



Member Spotlight: Helen Michael

Name/firm affiliation:

Helen Michael, Partner, Blank Rome LLP.

Policyholder/insurer/both:

Policyholder side.

Role with ICLC/years of involvement, and why you participate:

I have been involved with the ICLC for at least fifteen years, including serving as Committee Chair 2014/2015. I was introduced to the Committee when I was invited to speak on a panel at its Midyear CLE Meeting. I've stayed involved because of its excellent CLE programming, the friendships I've developed and the contacts that I've made.

How/why did you first become interested in insurance practice?

After a number of years defending antitrust and class action lawsuits, a partner I hadn't worked with before asked me to work on a large environmental coverage case seeking recovery of losses incurred in connection with multiple civil class actions and governmental clean up actions. In addition to enjoying the challenge of navigating the many complex procedural and substantive issues involved, I found that I positionally preferred plaintiffs'-side to defense-side work. From an initial focus on disputes involving commercial general liability policies, my policyholders' insurance recovery practice has evolved and expanded to encompass a wide range of other types of policies, including those involving directors' & officers' and professional liability, cyber and first party property insurance.

What keeps you interested in insurance practice?

I liken insurance coverage litigation to a game of three-dimensional chess because of the complex procedural issues typically involved, and the need to understand the interplay between the substantive insurance law principles and those governing the client's underlying liability to obtain the best outcomes. Insurance practice also is dynamic because many types of insurance policies are not standardized and because the insurance industry continues to introduce new exclusions and other provisions in response changing risks and adverse judicial precedent.

What is the most interesting insurance-related issue currently on your desk?

One of the most interesting insurance-related issue is a coverage dispute stemming from a massive crime loss and ongoing criminal prosecution of the directors, officers and others involved.



Helen Michael

Blank Rome LLP



What insurance-related issues are you telling clients to watch going forward?

Heightened and expanding state, federal and international privacy regulations and other evolving cyber risks, and accelerating climate change are among those presenting potential for significant coverage disputes.

When you are not focused on insurance matters, what do you like to do?

Long distance-hiking is among my favorite get-away activities. Two summers ago, my husband and I and a group of friends hiked the 193-mile coast-to-coast walk across northern England from the Irish Sea to the North Sea. Other favorite hikes have included circumnavigating Mont Blanc through France, Italy and Switzerland and circuit hike through the Torres de Paine National Park in Patagonia, Chile.

Your go-to karaoke song is:

I have no personal favorite, but great karaoke can always be found after hours at the ICLC's Annual Midyear Meeting.

What advice would you offer to young practitioners?

Expose yourself to different areas of the law and types of practice; the first area or practice may not be the best fit. Once you find an area and practice that interests you, focus on becoming a subject matter expert and publicizing that expertise through writing, as well as speaking (if you enjoy it). And get out from behind your desk – make the time to develop and cultivate your network. A successful practice requires a brand, visibility and a strong network of potential referral sources. ➤

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