



## Michael Menapace

**PARTNER**

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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 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. *Chambers USA* has ranked Michael in Band 1 for Connecticut Insurance and *Who's Who Legal* has named him an Insurance & Reinsurance Thought Leader.

Michael served 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 addition, Michael serves as national litigation coordinating counsel for several large restaurant groups with locations throughout the country.

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**

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**

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**