

Lawyer Limelight: Marc Ladd

The past year has been difficult for everyone, with the Covid-19 pandemic forcing millions of people to lock down at home and businesses to shut their doors. But when corporations sought coverage for their unexpected closures, they often found that their insurance policies were desperately unclear on whether or not the companies were covered for pandemic losses.

Enter lawyers like New York-based [Marc Ladd](#), partner at [Cohen Ziffier Frenchman & McKenna](#). Ladd and his team specialize in insurance law, and have been invaluable supporters of corporations in their fight for insurance coverage through not only our current unexpected emergency, but many others in the past. He has fought for corporations' coverage in a host of crises, from asbestos-related claims to major cases involving Hurricanes Sandy and Katrina.

That fight takes place both in and out of the courtroom: insurance law is often a matter of contracts on paper, but when a case needs to be taken to court, Ladd is no stranger to trials. In fact, his firm specializes in that area in comparison to other insurance litigators. Ladd has described himself as "a counselor before a lawyer," and prides himself on building an honest and communicative relationship between himself and his clients, so he is able to identify which path will be the most beneficial to them.

His deep knowledge in the niche of insurance policies allows Ladd to give honest and thorough advice to his clients throughout the litigation process and beyond, including later analysis of policy renewals and proposed policy changes. The world of insurance law can often be murky because, as Ladd explains, "A lot of these insurance policies don't end up being triggered until 10, 12, 15 years later. So, it's almost like a re-creation of trying to understand what the parties' intent was from the language in the contracts in order to get coverage for my client." Rather than being intimidated by this lack of clarity, Ladd is energized by it. "There's something that I enjoy," he says, "about arguing between the lines about what the party's intent was from a written contract after the fact."

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