



500 Washington Avenue South
Suite 4000
Minneapolis, MN 55415
TEL: (612) 359-4242
FAX: (612) 336-9100
mshutte@zellelaw.com

PRACTICE AREAS

- Bad Faith and Extra-Contractual Liability
- Breach of Contract
- Commercial Litigation
- Cyber Risk and Losses
- eDiscovery
- Insurance
- Pandemic Claims and Litigation
- Property Insurance
- Subrogation

BAR AND COURT ADMISSIONS

- State Courts: Pennsylvania, New Jersey, Minnesota
- United States District Court: District of New Jersey, Eastern District of Pennsylvania, District of Minnesota, Eastern District of Wisconsin

Megan is Counsel in the firm's Minneapolis office, where her practice is focused on complex first-party property coverage assessments and disputes. She counsels numerous global insurance companies on a broad range of first-party coverage issues that arise in a variety of claim contexts, including those that involve natural disasters, catastrophic losses, machinery breakdown, and construction and builder's risk issues.

Megan also represents insurers in complex, multi-party litigation relating to policy interpretation; the application of coverage exclusions and endorsements; the scope and/or existence of coverage for property damage, time element, and business interruption claims; and allegations of bad faith. Megan has also been involved in liability insurance coverage matters and has experience negotiating favorable subrogation recoveries.

REPRESENTATIVE MATTERS

Representing insurance carriers in litigation concerning business interruption losses attributed to the COVID-19 pandemic.

Representing market of domestic and non-domestic carriers in builder's risk insurance litigation in Washington State Court concerning SR 99 Tunnel project in Seattle.

Represented market of domestic and non-domestic carriers in coverage litigation relating to Philadelphia refinery explosion.

Represented domestic and non-domestic carriers in property insurance litigation in New Jersey State Court concerning the 2017 NotPetya cyber attack in Ukraine.

Assisted in an insurance coverage dispute involving corrosion occurring at a newly built Texas refinery.

Obtained partial summary judgment in insurance coverage litigation involving complex valuation issues related to a \$10.6 million Chilean earthquake claim.

Participated in successful resolution of a \$12 million extra-contractual tortious interference suit brought by public adjuster for the City of Houston against multiple insurers.

EDUCATION

- Villanova University School of Law, J.D., 2007; Environmental Hearing Board Editor of the *Villanova Environmental Law Journal*
- Trinity College (CT), M.A. American Studies, with honors, 2003; B.A. English, with honors, 2000

ARTICLES & PRESENTATIONS

"What is the Burden of Proof and Applicability of Collateral Estoppel in a Reinsurance Dispute?", *ARIAS U.S. Quarterly*, July 1, 2023, co-author

"Bad Faith Conduct: How *Bad* is Bad Enough Under PA Law?," *Insurance Law360*, September 30, 2016, co-author

PROFESSIONAL AFFILIATIONS

American Bar Association

Minnesota State Bar Association

Hennepin County Bar Association

Minnesota Women Lawyers

NOTEWORTHY

Megan was named a "Rising Star" for 2017 by Super Lawyers.