

Christopher W. Woodward

Special Counsel

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Christopher is a member of the Professional Liability Department where his practice is focused on insurance coverage and bad faith litigation. As an experienced litigator, he has developed a deep understanding of insurance policy and coverage issues arising from commercial, personal, and specialty property and casualty policies, professional liability policies, health/life policies and workers' compensation policies.

Prior to joining Marshall Dennehey, Christopher worked as a senior claims examiner where he dealt with coverage issues and the management of professional liability lawsuits with a focus on municipalities. This experience has provided Christopher with a unique perspective in understanding the tactics utilized by plaintiffs to leverage settlement issues both before and during litigation, as well as analyzing available coverage, responses to civil remedy notices, pre-suit investigations and coverage evaluations. Christopher also presents seminars to clients about issues in the insurance coverage and bad faith practice area.

In 2009 Christopher graduated from Penn State University, earning a Bachelor of Arts degree in English. He later attended Widener University School of Law where he earned his *juris doctor*, magna cum laude, in 2013.

During his time in law school, Christopher was a senior staff member of the Widener Law Journal, which published his survey analyzing a Pennsylvania Supreme Court administrative law decision in its Spring 2013 issue. Christopher also held an internship for the Pennsylvania Medical Care Availability and Reduction of Error Fund and clerked for the local staff defense counsel of a national insurance company.

Education

- Widener University Commonwealth Law School (J.D., *magna cum laude*, 2013)
- The Pennsylvania State University (B.A., 2009)

Practices

- Miscellaneous Professional Liability
- Insurance Services – Coverage & Bad Faith Litigation

Admissions

- Pennsylvania, 2013
- U.S. District Court Eastern District of Pennsylvania
- U.S. District Court Middle District of Pennsylvania
- U.S. District Court Western District of Pennsylvania
- U.S. Court of Appeals 3rd Circuit

Associations & Memberships

- Cumberland County Bar Association
- Dauphin County Bar Association
- Pennsylvania Bar Association

Classes / Seminars Taught

- *Untying Tangled Titles – How Property Insurance Drives Fraud*, Pennsylvania Insurance Fraud Prevention Authority (IFPA) Conference, Pocono Manor, PA, April 27, 2023
- *Untying Tangled Titles – How To Recognize How Property Title Issues Drive Fraud*, Marshall Dennehey Insurance Fraud 360 Seminar, Lafayette Hill, PA, June, 2022
- *PIP in PA: Questions & Answers*, Client Webinar, December 2020

Published Works

- "Regular Use Exclusions' Stand: Pa. Supreme Court's Latest Ruling Post-'Gallagher'." *The Legal Intelligencer* Insurance Law Supplement, August 20, 2024
- "Your Residence Is Not Necessarily Where You Live," *Defense Digest*, Vol. 28, No. 12, December 2022
- "Pa. Ruling Leaves Auto Policy Stacking Questions." *Law360*, November 10, 2021
- "Just How Hard Does Gallagher Hit the Household Vehicle Exclusion?," *Defense Digest*, Vol. 25, No. 2, June 2019
- "The Pennsylvania Supreme Court Clarifies the Standard that Courts Must Use When Considering Claims Made for Insurance Bad Faith Under 42 Pa.C.S. § 8371," *Defense Digest*, Vol. 24, No. 2, June 2018
- *Case Law Alerts*, regular contributor, 2016-present
- "PA Superior Court Decision Means Bad Faith Claims May Live to See Another Day, *Rancosky v. Washington National Insurance Co.*, 2015 Pa. Super. LEXIS 822, 2015 PA Super 264 (Pa. Super. Ct. Dec. 16, 2015)," *Legal Updates for Insurance Coverage and Bad Faith*, March 3, 2016

Results

Defense Prevails in Automobile Liability Case.

We secured the dismissal of a declaratory judgment action filed in federal court against a large insurer. This case arose from a motor vehicle accident that occurred in 2015. The plaintiff averred that she had sustained injuries in excess of the tortfeasor's bodily injury

liability limits and sought stacked underinsured motorist (UIM) benefits. While the plaintiff had admittedly signed a rejection of UIM coverage form and a rejection of UIM coverage stacked limits form, she argued that her insurer had altered the statutorily required forms by adding additional language. The plaintiff filed a declaratory judgment complaint against her insurer. We filed a motion to dismiss the complaint on behalf of the defendant, which was granted by the federal court. The court reasoned that the UIM rejection form “specifically complied” with the applicable requirements of Pennsylvania’s Motor Vehicle Financial Responsibility Law because the additional language, contained on the same page as the statutorily required rejection language, was “inconsequential.”

Thought Leadership

July 21, 2026

Superior Court Upholds Stacking Waiver Despite Substituted-Vehicle Policy Amendment

April 1, 2026

Court Finds Fatal Shooting “Arises Out of” Vehicle Use for UIM Coverage

January 1, 2026

Court Confirms UIM Claimants Must Qualify as an ‘Insured’ Under the Policy Insuring Their Employer’s Vehicles in Order to Stack Their Personal Auto UIM Policy

October 1, 2025

Superior Court Enforces Forum Selection Clause, Dismissing UTPCPL Claim and Transferring Breach of Contract and Bad Faith Claims Against Carrier to Insured’s Home County

July 1, 2025

Federal Court Limits UIM Payout to \$100K in Fatal Crash, Rejects Parents’ Bid for Double Recovery

April 1, 2025

Court Denies UIM Coverage to Woman, Claiming ‘Family Member’ Status Through Daughter

January 1, 2025

Work Product Doctrine Does Not Apply to Claims Materials, Even if Received After Demand Letter Threatening Litigation

January 1, 2025

Pennsylvania Court Reiterates that Single Vehicle Policies Can Be Stacked and Stacking Can Provide Benefit to Insured

October 1, 2024

Three Recent Third Circuit Decisions Underline Validity of Regular Use Exclusion and Household Vehicle Exclusion—under the Appropriate Circumstances—in UM/UIM Policies.

August 20, 2024

'Regular Use Exclusions' Stand: Pa. Supreme Court's Latest Ruling Post-'Gallagher'

August 2, 2024

Third Circuit Declines to Extend Gallagher and Upholds Regular Use Exclusions

July 1, 2024

Middle District Upholds Regular Use Exclusion in the Wake of Rush and Takes One Step Further

April 1, 2024

Household Vehicle Exclusion Once Again Enforced—Under the Appropriate Facts

January 30, 2024

Pennsylvania Supreme Court Confirms the Validity of 'Regular Use Exclusions'

January 1, 2024

Superior Court Holds that MVFRL Does Not Require Insurers to Provide a Later-added Named Insured Notice of Opportunity to Elect or Waive Stacked Coverage.