

Christopher S. Franges

Of Counsel

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Christopher Franges is Of Counsel in the Firm's Insurance and Reinsurance Services Group.

Chris' practice concentrates on insurance and reinsurance coverage, broker licensing and regulation, and commercial litigation. He counsels insurers and reinsurers on coverage and claims handling issues, and represents them in litigation and arbitrations. He has substantial experience assisting insurers and reinsurers in evaluating their exposure to various types of loss by constructing sophisticated computer/mathematical models, including burn rate analyses, allocation models for long-tail losses such as asbestos mass tort and environmental contamination, and clash coverage modeling for portfolio exposures.

His areas of practice include direct and reinsurance of General Liability, Errors and Omissions, Professional Liability, Financial Services Liability, and Property/Casualty policies issued to insureds in a variety of industries, including manufacturing, pharmaceutical, investment banking, accounting, construction, and healthcare. In addition to his work with insurers and reinsurers, Chris also assists insurance brokers on licensing and regulatory matters.

From 1990 to 1991, Chris served as judicial clerk to the Honorable D. Nick Caporale of the Nebraska Supreme Court. He was formerly associated with Grunsky, Ebey, Farrar & Howell and McElroy, Deutsch & Mulvaney, LLP. He joined Coughlin Midlidge & Garland LLP at its inception in March 2004.

REPRESENTATIVE MATTERS

Chris' experience with complex coverage disputes includes:

- *Amicus Curie* briefing before the New Jersey Supreme Court with respect to the effect of amendments to the New Jersey Property-Liability Guaranty Association Act on the allocation of long-tail liabilities;
- coverage litigation involving the largest Superfund site in New Jersey;
- coverage litigation related to over \$1.5 billion in asbestos liability costs arising from friction products;
- coverage litigation relating to asbestos and silica claims against multiple alleged successors to a former corporate conglomerate;
- advising reinsurers with respect to asbestos bankruptcies and 525(g) trusts;
- multi-national insurance and anti-trust litigation arising out of U.S. asbestos litigation; and
- mediation of coverage claims relating to payments under settlement of class action relating to defective organic roofing shingles.

Chris' reinsurance experience includes counseling cedants and reinsurers on claims and arbitrations, including:

- professional liability claims against “Big 5” accounting firms around the world relating to tax shelters and audit services;
- liability claims against a nursing home arising from deaths and injuries as a result of Hurricane Katrina;
- claims against a pharmaceutical company arising from the use of thimerosal in vaccines; and
- assisting cedants with preparing claims notifications and support with respect to asbestos mass tort claims;

His financial modeling work has included:

- long-tail allocation models individually allocating thousands of asbestos bodily injury claims by date of first exposure across decades of insurance coverage under multiple allocation theories;
- projecting mass tort exposures based on representative claim samples; and
- modeling a reinsurance group’s portfolio exposure to a putative class action filed against 25 reinsured financial institutions and accounting firms under 37 treaty and facultative reinsurance agreements, involving 308 initial public offerings with a total value of \$40 billion.

Chris was involved in the following matters with reported decisions:

- *Farmers Mutual Mut. Fire Ins. Co. of Salem v. New Jersey Prop.-Liab. Ins. Guar. Ass’n*, 215 N.J. 522 (2013)
- *Continental Ins. Company v. Honeywell International, Inc.*, 460 N.J. Super. 156 (App. Div. 2009)
- *Atlantic Mutual Ins. Co. v. Hillside Bottling Co., Inc.*, 387 N.J. Super. 244 (App.Div.), certif. den. 189 N.J. 104 (2006)
- *CSR Ltd. v. Cigna Corp.*, 405 F. Supp. 2d 526 (D.N.J. 2006)

Services

Commercial Litigation

Insurance and Reinsurance

Education

University of the Pacific, McGeorge School of Law (J.D., with distinction, 1990)

Associate Legislation Editor, Assistant Comments Editor and Legislative Staff Writer, *Pacific Law Journal*

University of California, Santa Cruz (B.A., 1985)

Professional Admissions

United States Court of Appeals for the Ninth Circuit (1993)

United States District Court for the District of New Jersey (1998)

State of New Jersey (1998)

State of California (1990)

Awards and Honors

Listed in Best Lawyers in America©, Insurance Law (2021, 2022, 2024, 2025). (This list is published by *Best Lawyers*. Their selection methodology is available [here](#). No aspect of this advertisement has been approved by the Supreme Court of New Jersey.)

Stauffer Legal Research Fellow (1989-1990)

American Jurisprudence Awards for Insurance Law and Jurisprudence

