

Estelle Kokales McGrath

**Supervisor, Professional Liability - Western
Pennsylvania**

Chair, Real Estate E&O Liability Practice Group

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Estelle is a Shareholder in the firm's Professional Liability Department and serves as *Supervisor of the Professional Liability Practice Group* in Western Pennsylvania, where she oversees the operations and strategic direction of the Professional Liability attorneys in the firm's Pittsburgh, Erie, Cincinnati, and Cleveland offices. Her practice focuses on various miscellaneous professional liability matters, including errors and omissions, directors and officers liability and management liability.

Insurance Agents & Brokers Liability. A significant portion of Estelle's practice is dedicated to defending errors and omissions claims against insurance agents and brokers. She represents agents and brokers of all sizes in both pre-suit matters and litigation and is skilled at managing the complex relationships among agents, insureds, and insurance carriers.

Real Estate E&O Liability. As *Chair of the firm's Real Estate Errors and Omissions Liability Practice Group*, Estelle represents real estate agents and brokers, appraisers, home inspectors, property management companies, homeowner associations, boards, and individual board members. Her work frequently involves detailed analysis of contracts, association governing documents, and the Uniform Planned Community Act.

Public Entity and Civil Rights. Estelle also maintains a robust practice in public entity and civil rights defense. She represents municipalities, school districts, universities, and other public entities, as well as police chiefs, police officers, constables, humane officers, volunteers, security personnel, and educators – including teachers, professors, and coaches– in a wide range of professional liability and civil rights matters.

Employment Law. In the employment law arena, Estelle counsels employers pre-suit and defends public entities and private companies in claims alleging discrimination and retaliation, in addition to whistleblower claims and allegations of sexual assault. She frequently appears before the EEOC and PHRC and continues representation through

Practices

- Miscellaneous Professional Liability
- Public Entity & Civil Rights Litigation
- Employment Law
- Real Estate E&O Liability
- Insurance Agents & Brokers Liability
- Non-Profit D&O

litigation in state and federal courts. She also previously served as a *pro bono* mediator for the Equal Employment Opportunity Commission.

Estelle also recently served a two-year term on the firm's Executive Committee Advisory Council, a select group of firm leaders dedicated to strengthening communication between the Executive Committee and associates, special counsel, and junior shareholders.

Education

- Widener University Delaware Law School (J.D., 2001)
- Juniata College (B.A., 1998)

Admissions

- Pennsylvania, 2001
- West Virginia, 2011
- U.S. District Court Southern District of West Virginia, 2011
- U.S. District Court Western District of Pennsylvania, 2011
- U.S. District Court Northern District of West Virginia, 2017

Honors & Awards

- Pennsylvania Super Lawyer Rising Star (2008, 2012-2016)

Associations & Memberships

- Allegheny County Bar Association
- Council on Litigation Management
- FETA 2013-present
- Pennsylvania Bar Association
- Professional Liability Underwriting Society (PLUS) 2013-present
- West Virginia Bar Association

Classes / Seminars Taught

- *Navigating Real Estate Claims from New York to New Jersey and Pennsylvania*, Client Seminar, May 2026.
- *Anti-Harassment, Anti-Discrimination and Anti-Bullying /Workplace Conduct*, Client Seminar, August 2025
- *Prohibition Against Discrimination and Harassment*, Client Seminars, June 2025
- *Insurance Agent and Broker Webinar*, Philadelphia Insurance Company, April 1, 2025
- *Risk Management for Insurance Agents & Brokers*, Pittsburgh I-Day, October 8, 2024
- *How to Avoid Mistakes with Mismanagement of Life & Health Claims*, Joint Webinar with National Association of Professional Agents, May 2023
- *Pandemic Coverage Litigation Update / Insurance Broker Best Practices*, Client Webinar, September 2022
- *The Aftermath of the Pandemic For Carriers and Agents*, Client Webinar, July 2021
- *Civil Litigation Updates in COVID-19 Litigation – Where Do We Stand One Year Later?* Marshall Dennehey Webinar, May 2021

- *Supervisor Training on Discrimination*, Client Seminar, June 2021
- *Impact of COVID-19 on Insurance Agents*, Client Webinar, May 2021
- *Pandemic Coverage Litigation Update: Agent E & O Wars to Come*, Client Webinar, March 2021
- *Pregnancy Discrimination*, Client Seminar, March 2020
- *Promoting Diversity & Inclusion*, Client Seminar, November 2019
- *Police: Handling Critical Incidents*, Client Seminar, May 2018

Published Works

- "Lessons From Accountant's Age Discrimination Suit," *Pennsylvania CPA Journal*, Spring 2024
- "EEOC Mediation: Five Things to Consider Before Participating," *The Legal Intelligencer*, Employment Law Supplement, October 2023
- "Top 10 Ways an Insurance Broker Can Avoid Liability," National Association of Professional Agents, March 1, 2023
- "Top Ten Ways an Insurance Broker Can Avoid Liability," *Legal Update for Insurance Agents & Brokers*, December 21, 2022
- "HOA Living. It Is Not For Everyone," *Defense Digest*, June 2021, Vol. 27, No. 3
- "Ten Ways An Employer Can Reduce Their Chances of Being Sued for Discrimination," *PLUS Blog*, May 10, 2021
- "HOA Living. It Is Not For Everyone," *Defense Digest*, March 2021, Vol. 27, No. 2
- "House Bill No. 88 to be Signed by Governor Rendell," *What's Hot in Workers' Comp*, Volume 7, No. 12, December 2003
- "Supreme Court Reverses Caso Decision," *What's Hot in Workers' Comp*, Volume 7, No. 12, December 2003
- "Course of Employment Argument Saves Employer," *Defense Digest*, Volume 9, No. 2, June 2003
- "Board's Decision Reversed Where Claimant Failed to Present Evidence," *Lawyers Journal*, The Journal of the Allegheny County Bar Association, June 27, 2003
- "*Borough of Lewistown v. Pennsylvania Labor Relations Board*: The Supreme Court of Pennsylvania Holds Arbitration Award Final and Binding When Participating Joint Employer Failed to Appeal the Award," 9 WIDENER J. PUB. L 615 (2001).

Significant Representative Matters

- **Voluntary Dismissal of Insurance Agency and Agent, August 19, 2026.** A client of the agency (plaintiff) filed a complaint in the Court of Common Pleas of Fayette County, Pennsylvania alleging that the agent and agency failed to properly insure his commercial property. After a storm caused damage to the property, the insurance company denied coverage for one of the structures because it was not included under the insurance policy. The plaintiff alleged that it told the agent about the structure and requested that it be included on the policy. The plaintiff set forth various claims including negligence. During the corporate representative deposition, the plaintiff reluctantly admitted that the allegations in the complaint were false. After providing the plaintiff with a motion for sanctions, it voluntarily dismissed the complaint with prejudice.
- **Secured Favorable Decision for Real Estate Agent from Pennsylvania Association of Realtors After Ethics Hearing, August 13, 2026.** The prospective buyers' real estate agent filed an ethics complaint against the listing real estate agent alleging a violation of Article 10 of the Ethics Code. Article 10-5 references *duties to the public* and prohibits REALTORS® from denying equal professional services to

any person based on race. REALTORS® are prohibited from planning or agreeing to discriminate against a person based on race. After submitting a substantive response and producing evidence, a hearing was held before a Hearing Panel, which included an opening statement, presentation of witnesses along with cross-examination of witnesses presented by the buyers' agent and a closing statement. After consideration of all the evidence, the hearing panel found that there was no violation of the Ethics Code and dismissed the Complaint.

- **Motion to Dismiss Granted with Prejudice for Borough and its Employees, March 26, 2026.** An owner of a sexually oriented business, who did not own property in the Borough, but periodically booked events in the Borough, was prohibited by a permanent injunction from performing at a particular restaurant due to a zoning ordinance violation. Plaintiff then brought a Section 1983 action alleging that defendants violated his rights under the First Amendment, Fourteenth Amendment and Equal Protection Clause. After filing a motion to dismiss arguing that the plaintiff lacked standing, the Court agreed and explained that plaintiff had no legally recognized property right in the Borough. The Court further explained that the state proceedings were between the Borough and the restaurant – against whom the injunctions were directed – not plaintiff. The lack of standing was fatal to all of his claims and his case was dismissed with prejudice.
- **Secured Voluntary Dismissal of Suit Against Domestic Violence Entity and its Employees, February 20, 2026.** An individual, who had never received services and who had never been an employee, sued a domestic violence entity along with several of its employees alleging various claims including negligence, emotional distress, defamation, civil conspiracy, and retaliation. After filing preliminary objections attacking the entire complaint as legally insufficient and arguing that the court should view the complaint as potentially violative of a protection from abuse order (which was available on the public docket), the plaintiff withdrew the complaint.
- **Summary Judgment For Child Care Center In Employment Case, November 19, 2025.** We obtained summary judgment on behalf of a child care center in an employment discrimination action brought by two former employees. Plaintiffs alleged multiple claims arising from their termination, including age and race discrimination and unlawful interference with leave, in violation of the Age Discrimination in Employment Act (ADEA), the Pennsylvania Human Relations Act (PHRA), Title VII, Section 1981, and the Family and Medical Leave Act (FMLA). The Court agreed that Plaintiffs failed to establish a *prima facie* case of age discrimination, as they could not show they were replaced by sufficiently younger employees to support an inference of discriminatory animus. Plaintiffs likewise failed to meet their burden on their race discrimination claims, as they did not demonstrate that the employer retained similarly situated employees who were not within the protected class. Finally, the Court rejected Plaintiff's FMLA interference claim, finding that the employee voluntarily ended her leave and that the employer would have continued to honor her FMLA rights had she not done so. Accordingly, the Court held that Plaintiffs failed to present evidence to support their *prima facie* claims and granted summary judgment in favor of the employer.
- **Preliminary Objections Sustained in Employment Suit for Public Entity, October 5, 2023.** Obtained dismissal of employment case for public entity. Plaintiff alleged a whistleblower claim and multiple wrongful discharge claims after being terminated. The Judge sustained the employer's preliminary objections, as the Court agreed that plaintiff failed to set forth any legally viable claims against her supervisor or prior employer.
- **Dismissal of Employment Discrimination Charge Before the Pennsylvania Human Relations Commission, August 24, 2023.** A terminated employee filed a Charge of Discrimination with the Pennsylvania Human Relations Commission

against her non-profit employer alleging age, sex and disability discrimination. We were able to prove through the investigation process that there was no discrimination. The Charge was accordingly dismissed.

- **Dismissal of Employment Discrimination Charge Before Pittsburgh Commission on Human Relations, August 14, 2023.** A terminated employee filed a charge of discrimination with the Pittsburgh Commission on Human Relations against his non-profit employer alleging age and disability discrimination. We were able to prove through the investigation process that there was no age or disability discrimination. The Charge was accordingly dismissed.
- **Secured Voluntary Dismissal of Employment Suit for Public Entity, May 24, 2023.** A terminated employee filed suit in the United States District Court for The Western District alleging violation of his First Amendment Rights as a result of retaliation based on political opposition and protected speech. The employee also alleged a violation of the Equal Protection clause of the Fourteenth Amendment. After filing a Motion for Sanctions, the employee voluntarily dismissed the entire federal lawsuit.
- **Secured Voluntary Dismissal of Homeowners Association in Unjust Enrichment Suit, January 13, 2023.** A contractor sued a homeowner's association for unjust enrichment because the builder failed to pay it for its services. After discussions with counsel, the contractor agreed to voluntarily withdraw said suit against the homeowner's association.
- **Motion to Dismiss Granted in Employment Suit for Public Entity, December 19, 2022.** Secured dismissal of First Amendment count in the United States District Court for The Western District on behalf of public entity alleged to have retaliated against plaintiff for exercising her First Amendment rights to freedom of speech and to petition the government for redress of grievances. The public entity employer was entitled to dismissal of the First Amendment Count because plaintiff's complaints were only intended to protect her interests, not that of the public. The court declined to exercise supplemental jurisdiction over the remaining state law claims.
- **Summary Judgment Granted for Vocational School, May 10, 2021.** Obtained summary judgment in state court on behalf of a vocational school alleged to have violated the plaintiff's procedural due process rights to continued enrollment. The plaintiff alleged sexual assault by an instructor and asserted that she was dismissed from the school after reporting the alleged assault. The school was entitled to judgment as a matter of law as the plaintiff was unable to prove that she had a recognized property right in continued enrollment in a commercial driver's license program.
- **Complaint Dismissed Against Homeowners' Association and Property Management Company, January 28, 2020.** A homeowner, Plaintiff, filed suit in Butler County Court of Common Pleas. Plaintiff sued the Homeowners' Association, the Property Management Company, the Property Managers and individual board members alleging breach of contract, breach of fiduciary duty, gross negligence, intentional misrepresentation and negligent misrepresentation. After arguing preliminary objections to the 490-paragraph complaint, the Judge sustained the objections and dismissed the entire lawsuit with prejudice. The Judge also granted the Defendants' Motion for Sanctions against Plaintiff for failing to voluntarily dismiss the individual defendants from the suit.
- **Motion to Dismiss Granted for Housing Authority Alleged to Have Violated Civil Rights of Tenant and Guest, January 13, 2020.** Plaintiffs filed a lawsuit in the United States District Court for the Southern District of West Virginia alleging that the housing authority and their employee violated state and federal laws. After filing a motion to dismiss all claims against the housing authority and their employee, the Judge granted the motion in its entirety dismissing three counts alleging violations of

federal laws and four counts alleging violations of state laws.

- **Defeated Class Action Certification Against Property Management Company, November 20, 2019.** Eight homeowners filed a class-action complaint in Washington County Court of Common Pleas averring claims of conversion and conspiracy against a property manager of their homeowners' association. The homeowners sought to certify a class-action lawsuit for all of the unit owners in the planned community. They accused the property manager of wrongfully converting unit owner association fees and conspiring to delay the "turn over" of their homeowners' association. After a lengthy and contentious discovery process, the Judge denied the class certification against the property management company.
- **Dismissal of Employee's Claims of Employee Status, August 2018.** Claimant filed a claim petition alleging he was an employee of a newspaper. The case was bifurcated to determine whether the claimant was an employee versus an independent contractor. The Judge dismissed the claim petition finding that claimant was an independent contractor. The Judge's decision was upheld by the Workers' Compensation Appeal Board and the Commonwealth Court.
- **Voluntary Dismissal of Real Estate Agent from Lawsuit, November 16, 2017.** A buyer sued multiple defendants, in Westmoreland County Court of Common Pleas, including the seller's real estate agent alleging claims of misrepresentation and unfair trade practices in Pennsylvania state court. During the discovery process, counsel was able to prove that the real estate agent was not liable. Thus, Plaintiff voluntarily agreed to discontinue the lawsuit as to the real estate agent.
- **On Trial Team: Secured Defense Verdict for Police Officer and Hung Jury Verdict for Second Officer in Sixteen Day Jury Trial, September 2017.** Plaintiff brought claims of excessive force under Section 1983 of the Civil Rights Act and the Fourth Amendment in addition to assault and battery claims against both officers and sought compensatory and punitive damages. The claims arose from a traffic stop that plaintiff ultimately fled from while one of the officers was still partially inside his vehicle, which caused plaintiff to be shot multiple times resulting in his paralysis from the waist down.
- **Voluntary Dismissal of Borough and Chief of Police, March 17, 2017.** A prior employee (plaintiff) filed a complaint in the United States District Court For The Western District of Pennsylvania alleging that the borough, the mayor and chief of police unlawfully discriminated against him, which forced him to resign. The employee set forth various federal and state claims including a violation of his substantive due process rights and intentional infliction of emotional distress. After deposing the plaintiff, he voluntarily agreed to dismiss the complaint with prejudice.
- **Employee Injuries Denied and Determined Fully Recovered, May 2016.** A union president filed multiple petitions against the employer for accepted and unaccepted injuries. During a six-year battle, the employer was successful in its defenses before the workers' compensation judge, the workers' compensation appeal board, the Commonwealth Court and the Pennsylvania Supreme Court.
- **Employee's Claims for Wage Loss Denied, March 17, 2015.** An employee, truck driver, filed a claim in West Virginia for injuries he suffered in the course of his employment. The Employer was successful in proving that claimant's disc injury was preexisting in nature, which was affirmed by the Supreme Court of Appeals.
- **Preliminary Injunction Denied, November 24, 2014.** Plaintiff, a manufacturer and seller of refractory products, filed a Motion for Injunctive Relief to prohibit their prior employees from working with a new company, which also manufactured and sold refractory products. The Judge denied Plaintiff's Motion for Preliminary Injunctive Relief after a contentious, speedy discovery stage of depositions and other motions. The trial team was successful in protecting the defendants' new business from being shut down.

Results

Putative Class Action Lawsuit Dismissed

In a case where we represented a child care center, a federal district judge from the Western District of Pennsylvania granted our motion to dismiss with prejudice. The plaintiffs were nine minority employees who were involuntarily furloughed in the fall of 2020. They filed suit, alleging their employment was terminated in violation of Title VII of the Civil Rights Act, the Age Discrimination in Employment Act, the Family Medical Leave Act, the Pennsylvania Human Relations Act, the Wage Payment and Collection Law, and Section 1981 of the Civil Rights Act. The court agreed with the arguments made by the center, finding that the plaintiffs' class claims were not timely exhausted. The court disagreed with the plaintiffs' arguments that their charges gave notice of their putative class claims because each charge only focused on the individual complainant's alleged personal disparate treatment. The court also found that the plaintiffs were not entitled to equitable tolling as they did not exercise reasonable diligence in obtaining essential information bearing on their claim. Accordingly, the court dismissed the entire complaint with prejudice, finding no need to address the other bases for dismissal or the center's request to strike the class action allegations.

Lawsuit Against Insurance Broker Dismissed

In a case where we represented an insurance broker, a Federal District Judge from the Southern District of West Virginia granted our motion to dismiss and dismissed the suit in its entirety. The plaintiff was a women's fashion and accessory boutique. The suit arose from a dispute over the plaintiff's insurance coverage for damages it sustained while being ordered to close by West Virginia's COVID-19-related orders. The insurance carrier filed a motion to dismiss, and, thereafter, the plaintiff voluntarily dismissed the carrier. The broker filed a motion to dismiss all of the claims plead against it, including bad faith, West Virginia's Unfair Trade Practices Act, estoppel and breach of fiduciary duty. The court dismissed the counts of bad faith and Unfair Trade Practices Act, finding that the plaintiff failed to provide sufficient allegations to support such claims. The court further explained that the plaintiff alleged very few facts specific to the broker and that the allegations plead did not support any unreasonable conduct by the broker, which is required to establish bad faith or deception. For similar reasons, the court held that the plaintiff's estoppel claim failed. The plaintiff alleged the broker advised that they would have coverage as a result of the COVID-19 orders. The court found that the plaintiff failed to allege how it relied on those representations or how that reliance was detrimental. The alleged representations occurred months after the plaintiff accepted the policy and did not appear to have any impact on the plaintiff's request for payments from its insurance carrier. Finally, the court explained that the plaintiff failed to identify any West Virginia authority to establish a breach of fiduciary duty against the broker. Regardless, the court found that the plaintiff failed to allege that it requested specific coverage before the broker procured the policy.

Newspaper Beats Suit Alleging Employee Status

The Pennsylvania Supreme Court denied a newspaper delivery person's petition for allowance of appeal on March 30, 2021. The claimant filed a claim petition in 2018, alleging that he suffered serious injuries to his right leg after slipping and falling on ice when he was delivering newspapers. The newspaper asserted that the claimant was an independent contractor. The case was bifurcated to determine whether the claimant was an employee. After fully litigating the issue, the Workers' Compensation Judge found in favor of the newspaper and found that the case was not so different than the seminal case of *Johnson v. WCAB (DuBois Courier Express)*, 631 A.2d 693 (Pa. Cmwlth. 1993). The *Johnson* court held that a newspaper carrier was an independent contractor because the newspaper did not exercise substantial control over his activities.

The claimant appealed to the Workers' Compensation Appeal Board. After hearing argument and reviewing the parties' briefs, the Board affirmed the judge's decision and order. The claimant appealed to the Commonwealth Court, urging the court to consider the evolving nature of the newspaper delivery business in rendering its decision. The court refused to do so and highlighted the lack of control by the newspaper because there was no prohibition on delivering competing newspapers or enlisting a substitute without prior notice or permission. The Commonwealth Court's decision, which was issued as a non-precedential opinion, is the latest in an unbroken line of similar cases holding that newspaper carriers are independent contractors.

The claimant's suit ended when the Pennsylvania Supreme Court denied the petition for allowance of appeal.

Lawsuit Against West Virginia Insurance Broker Dismissed

In a case where we represented an insurance broker, a Federal District Judge from the Southern District of West Virginia granted our motion to dismiss and dismissed the suit in its entirety. The plaintiff was a women's fashion and accessory boutique. The suit arose from a dispute over the plaintiff's insurance coverage for damages it sustained while being ordered to close by West Virginia's COVID-19-related orders. The insurance carrier filed a motion to dismiss, and, thereafter, the plaintiff voluntarily dismissed the carrier. The broker filed a motion to dismiss all of the claims plead against it, including bad faith, West Virginia's Unfair Trade Practices Act, estoppel and breach of fiduciary duty. The court dismissed the counts of bad faith and Unfair Trade Practices Act, finding that the plaintiff failed to provide sufficient allegations to support such claims. The court further explained that the plaintiff alleged very few facts specific to the broker and that the allegations plead did not support any unreasonable conduct by the broker, which is required to establish bad faith or deception. For similar reasons, the court held that the plaintiff's estoppel claim failed. The plaintiff alleged the broker advised that they would have coverage as a result of the COVID-19 orders. The court found that the plaintiff failed to allege how it relied on those representations or how that reliance was detrimental. The alleged representations occurred months after the plaintiff accepted the policy and did not appear to have any impact on the plaintiff's request for payments from its insurance carrier. Finally, the court explained that the plaintiff failed to identify any West Virginia authority to establish a breach of fiduciary duty against the broker. Regardless, the court

found that the plaintiff failed to allege that it requested specific coverage before the broker procured the policy.

Thought Leadership

August 17, 2026

Pennsylvania Superior Court Confirms RESDL Claims Are Subject to a Two-Year Statute of Repose

November 1, 2025

Protecting Real Estate Professionals with Renewed Strength and Expanded Reach

March 1, 2024

Lessons from Accountant's Age Discrimination Suit

November 1, 2023

The Customer Is Not Always Right: Considering the Customer's Conduct When Defending Insurance Brokers

October 23, 2023

EEOC Mediation: Five Things to Consider Before Participating

December 20, 2022

Top Ten Ways an Insurance Broker Can Avoid Liability

June 1, 2021

HOA Living - It Is Not For Everyone

May 10, 2021

Ten Ways an Employer Can Reduce Their Chances of Being Sued for Discrimination

March 24, 2021

Federal District Judge Dismisses Insurance Broker in Pandemic Case

March 1, 2021

HOA Living - It Is Not For Everyone