association, Alta May Hulett Award, 2010
- *Law Bulletin Publishing Company*, "40 Illinois Attorneys Under Forty to Watch," 2010
- *Illinois Super Lawyers* (2012-present): featured as the cover story (2014); listed and included on "Best of the Best" Illinois Top 10 Super Lawyers (2013); Top 50 Women Illinois Super Lawyers (2013-2018); Top 100 Illinois Super Lawyers (2013-2016); and listed as "Rising Star" (2011, 2009)
- Martindale-Hubbell Peer Review AV Peer Review Rated
- The International Who's Who of Insurance & Reinsurance Lawyers 2013 & Who's Who of Business Lawyers 2014

## NEWS & INSIGHTS

### March 7, 2025 Event

NGE Attends the 2025 ABA Insurance Coverage Litigation Committee CLE Seminar

### January 30, 2025 Publication

Top Twelve Trends to Monitor in the Hospitality Industry in 2025

### January 24, 2025 Firm News

Twenty-Two Neal Gerber Eisenberg Attorneys Recognized on 2025 Illinois Super Lawyers List

### August 15, 2024 Firm News

60 Neal Gerber Eisenberg Attorneys Included in 2025 *Best Lawyers In America*

### June 6, 2024 Firm News

Neal Gerber Eisenberg Secures Nine Ranked Practice Groups and 23 Recognized Attorneys in *Chambers USA* 2024



**May 9, 2024 Firm News**

Angela Elbert Appointed President of the American College of Coverage Counsel

**March 20, 2024 Event**

Angela Elbert Joins ABA Discussion on D&O Insurance

**March 15, 2024 In The Media**

Angela Elbert Quoted in *Law360* Article, "Towers Watson Ruling Energizes Bump Up Supporters, Critics"

**January 29, 2024 Firm News**

Thirty-One Neal Gerber Eisenberg Attorneys Recognized on 2024 Illinois Super Lawyers List

**August 17, 2023 Firm News**

55 Neal Gerber Eisenberg Attorneys Included in 2024 *Best Lawyers In America*

**July 10, 2023 In The Media**

Angela Elbert Quoted in *Law360* Article About Titan Submersible Insurance Coverage Issues

**June 12, 2023 In The Media**

Angela Elbert Quoted in *Business Insurance* Article "Liberty Mutual must cover Illinois city in pollution suit"

**June 1, 2023 Firm News**

Neal Gerber Eisenberg Secures 10 Ranked Practice Groups and 25 Recognized Attorneys in *Chambers USA* 2023

**May 16, 2023 Firm News**

Angela Elbert Appointed President-Elect of the American College of Coverage Counsel

**05.08.23 Event**

Paul Walker-Bright and Angela Elbert Present at the American College of Coverage Counsel 11th Annual Meeting

**05.01.23 Event**

Angela Elbert Presents on Insuring Against a Cybersecurity Breach at the Private Investor Coalition's Annual Meeting

**03.20.23 In The Media**

Angela Elbert Quoted in *Law360 Insurance Authority* Article "Failed Banks Should Be Covered For Class Actions, Attys Say"

**December 13, 2022 In The Media**

Angela Elbert Quoted in ABA Section of Litigation Article on Business Development

**December 7, 2022 In The Media**

Angela Elbert Quoted in *Law Bulletin Media* Article Providing Advice From Coalition of Women's Initiatives in Law Leaders

**November 21, 2022 In The Media**

Angela Elbert Profiled in *Law360 Pulse* Article on Turning Setbacks Into Success



**October 24, 2022 Event**

Angela Elbert Moderates ABA Discussion on BIPA

**October 10, 2022 In The Media**

Angela Elbert Mentioned in *Law360* Article on Potential Coverage Developments Following the First BIPA Jury Trial

**August 18, 2022 Firm News**

60 Neal Gerber Eisenberg Attorneys Included in 2023 *Best Lawyers*

**July 27, 2022 Event**

Lifting as you Climb: Empowering for Success

**June 20, 2022 In The Media**

Angela Elbert Quoted in *Law360* on the Year's Biggest General Liability Cases

**June 1, 2022 Firm News**

Neal Gerber Eisenberg Secures 11 Ranked Practice Groups and 25 Recognized Attorneys in *Chambers USA* 2022

**May 31, 2022 In The Media**

Andrew May and Angela Elbert Featured on ACC Chicago's Podcast "It's All Hearsay"

**May 20, 2022 Firm News**

Angela Elbert Appointed Secretary and Treasurer of the American College of Coverage Counsel

**04.22.22 Publication**

Six Rulings Reinforce BIPA Coverage for Illinois Policyholders

**March 29, 2022 Publication**

Client Alert: Recent Court Decisions Reinforce Coverage for BIPA Claims Under General Liability Policies

**November 19, 2021 Firm News**

Bobby Gerber, Angela Elbert and Bill Tarnow Named to *Crain's* 2021 Notable Gen X Leaders in Law

**September 21, 2021 Publication**

Is the Pendulum Swinging Back to Favor Policyholders for COVID-19 Business Interruption Losses?

**August 18, 2021 Firm News**

52 Neal Gerber Eisenberg Attorneys Included in 2022 *Best Lawyers*

**June 24, 2021 In The Media**

Angela Elbert Quoted in *Law360* on Proposed NY Bad Faith Bill

**May 20, 2021 Firm News**

Neal Gerber Eisenberg Secures 11 Ranked Practice Groups and 20 Recognized Attorneys in *Chambers USA* 2021

**March 17, 2021 Event**

Tailoring Policy Terms and Warranties in a "Hard" Market



**March 15, 2021 Video**

Insurance and Indemnity Issues for Family Offices

**March 11, 2021 Firm News**

NGE Insurance Policyholder Group Shortlisted for *Chambers USA* Law Firm of the Year Award

**February 8, 2021 In The Media**

Angela Elbert Quoted in Claims Journal on Civil Unrest Claims Lawsuit

**November 4, 2020 Publication**

Not So Fast – A Pennsylvania Court Opt's to Wait Until the Facts Are in Before Issuing a Coverage Ruling in a COVID-19 Business Interruption Case

**October 29, 2020 Firm News**

Angela Elbert and Sonya Rosenberg Selected for the Women, Influence & Power in Law Awards 2020

**October 22, 2020 Publication**

Client Alert: North Carolina Restaurant Wins First Summary Judgment Decision on Business Interruption Coverage for COVID-19 Losses

**October 5, 2020 Publication**

Client Alert: Policyholder Wins in Missouri and Florida Represent a Major Boon for Insureds Seeking COVID-19 Business Interruption Coverage

**September 18, 2020 Publication**

Client Alert: Win for Policyholders in New Jersey on COVID-19 Business Interruption Losses: "Physical Loss" May Include Loss of Functionality

**September 15, 2020 In The Media**

Angela Elbert Quoted in ABA Article on Illinois Biometric Information Privacy Act (BIPA)

**August 19, 2020 Firm News**

46 Neal Gerber Eisenberg Attorneys Included in 2021 Best Lawyers

**August 13, 2020 Publication**

Client Alert: Encouraging News for Policyholders Seeking Coverage for COVID-19 Business Interruption Losses

**August 6, 2020 Publication**

Getting Insurance Coverage for COVID-19 Business Interruption Claims: New Helpful Evidence and a Cautionary Tale

**July 28, 2020 Event**

Recessions & Venture Capital: How Founders, VCs, and LPs Manage Risk (and Conflicts) in a Downturn

**July 6, 2020 Publication**

Illinois Insurance Considerations for Losses Caused by Riots

**June 11, 2020 Publication**

Client Alert: Illinois Tells Insurers to "Err on the Side of the Policyholder" When Evaluating Insurance Claims Related to Vandalism, Riots and Civil Commotion



**June 3, 2020 Firm News**

Angela Elbert Selected for the American College of Coverage Counsel's Thomas F. Segalla Service Award

**May 8, 2020 Firm News**

Olivia Luk Bedi and Angela Elbert Selected for Salute! Women in Law Awards

**April 23, 2020 Firm News**

Neal Gerber Eisenberg Secures 10 Ranked Practice Groups and 16 Ranked Attorneys in Chambers USA 2020

**April 14, 2020 In The Media**

Angela Elbert Quoted in *Business Insurance* Article on COVID-19 Business Interruption Claims

**April 9, 2020 Publication**

Client Alert: Revisionist Insurance History for Virus-Related Damage and Losses: Don't Believe the Insurance Industry's Assertion That the Coronavirus Can't Cause Physical Loss of or Damage to Property

**April 3, 2020 Publication**

Client Alert: Maximizing D&O Insurance for Coronavirus Shareholder Claims

**March 25, 2020 Publication**

Client Alert: COVID-19 Insurance Coverage Issues: An Update

**March 16, 2020 Publication**

Client Alert: Your Insurance Checklist for COVID-19 Impacts and Losses

**February 3, 2020 Firm News**

Illinois Super Lawyers 2020 Recognizes 39 Neal Gerber Eisenberg Attorneys

**November 26, 2019 Firm News**

Three Neal Gerber Eisenberg Women Litigators Selected for ABA 100 Women Who Inspire Us

**August 15, 2019 Firm News**

45 Neal Gerber Eisenberg Attorneys Included in 2020 Best Lawyers

**April 25, 2019 Firm News**

Neal Gerber Eisenberg Secures 11 Ranked Practice Groups and 20 Recognized Attorneys in the Chambers USA 2019 Edition

**December 26, 2018 In The Media**

Angela Elbert Interviewed by *Crain's* on Social Engineering Fraud

**November 29, 2018 Publication**

A Cautionary Tale: Insurance for Social Engineering Fraud

**November 14, 2018 Event**

Risk Management Issues for Family Offices

**November 14, 2018 Event**

Ways to Best Tailor an Insurance Policy and Warranty Statement to Fit Your Client's Needs





**September 19, 2018 Event**

Not a D&O claim Yet? Where's My Coverage

**September 19, 2018 Event**

Community Involvement, Board Service and Taking Control of Your Career

**September 19, 2018 Event**

Hot Topics in Insurance

**September 19, 2018 Event**

Damages in the Age of Regulation: The Murky Void Between Compensation and Punishment

**September 19, 2018 Event**

Top Tips for Top Risks: Insurance, Products and People

**September 19, 2018 Event**

Hot Topics in Insurance

**September 19, 2018 Event**

Who Knew Insurance Could Be Interesting?

**September 19, 2018 Event**

Basics of Cyber & Privacy Issues & Insurance

**September 19, 2018 Event**

Shifting the Risk: Developments in Cyber Liability Insurance

**September 19, 2018 Event**

Raising Your Profile Through Non-Profit Board Service

**September 19, 2018 Event**

NGEnsights: A Discussion of Trends and Legal Issues Affecting Private Companies

**September 19, 2018 Event**

Set Up, Design, and Tactics in Value-Driven Negotiation

**August 15, 2018 Firm News**

45 Neal Gerber Eisenberg Attorneys Included in 2019 Best Lawyers

**July 30, 2018 Firm News**

Angela Elbert Recognized as One of Chicago's Notable Women Lawyers 2018

**July 9, 2018 Firm News**

Angela R. Elbert Named Co-Chair of the American Bar Association's Insurance Coverage Litigation Committee

**July 9, 2018 Firm News**

46 Neal Gerber Eisenberg Attorneys Included in 2016 Best Lawyers

**July 9, 2018 Firm News**

Firm Represents Fonterra Co-operative Group in Sale of Interest in DairiConcepts



**July 9, 2018 Firm News**

41 Neal Gerber Eisenberg Attorneys Listed in 2016 Illinois Super Lawyers

**July 9, 2018 Firm News**

Chambers USA Ranks 11 Neal Gerber Eisenberg Practice Groups and 20 Attorneys in the 2016 Edition

**July 9, 2018 Firm News**

45 Neal Gerber Eisenberg Attorneys Included in 2017 Best Lawyers

**July 6, 2018 Firm News**

Chambers USA Ranks 11 Neal Gerber Eisenberg Practice Groups and 21 Attorneys in the 2017 Edition

**July 6, 2018 Firm News**

44 Neal Gerber Eisenberg Attorneys Included in 2018 Best Lawyers

**June 27, 2018 Event**

Minimizing Fiduciary Risk: Best Practices and Insurance Coverage

**June 26, 2018 Firm News**

Neal Gerber Eisenberg Secures 11 Ranked Practice Groups and 26 Recognized Attorneys in the Chambers USA 2018 Edition

**May 1, 2018 Firm News**

Angela R. Elbert Recognized as 2018 BTI Client Service All-Star

## PROFESSIONAL AFFILIATIONS

- American College of Coverage Counsel
  - President, Board of Regents (2024-2025)
  - President-Elect, Board of Regents (2023-2024)
  - Secretary/Treasurer, Board of Regents (2022-2023)
  - Policyholder At-Large Executive Committee Member, Board of Regents (2020-2022)
  - Member, Board of Regents (2020-present)
  - Fellow (2014-present)
  - Chair, Annual Meeting (2019-2020); Vice-chair (2018-2019)
  - Co-chair, Emerging Risks Committee (2020-2022) and Communications Committee (2018-2019)
- American Bar Association, Section of Litigation
  - Division Director, Division IV (2021-2023)
  - Regional Co-chair, Illinois Judicial Intern Opportunity Program (2018-2021)

- Chair, Insurance Coverage Litigation Committee ("ICLC") (2015-2018); Vice-chair (2012-2015)
- Co-chair, Insurance, Women in Litigation Joint CLE Conference (2019)
- Co-chair, ICLC Women Insurance Network CLE Conference (2012)
- Managing editor of *Coverage*, a nationally distinguished ABA publication for ICLC (2003-2010)
- Co-chair, ICLC's CLE Annual Seminar (2008), vice-chair (2007)
- NGE
  - Member, Executive Committee (2021-present)
  - Co-chair of Women's Network's Leadership Team, a committee devoted to the promotion of business and professional development of women professionals. (2006-2011), Member (2018-present)
  - Member, Income Partner Review Committee (2015-2017)
- Chicago Bar Association
  - Chair, Insurance Committee (2009-2010), Vice-chair (2008-2009), and Secretary (2007-2008)
  - Chair, Civil Practice Committee, Division III (1999-2000), Vice-chair (1998-1999) and Secretary (1997-1998)
- Step Up
  - Chair of National Board of Directors (2014-2015); Member (2012-2018)
  - Chair of Chicago Board of Directors (2012-2013); Member (2010-2013)
- Art Institute of Chicago Auxiliary Board
  - Board Member (2010-2017); Emeritus Board Member (2017-2020)
  - Co-chair, Development Committee (2012-2014)
  - Art Institute of Chicago Volunteer (2003-2009)
- Coalition of Women's Initiatives in Law
  - Board member (2009-2012)
  - Treasurer (2010-2011)
  - Co-chair of Community Outreach Committee (2008-2010)

