

Lorraine M. Armenti

Partner

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Lorraine Armenti is a Partner in the Firm's Insurance and Reinsurance Services Group.

Lorraine's practice focuses on the representation of domestic insurers in complex insurance coverage matters with an emphasis on insurance coverage issues from sexual molestation claims at schools and non-profit organizations. Her practice also focuses on long-tail claims, including asbestos and pollution claims. Most recently, Lorraine completed a nine day bench trial in NY where she obtained a favorable ruling under a claims made environmental policy, precluding over a million dollars of coverage to the insured.

Prior to joining Coughlin Midlidge & Garland as a Partner upon its inception in March 2004, Lorraine was a Partner at the firm of McElroy, Deutsch & Mulvaney, where her practice concentrated in the management of complex coverage litigation across the United States, and she served as national counsel for a large, domestic insurance company. While at McElroy, Deutsch & Mulvaney, Lorraine opened the firm's Colorado office, where she continued to litigate complex insurance coverage matters in the western region of the United States while managing the Colorado office.

Lorraine has represented insurers in coverage matters involving sexual molestation, underlying environmental, asbestos, product recall, and toxic tort issues. She has been involved in trials and mediations on coverage issues throughout the United States.

REPRESENTATIVE MATTERS

- Obtained a favorable ruling under a claims made pollution policy after a nine day bench trial in N.Y. (2017)
- *Chenault v. Victory Highlands Condo. Ass'n*, No. A-3626-14T4 (N.J. Super. App. Div. Nov. 21, 2016) (*per curiam*) (holding, in an interlocutory appeal, that the common law prohibition on direct actions against insurers applies without exception to a claim seeking declaratory relief).
- Obtained a favorable ruling for a primary and umbrella insurer in an asbestos coverage case, after a 16-day bench trial in Waterbury, Connecticut. (May/June 2013) The ruling was affirmed by the Connecticut Appellate Court. (2015)
- Mediated to successful resolution numerous coverage cases involving asbestos and product recall liabilities.
- Represented an international insurer in connection with one of the largest mining coverage cases litigated in the state of Colorado.

Services

Insurance and Reinsurance

Education

Seton Hall University-School of Law (J.D., 1982)

Montclair State University (B.A., *summa cum laude*, 1977)

Professional Admissions

Supreme Court of the United States (2019)

United States Court of Appeals for the Third Circuit (2018)

United States District Court for the District of New Jersey (1982)

United States District Court for the District of Colorado (1991)

United States District Court for the Eastern District of New York (2019)

United States District Court for the Southern District of New York (2020)

State of New York, Supreme Court, Appellate Division, Third Judicial Department (2012)

State of New Jersey (1982)

State of Colorado (1991)

State of New York (2012)

Awards and Honors

Super Lawyers, Insurance Coverage (2012, 2020-2021, 2024). (This list is published by Super Lawyers. Their selection methodology is available [here](#). No aspect of this advertisement has been approved by the Supreme Court of New Jersey.)

Selected for inclusion in *Best Lawyers in America*©(2020-2025). Their selection methodology is available [here](#). No aspect of this advertisement has been approved by the Supreme Court of New Jersey.)

Richard J. Hughes Award for Excellence in Civil Practice