DiCanio in Law360: Insurer's Win in First Circuit Bias Row Highlights Endorsements

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In *Urena v. Travelers Casualty and Surety Co. of America*, the First Circuit ruled that the insurer did not have to cover a $300,000 discrimination and retaliation judgment, highlighting how courts interpret insurance policies and endorsements. Haynes Boone Partner **Carrie DiCanio** spoke with *Law360* about the decision and what it means for policyholders navigating complex insurance policies.

Read an excerpt below.

Carrie DiCanio, a policyholder attorney for Haynes Boone, said that the court applied a rule of contract interpretation that is generally accepted across jurisdictions: that the latest-in-time document is what you look to as controlling language only when it is in conflict with the underlying policy.

"I don't think it will have that much of an impact because the principles that the court followed to interpret the policy here are not unique," she said.

To her, the case highlights the importance of conducting a comprehensive review of the policy and endorsements, and can be instructive to the extent that policyholders seek to make an argument on textual grounds.

"I'm sympathetic with the policyholder here because when you're reading an insurance policy with a lot of endorsements that modify general terms and conditions or other parts of the policy, it can be complex, and it's not always clear," she said.

Read the full *Law360* article **here**.