



## Joseph Balice

**Counsel**

Orange County

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### PRACTICES Litigation, Insurance Recovery

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As counsel in the Litigation Practice Group in the Orange County office of Haynes Boone and a member of the firm's Insurance Recovery Group, Joseph represents policyholders when insurance companies deny, delay or underpay claims. He has worked on virtually all lines of commercial and professional insurance and has helped his clients recover over \$400 million in insurance coverage benefits. His experience spans a broad spectrum from assisting individual homeowners to secure coverage benefits necessary to rebuild their homes after a loss to representing publicly-traded corporations in billion dollar catastrophic exposure cases. He prides himself on his results-oriented approach, always focused on what is best for the client's overall interests and finding creative strategies to achieve the most cost-effective resolution for the client.

Before joining Haynes Boone, Joseph worked as a senior associate in a nationally-recognized insurance recovery firm as well as an insurance litigation partner at a mid-sized Los Angeles firm. This experience has helped Joseph develop a flexible approach to representing a diverse client base that can be tailored to handling anything from personal lines insurance denials to major, high-dollar coverage litigation, and everything in between. He also has become adept at working with his clients' trusted advisors and key stakeholders to ensure that strategies developed further the client's overall goals and mission.

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## QUALIFICATIONS

### EDUCATION

- J.D., Pepperdine University School of Law, 2006
- Certificate, Straus Institute for Dispute Resolution, 2006
- B.A., Film Studies and Political Science, University of California Santa Barbara, 2003

### ADMISSIONS

- California

### COURT ADMISSIONS

- U.S. District Court for the Central District of California
- U.S. District Court for the Northern District of California

- U.S. District Court for the Southern District of California
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## PUBLICATIONS AND SPEAKING ENGAGEMENTS

### Articles

- “Zero Out: Finding Insurance Coverage for COVID-19 Related Business Losses,” *Valley Lawyer Magazine* (Jan. 2021)
- “Understanding Insurance Broker Malpractice Claims”, *Risk Management Magazine* (Nov. 2021)
- “Clarifying Wage and Hour Claim Coverage,” *Risk Management Magazine* (Oct. 2019)
- “Are You Ready for Some Football”, *Insurance Thought Leadership* (Sep 2017)
- “I Ain’t Saying He’s A Gold Digger: Kanye West Just Wants His Insurance Claim Paid,” *Forbes* (Aug. 2017)
- “‘Walking Dead’ Stuntman John Bernecker’s Death Raises Liability, Insurance Questions,” *Forbes* (July 2017)
- “How Insurance Companies Are Like Casinos,” *California Lawyer* (April 2017)
- “An Insurance Beat From The Music Industry,” *Forbes* (June 2016)
- “Recent Changes in Insurance Policy Forms Leaving Companies Exposed to Risk of Copyright Claims,” *IP Watchdog* (June 2016)
- “Industry Voices: Sellers Beware: The Ever-Shrinking Copyright Coverage in Your Insurance Policy,” *California Apparel News* (May 2016)
- “Enforcement is everything: The imperative to closely monitor compliance with contractual insurance requirements,” *Inside Counsel* (Jan. 2015)
- “Insurance required: Best practices for drafting insurance requirement provisions in contracts,” *Inside Counsel* (Oct. 2014)
- “Must have insurance: The benefits of drafting tight contracts requiring insurance,” *Inside Counsel* (Sept. 2014)
- “Another Arrow In The Chapter 11 Trustee’s Quiver,” *Law360* (May 2014)
- “Calif. Plaintiffs’ New Toy In Employment Litigation,” *Law360* (Nov. 2013)
- “Navigating Shakedown Street: Risk Management Options for Dealing With Patent Trolls,” *Intellectual Property Today* (Oct. 2013)
- “Fantasy Football Insurance: Busted Coverage,” *Law360* (Sept. 2013)

### Speaking Engagements and Interviews

- Interviewed and quoted on insurance issues involving Russia/Ukraine Conflict in “The War Comes to Ukraine” *Puck News*, (Mar. 2022)
- “Insurance Broker Pitfalls from an Attorney’s Perspective”; presented to client broker’s producers (Jun 2021)
- Interviewed and quoted in article “Juul Fights Mafia Law Designation in Suits Against Its Marketing”, *Bloomberg* (Sep 2020)
- Interviewed and quoted on insurance issues involving COVID-19 in “Virus Threats to Unleash Lawsuits Against Global Business”, *Bloomberg* (Mar 2020)
- Interviewed and quoted on insurance issues involving Mandalay Bay mass shooting event in “MGM Resorts To Pay Up To \$800 Million To Mass Shooting Victims,” *Bloomberg* (Oct 2019)
- Interviewed and quoted on insurance in article “Ben Affleck Could Lose His ‘Batman’ Role Due to Post-Rehab Insurance Costs, Experts Say”, *The Wrap* (Aug 2018)
- “Coverage 101: What Every Attorney Should Have Learned In Law School About Insurance Law” webinar, *Commerical Law WebAdvisor* (May 2018)
- Interviewed and quoted in “Weinstein Company Faces Instant Bankruptcy If Current Bidder Withdraws”, *The Wrap* (Feb 2018)

- Panelist on “Insolvency and International Agreements – Introduction and Alternatives” for LACBA Commercial Law and Bankruptcy section (Jan 2018)
  - Interviewed and quoted in “Chubb Case Could Set Precedent on Cyber Claims”, *Pacer Monitor* (Jun 2017)
  - Interviewed and quoted in “Is Disney Legally Liable For the Gator Attack?”, *The Wrap* (Jun 2016)
  - “How to Read an Insurance Policy: Understanding Your Coverage Before a Loss Occurs,” *Commercial Law WebAdvisor* (Mar. 2016)
  - Interviewed and quoted in “Share It Like Cher and it could cost you big”, *Detroit News* (Jan 2016)
  - Interviewed and quoted in “Cybersecurity Coverage In Demand As Firms Become Targets of Hacking”, *California Lawyer* (Oct 2015)
  - Interviewed and quoted in “Transunion Customer Never Agreed To Terms Buried on Website, Brief Argues”, Thomson Reuters (Aug 2015)
  - Interviewed and quoted in “Transunion Appeals Online Contract Ruling to 7th Circuit”, Thomson Reuters (Jul 2015)
  - “Drafting Insurance Requirement Provisions in Commercial Contracts Mitigating Risk and Maximizing Coverage for Losses, Navigating Interplay With Contractual Indemnification,” Strafford Publications, Inc. (June 2015)
  - “Insurance Coverage Contract Clauses: Drafting and Enforcing Provisions to Manage Risk,” *Commercial Law WebAdvisor* (Nov. 2015)
  - “Insurance Coverage Contract Clauses: Drafting and Enforcing Provisions to Manage Risk,” *Commercial Law WebAdvisor* (Dec. 2014)
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## SELECTED CLIENT REPRESENTATIONS

- Recovered favorable eight figure pre-litigation settlement for four professional athletes in claim against life insurer and agent arising from agent’s abuse of clients’ trust and gross over-insurance
- Represented apartment complex owner in coverage litigation against property insurance carrier regarding denial of coverage benefits arising from catastrophic water damage loss
- Advised bankruptcy trustee counsel in pursuing breach of fiduciary claims against directors and officers to recover insurance benefits available to help pay debtors’ creditors
- Obtained favorable settlement at mediation from employment practice liability insurance carrier and broker arising from failure to advise film industry policyholder of material reductions in coverage without notice to policyholder
- Obtained summary judgment victory over errors and omissions carrier finding coverage for banking institution’s employees’ liability for aiding and abetting Ponzi scheme
- Secured significant recovery at mediation for policyholders against homeowners insurance carrier in case alleging elder abuse and bad faith
- Advised policyholder as coverage counsel in claim alleging negligent supervision arising from sexual molestation allegations
- Secured business interruption coverage benefits for country club following mudslides damaging golf course
- Obtained favorable settlement for tenants in tort claim against landlord involving mold exposure, breach of the implied warranty of habitability and fraud
- Represented claimant under assignment of rights from auto dealer policyholder to recover against carrier that denied coverage and refused to defend liability claim
- Advised film production company in coverage dispute arising from property damage litigation alleging production caused damage to shooting location and negotiated favorable global resolution of underlying claims and coverage dispute

*\*Some of these representations were handled prior to Joseph joining Haynes Boone.*

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## AWARDS AND RECOGNITIONS

- *California Super Lawyers*, Thomson Reuters, 2017-2025
- *California Super Lawyers Rising Stars*, Thomson Reuters, 2013-2016
- *California Super Lawyers Rising Stars Up-and-Coming 100*, Thomson Reuters, 2015-2016