

# Margaret T. Karchmer

Partner

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Maggie represents U.S. and European insurers in connection with coverage issues and disputes and monitoring complex claims arising under a variety of insurance policies, including directors and officers, professional liability, media and technology, employment practices liability, lawyers malpractice, and cyber. Maggie also defends claims against lawyers and other professionals.

## Representative Matters

- Secured summary judgment for insurer in Tennessee federal court on the grounds that a specific entity exclusion applied to lawsuit against insured alleging a conflict of interest based on its affiliation with the excluded entity. *Capwealth Advisors, LLC v. Twin City Fire Ins. Co.*, Case No. 21-cv-00036, 2023 WL 2700706 (M.D. Tenn. Mar. 29, 2023).
- Obtained summary judgment in Virginia federal court on the grounds that three prior knowledge exclusions barred coverage under architects and engineers professional liability policy. *ChemTreat, Inc. v. Certain Underwriters at Lloyd's of London*, No. 19-cv-00063 (E.D. Va. Sept. 21, 2020).
- Prevailed on motion to dismiss complaint in New Jersey federal court on the grounds that bodily injury exclusion barred coverage and no exceptions applied. *Shore Options Inc. d/b/a ReMax v. Great American*, No. 20-03835 (D. N.J. Sept 21, 2020).
- Defeated two motions to dismiss or stay coverage action first filed by insurer in Connecticut federal court in favor of subsequent lawsuit filed by insured in California state court. *Continental Casualty Co. v. Phoenix Life Ins. Co.*, 19-cv-1448 (D. Conn. Feb. 28, 2020 & Aug. 10, 2020).

## Practice Areas

Cyber Insurance  
Insurance  
Litigation

## Credentials

**Education**  
J.D., *cum laude*, Georgetown University Law Center  
B.A., *cum laude*, Washington & Lee University

**Law Journals**  
Administrative Editor, *Georgetown Journal of Law and Public Policy*

**Bar and Court Memberships**  
District of Columbia Bar  
Virginia Bar  
U.S. Court of Appeals for the Fourth and Sixth Circuits  
U.S. District Courts for the Eastern District of Virginia, District of Columbia, District of Maryland, District of Colorado, and Western District of Tennessee

**Certifications**  
Legal Lean Sigma Institute (LLSI) White Belt

- Obtained favorable summary judgment ruling, holding that a lawsuit against arising out of three alleged errors constituted a single "claim" under consecutive architects and engineers policies. *Nova Southeastern Univ., Inc. v. Continental Cas. Co.*, No. 18-CIV-61842-RAR (S.D. Fla. Dec. 27, 2019).
- Successfully represented insurer on appeal to the Delaware Supreme Court from a nearly \$14 million judgment, obtaining a decision reversing the judgment on choice of law grounds and directing that judgment be entered for the insurer. *Travelers Indemnity Co. v. CNH Industrial America, LLC*, 2018 WL 3434562 (Del. July 16, 2018).
- Secured favorable summary judgment ruling holding that "non-specific," "boiler-plate" notice of potential claim was insufficient to provide notice of claim and affirmance on appeal. *First Horizon Nat'l Corp. v. Houston Cas. Co.*, No. 15-cv-2235-SHL-dkv, 2017 WL 2954716 (W.D. Tenn. June 23, 2017); *First Horizon Nat'l Corp. v. Houston Cas. Co.*, 742 F. App'x 905 (6th Cir. 2018).
- Obtained multiple successful discovery-related rulings for insurer on issues relating to reserves, reinsurance, privilege, work product, compliance with procedural requirements, and discovery regarding claims against other policyholders. *First Horizon Nat'l Corp. v. Houston Cas. Co.*, 15-cv-2235-SHL-dkv, 2016 WL 5869580 (W.D. Tenn. Oct. 5, 2016) & 2016 WL 5867268 (W.D. Tenn. Oct. 5, 2016) & 2017 WL 3252238 (W.D. Tenn. Mar. 6, 2017).

## Professional Experience

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- Government Relations Intern, American Enterprise Institute (2011)
- Intern, Congressman Eric Cantor and Office of the Republican Whip (2010)
- Intern, Center for Health Transformation (2009)

## Recognitions

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- Included in *The Best Lawyers in America* directory of "Ones to Watch" for Insurance Law (2021-2026)
- Named by *The Legal 500 US* as a "Rising Star" (2024) and "Next Generation Partner" (2025) in Insurance: Advice to Insurers
- Named a "Rising Star" by *Law360* in Insurance (2024)