



Michael Menapace

PARTNER

mmenapace@wiggin.com

Hartford: +1 860 297 3733

Michael is an insurance lawyer, primarily a litigator defending insurance companies, reinsurers, and related companies from a wide range of claims that threaten clients' businesses. He is also a counselor, law school professor, and litigator in areas beyond insurance. Michael is the Co-Chair of Wiggin's Insurance Practice Group.

Michael represents insurers in litigation and arbitrations across the country with deep experience in first and third-party insurance coverage, insurance business practices, bad faith, reinsurance, premium calculations, and allocation among policies. Insurers often come to Michael with their most sensitive disputes and problems that do not have ready-made answers. His clients appreciate his creative solutions that fit within their business goals. As a general litigator, he has tried cases concerning utility and energy infrastructure construction, securities class actions, and merger and acquisition claims. Leading insurance industry trade groups have engaged Michael to represent them on matters of industry-wide importance before trial and appellate courts. Michael is a Fellow of the American College of Coverage Counsel.

Michael is serving as national coordinating counsel for a domestic carrier's COVID-19 business interruption coverage disputes, recently defended an insurance company in a nationwide class-action suit targeting its claims payment practices, achieved a seven-figure victory for a respondent in a reinsurance arbitration, and is actively engaged in litigation under the Medicare Secondary Payer Act.

In his role as counselor, Michael advises insurers on compliance and regulatory issues. He represents stock, mutual, and captive insurers on their dealings with state regulators, including proceedings concerning rates, applications for acquisition of control, and market conduct exams. He has represented clients in connection with internal investigations and responses to government inquiries and subpoenas, including federal and state inquiries into forced placed insurance, contingent commissions/broker compensation, and finite reinsurance transactions.

Michael's practice also includes cybersecurity. He counsels insurance companies and other business entities on a variety of data security and privacy issues and defends companies facing potential data breach liability.

Michael lectures and publishes regularly on insurance and cybersecurity topics and has testified before the U.S. Senate Commerce Committee as an invited expert on cybersecurity and insurance. He teaches insurance law at the Quinnipiac University School of Law and is a Non-resident Scholar at the Insurance Information Institute. He is Co-editor of *The Handbook on Additional Insureds*, Co-editor of *A Practical Guide to Cyber Insurance for Business*, and is co-author of *The Reference Handbook on the CGL Policy – Coverage A Principal Exclusions*. Michael has been listed in *Who's Who Legal: Insurance and Reinsurance*, *Who's Who Legal: Thought Leaders*, and *Super Lawyers* for Insurance Law. He is active in the American Bar Association TIPS Cybersecurity and Data Privacy Committee (having served as the Committee Chair).

Michael received his J.D. from Quinnipiac University School of Law and a B.M. from The Hartt School of Music at the University of Hartford. He began his legal career in the insurance/reinsurance practice group of a major international law firm. He is admitted to practice in Connecticut, New York, and Massachusetts.

Michael is a Past President of the Hartford County Bar Association, the oldest bar association in the country, and a long-time member of its Board of Directors. He takes on pro bono representation of minor children whose families are involved with the CT DCF agency. He is a member of the Board of Directors of the New Britain Museum of American Art. Before practicing law, Michael was a college music professor and administrator with an active U.S. and international music performance schedule, including as a saxophonist with the Hartford Symphony Orchestra. He previously served as Chair of the Board of Trustees of The Hartt School, University of Hartford, and remains involved in an advisory capacity.

Education

- Quinnipiac University School of Law (J.D.)
 - with honors
- University of Hartford (B.M.)
 - magna cum laude

Bar Admissions

- Connecticut
- Massachusetts
- New York

Court Admissions

- US Court of Appeals for the First Circuit
- US Court of Appeals for the Second Circuit
- US Court of Appeals for the Third Circuit
- US Court of Appeals for the Seventh Circuit
- US Court of Appeals for the Eighth Circuit
- US Court of Appeals for the Tenth Circuit
- US Court of Appeals for the Eleventh Circuit
- US District Court (District of Connecticut)

- US District Court (Eastern District of New York)
- US District Court (Southern District of New York)
- US District Court (Eastern District of Michigan)
- US District Court (District of Colorado)

Distinctions

- New Leaders of the Law Award, Connecticut Law Tribune (2005)

Memberships and Affiliations

- American Bar Association
 - Former Chair, TIPS Cybersecurity and Data Privacy Committee
- American College of Coverage Counsel
 - Fellow
- ARIAS – U.S.
 - Former Chair, Technology Committee
- Connecticut Bar Foundation
 - James T. Cooper Fellow
- Hartford County Bar Association
 - Past President
- International Association of Privacy Professionals (IAPP)

Publications

November 7, 2025

New Excess GL Facility Leverages Experience of Major Insurers for the Benefit of Policyholders in Large Loss Scenarios

April 8, 2024

Insurance Practice Group Update: Spring 2024

September 13, 2023

Insurance Practice Group Update Summer 2023

January 30, 2023

Partner Michael Menapace Authored an Article in Bloomberg Law on Third-Party Litigation Funding

August 16, 2022

Attorneys Michael Menapace and Alundai Benjamin Published in ABA TIPS Law Journal

March 2, 2022

A Practical Guide to Cyber Insurance for Businesses

ABA Book Publishing

September 28, 2021

Changes In Recent Connecticut Cybersecurity and Data Privacy Breach Legislation

January 11, 2021

Attorneys Michael Menapace and Nicole Dwyer Published in ABA TIPS Cybersecurity and Data Security Committee's Winter 2021 Committee News

January 14, 2020

Wiggin and Dana Cryptocurrency Advisory Published in The National Law Review
The National Law Review

January 10, 2020

Holding Cryptocurrency – Is Your Wallet Hot? Consider Whether Your Assets Are Insured Under A Homeowner's Or Commercial Policy.

October 7, 2019

Insurance Practice Group Update – Fall 2019

Summer 2019

Additional Insureds: Additional Protection and Additional Issues
The Brief, Vol 48 No 4

April 1, 2019

Insurance Practice Group Update – April 2019

March 27, 2019

Use of Data Rooms in Arbitration
ARIAS•U.S. Quarterly

March 5, 2019

Property Insurance, Cyber Insurance, Coverage and War: Losses From Malware May Not Be Covered Due To Your Policy's Hostile Acts Exclusion

January 10, 2019

Increase Your Tech IQ
ARIAS•U.S. Quarterly

August 13, 2018

Going Beyond the Four Corners to Deny a Defense: a Critique of Section 13(3) of the Restatement of Liability Insurance
53 Tort Trial & Ins. Prac. L.J. 795

August 3, 2018

Insurance Update, Summer 2018

June 27, 2018

The Handbook on Additional Insureds, Second Edition
ABA Publishing

November 6, 2017

Insurance News, Fall 2017

November 2, 2017

Massachusetts Adopts Minority Rule in Determining Priority Among Policies

May 16, 2017

Insurance News Spring 2017

May 5, 2017

Ensuring E-mail Security

ARIAS Quarterly - Spring 2017

January 6, 2017

Although Delayed, New York's Aggressive Cybersecurity Law Expected to Affect Financial Services and Insurance Firms

December 15, 2016

Insurance News, December 2016

August 11, 2016

Insurance News, Summer 2016

April 21, 2016

Insurance News, Spring 2016

December 16, 2015

Insurance News, December 2015

September 8, 2015

Insurance News, Summer 2015

February 24, 2015

Insurance News, Winter 2015

February 19, 2015

The \$750 Million Comma? Texas Supreme Court Rules BP Is Not Entitled to Coverage for the Gulf Oil Spill as an Additional Insured Under Policies Issued to Transocean.

Insurance Litigation Reporter, Vol. 37, No. 2

February 17, 2015

The \$750 Million Comma? BP Is Not Entitled to Coverage for the Gulf Oil Spill as an Additional Insured Under Policies Issued to Transocean

February 9, 2015

Cybersecurity Updates Newsletter, Winter 2015

December 10, 2014

The Connecticut Supreme Court Opens Door for Expanded Negligence Liability Based on HIPAA Violations

August 5, 2014

Insurance News, Summer 2014

December 18, 2013

Insurance News, Winter 2013

September 30, 2013

In Re: Deepwater Horizon Insurance Litigation – The Fifth Circuit Reverses the District Court’s Additional Insured Decision but then Withdraws its Decision and Certifies Issues to the Texas Supreme Court

June 20, 2013

Connecticut Supreme Court Resolves Insurance Coverage for Fatal Nursing Home Fire

June 11, 2013

Connecticut Supreme Court Weighs in on Faulty Workmanship as an Occurrence in the Standard CGL Policy

April 30, 2013

Insurance News, Spring 2013

March 18, 2013

In Re: Deepwater Horizon Insurance Litigation – Fifth Circuit Reverses in Favor of BP’s Additional Insured Claim

Insurance Litigation Reporter, Vol. 35, No. 4

January 19, 2012

The Handbook on Additional Insureds

ABA Publishing

December 8, 2011

In Re: Oil Spill by the Oil Rig “Deepwater Horizon” in the Gulf of Mexico on April 20, 2010

Insurance Litigation Reporter, Vol. 33, No. 20

February 8, 2011

Client Alert: Thomas B. Leonardi Appointed Next Commissioner of the Connecticut Insurance Department

October 1, 2010

When Worlds Collide: The Battle for D&O Insurance Proceeds in Bankruptcy

American Bankruptcy Institute Journal

August 9, 2009

Insurance News – Chinese Drywall

July 10, 2009

Brown & Brown, Inc. v. Blumenthal Amicus Brief

March 19, 2009

Annual Summary of 2008 Connecticut Executive and Legislative Actions Concerning the Insurance Industry