



Thomas G. Drennan

Partner
tom.drennan@dinsmore.com

Chicago, IL
Tel: (312) 428-2728

Tom is an experienced commercial litigator and insurance lawyer. He routinely represents insurers in the litigation of coverage disputes, bad faith claims, class actions, fraud claims, spoliation claims, and contractual issues. Tom has litigated cases in state and federal courts throughout the country and has represented foreign insurers in connection with exposures in the United States. He has argued appeals in a number of state appellate courts and federal courts of appeal. Tom also has substantial experience advising insurers on complex claim adjustments, underwriting analysis, regulatory compliance, and other related issues.

He has handled appeals in multiple states, including Illinois, Wisconsin, Minnesota, California, New York, and Louisiana. Among his most notable appellate cases include a matter in Illinois when he successfully represented an employer and its insurer in connection with a claim for contribution and indemnification arising out of a written contract between the parties relating to electrical work at a power generating station. In New York, he successfully represented an insurance company in a matter involving a company selling shampoo that closely mirrored a popular name brand shampoo.

Tom also has assisted insurers in resolving complex, catastrophic claims without the need for coverage litigation. He has advised insurers on a number of underwriting issues, including underwriting analysis and evaluating proposed insurance policy provisions. He has also assisted insurers in regulatory compliance issues.

He is a frequent speaker and author on insurance-related issues. He has spoken at conferences and seminars conducted by the Chartered Property Casualty Underwriter, the Property Loss Research Bureau, the Illinois Association of Defense and Trial Counsel, ExecuSummit, the Association of

Corporate Counsel, and the National Forum for Environmental and Toxic Tort Issues, as well as private seminars held on behalf of various clients.

Services

- Litigation
- Insurance Industry

Education

- Indiana University (J.D., 2001)
- University of Illinois, Urbana-Champaign (B.A., 1998)

Bar Admissions

- Illinois

Court Admissions

- U.S. Court of Appeals for the Eighth Circuit
- U.S. District Court for the Central District of Illinois
- U.S. District Court for the Northern District of Illinois
- U.S. District Court for the Southern District of Illinois
- U.S. District Court for the Northern District of Indiana

Affiliations/Memberships

- American Bar Association
- Defense Research Institute

Distinctions

- Illinois *Rising Stars*®

Experience

Successful Representation of Insurance Company in Massive Flooding Claims

We represented an insurance company in connection with massive flooding claims following a significant rain event. After working to resolve the underlying claims, we successfully litigated another insurer's attempt to force our client to pay 100 percent of the costs relating to the loss, which ultimately involved a favorable appellate decision.

Successful representation of insurance company

After an explosion at a fertilizer plant in Louisiana, Thomas Drennan represented our client, an insurance company, in a case to determine whether the plant owner qualified as an additional insured, and to determine the

extent of the contractual liability owed to the plant owner by the named insured. Mr. Drennan thoroughly reviewed the underlying contract and the insurance policy, and identified the most effective arguments in support of the client's position. As a result, following a two-week trial, he successfully managed to cap our client's liability at an amount far less than the potential exposure. He also convinced the appellate court and the Louisiana Supreme Court to affirm the result.

Successful representation of insurance company in advertising dispute

Thomas Drennan represented an insurance company when its insured faced a claim advanced by two men who claimed the company, a fast food chain, had taken their idea for an advertising mascot. The plaintiffs alleged they had presented the idea to the chain, and the chain used the idea without compensating the plaintiffs. The chain then sought coverage from our client, the insurance company, under the advertising injury portion of the liability insurance policy. Mr. Drennan moved for summary judgment on a number of grounds, and convinced an Illinois state court to grant summary judgment in favor of the client, resulting in no liability under the policy.

Experience appellate work, including counterfeit products

Thomas Drennan has experience with appellate work in Illinois, Minnesota, California, Louisiana, and New York. In Illinois, his appellate experience includes the representation of an employer in connection with a claim for contribution and indemnification arising out of a written contract between the parties relating to electrical work at a power generating station. Mr. Drennan successfully argued before the appellate court that the indemnity obligations included in the written contract did not extend to the indemnitee's own negligence. In New York, he represented an insurance company in a matter involving a company selling shampoo that closely mirrored a popular name brand shampoo. He successfully argued before the appellate court that the client's denial of coverage was correct, and there was no coverage under the relevant policy of insurance.