

Ford in Business Insurance, Law360: California Supreme Court Rules CGL Policy Covers Negligent Hiring

June 20, 2018 Caroline Ford

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Business Insurance and *Law360* quoted Haynes & Boone LLP Insurance Recovery Counsel [Caroline Hurtado Ford](#) in articles about the California Supreme Court ruling in *Liberty Surplus Insurance Corp. et al. v. Ledesma & Meyer Construction Co. Inc.*, which ruled that insurers can no longer deny coverage for insured employers sued for negligent supervision and hiring of an employee.

Here is a *Business Insurance* excerpt:

Caroline Hurtado Ford, counsel with Haynes & Boone LLP in Costa Mesa, California, who was not involved in the case, said the ruling is significant because it gave the California Supreme Court the opportunity to “systematically clarify the law on occurrence in California.”

She said the ruling could also impact cases in which pharmaceutical companies are sued in opioid-related cases for their alleged negligence.

The following excerpt is from *Law360*:

Lawyers say the ruling effectively overrides a slew of decisions by California’s intermediate appeals courts holding that the unexpected consequences of intentional conduct are never an accident. Here, the intentional act is L&M’s negligent hiring and supervision of Hecht.

“The bottom line is: Unexpected consequences of intentional acts are accidents, and accidents are covered by a liability policy,” said Ford.

To read the full *Business Insurance* article, click [here](#).

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