



Stephen Raptis

Partner

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PRACTICES Insurance Recovery, Litigation, Environmental, Energy, Power and Natural Resources, Real Estate, Privacy and Data Security

Steve Raptis, a partner in the Insurance Recovery Group, has handled complex insurance claims on behalf of commercial policyholders for more than 25 years. Insurers often deny valid claims, and when they do, Steve emphasizes strategic, creative solutions -- including focused negotiations and mediation -- designed to maximize recoveries for clients while seeking to minimize their costs. Through thorough claim analysis and advocacy, Steve has helped policyholder clients successfully obtain reversals of scores of adverse coverage determinations without the need for litigation. But where necessary, he aggressively litigates coverage disputes in federal and state courts throughout the country.

Recognized by his legal industry peers as one of *The Best Lawyers in America* – Insurance Law, Woodward/White, Inc. (2022), Steve advises clients on coverage issues involving all types of commercial insurance policies, including directors and officers, errors and omissions, cyber/privacy liability, general liability, pollution liability, and first-party/property policies. He regularly handles cases involving professional liability/errors and omissions claims, governmental investigation and shareholder claims, environmental contamination and other mass tort claims, products-related claims, cutting-edge cyber/privacy claims, and construction-related claims, among others, and has recovered hundreds of millions of dollars of insurance proceeds for his clients.

To prevent coverage disputes proactively, Steve regularly reviews clients' insurance programs, identifies potential coverage gaps and recommends areas of possible improvement. He also counsels clients on assessing and preserving the value of potential insurance claims, and obtaining a defense, even if damages may not be covered. He advises companies on insurance issues in mergers and acquisitions and other types of transactions, and addresses competing rights in shared coverage. Steve regularly publishes articles and speaks on insurance coverage-related issues, and is regularly quoted by leading insurance publications.

In addition to his insurance work, Steve handles other commercial disputes, including complex contractual and indemnity disputes, and business-related contract and tort claims.

Steve has a long-standing commitment to pro bono work, and has represented victims of domestic violence for his entire career, as well as victims of human trafficking, clients with developmental disabilities, and African-American farmers subject to discriminatory loan practices. Steve currently serves as a board member for the DC Volunteer Law Project.

QUALIFICATIONS

EDUCATION

- J.D., West Virginia University College of Law, 1995, Executive Editor, *West Virginia Law Review*
- B.A., West Virginia University, 1992, magna cum laude

ADMISSIONS

- District of Columbia
 - Pennsylvania
 - West Virginia
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PUBLICATIONS AND SPEAKING ENGAGEMENTS

- "[When A Denial Of Recovery-Based Insurance Claim Is Invalid](#)," author, *Law360*, September 16, 2021.
 - "[Pandemic-Related Suits Against Employers Are Likely Insured](#)," author, *Law360*, July 21, 2020.
 - "[Review of Cyber Insurance Case Law](#)," speaker, Law and Forensics webinar, July 9, 2020.
 - "Navigating the Microbe and Pollution Exclusions: Insurance Recovery During the COVID-19 Pandemic," *Insurance Coverage Law Center*, June 15, 2020.
 - "Four Pitfalls to Avoid in a Cyberinsurance Policy," *Corporate Counsel*, March 24, 2017.
 - "Just Got Hit With a TCPA Suit? You May Have Insurance Coverage," author, *Corporate Counsel*, June 3, 2016.
 - "Analyzing Cyber Risk Coverage," author, *Risk & Insurance*, March 13, 2015.
 - "Foreign Corrupt Practices Act Claims: With Increasing FCPA Enforcement, Companies Must Be Protected. Tailored D&O Policies Are A Good Place To Start," author, *Risk Management* magazine, June 2012, reprinted in *The National Law Review*, June 18, 2012.
 - "Surviving False Claims Act Allegations: What Every Government Contractor Needs to Know to Maximize Insurance Coverage," author, *Contract Management* magazine, April 2012 – reprinted in *The Clause* (published by the Board of Contract Appeals Bar Assn.), vol. XXII Issue 3, June 2012.
 - "From Trash to Cash," author, *Risk Management* magazine, December 2010 – reprinted in *The National Law Review*, December 15, 2010.
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PROFESSIONAL AFFILIATIONS AND ENGAGEMENTS

- District of Columbia Bar Association
 - Board Member, D.C. Volunteer Lawyers Project
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SELECTED CLIENT REPRESENTATIONS

- Numerous companies seeking coverage for federal and state government claims and investigations, including government contractors and other entities facing SEC, False Claims Act and FCPA investigations and related claims
 - Numerous companies seeking coverage for commercial torts, including false advertising and alleged violations of the TCPA, FCRA, FDCA and related laws
 - Pharmaceutical companies, auto parts manufacturers, and medical device manufacturers in seeking coverage for asbestos claims and other types of products liability claims
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- Companies of all types experiencing data breaches and claims for unauthorized disclosures of private information
 - Builders and real estate developers in general liability, errors and omissions, and related claims
 - Numerous large oil companies and manufacturers in comprehensive environmental cost recovery; many matters involved hundreds of sites with numerous lines of historical coverage
 - More than a dozen large electrical and gas utilities in coverage matters relating to legacy manufactured gas plants, PCB contamination, and associated toxic tort/bodily injury claims
 - Service companies seeking coverage for many types of errors and omissions/ professional liability claims
 - Nonprofits and trusts seeking coverage for pollution and bodily injury claims
 - Debt collection companies seeking coverage for alleged violations of the FDCA and TCPA
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AWARDS AND RECOGNITION

- Recognized in *The Best Lawyers in America*, Woodward/White, Inc., in Insurance Law, 2022