

Todd J. Leon

Co-Chair, Insurance Services Practice

Co-Chair, Cannabis Law Practice

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As Co-Chair of the firm's Insurance Services Practice, Todd leads the group's efforts throughout the Northeast, guiding strategy, as well as handling and overseeing matters involving insurance coverage, extra-contractual exposure, and bad faith litigation. In his role, Todd also drives key initiatives, supports practice development, and ensures the group delivers comprehensive, results-driven representation to insurers facing complex coverage disputes and high stakes bad faith claims. With nearly three decades of extensive experience, Todd has litigated a wide variety of claims at the trial and appellate levels of both the state and federal courts. Admitted to practice in both Pennsylvania and New Jersey, he splits his time between our Philadelphia and Mount Laurel offices.

Todd is particularly experienced in managing cases that involve sophisticated "risk shifting" issues, including both additional insurance coverage and contractual indemnification. He has worked on a wide array of insurance coverage matters, spanning a broad base of first- and third-party claims and policy types. Todd has counseled insurers, third-party administrators and self-insureds throughout the life cycle of a matter, from the drafting of policy language to pre-suit investigation to the drafting of coverage opinions to litigating matters through the trial and appellate courts.

Todd lives with his wife, two children, pug (Lola) and French Bulldog (Beau) in Bucks County, PA. In his spare time, he is an avid fan of Philadelphia's professional sports teams and Rutgers basketball and football, and he plays in a modified fast-pitch, wood bat softball league. Todd is active in his synagogue, Shir Ami in Bucks County, and is a former member of its Board of Directors.

Education

- Rutgers Law School (J.D., 1998)
- Rutgers, The State University of New Jersey (B.A., 1995)

Practices

- Insurance Services – Coverage & Bad Faith Litigation
- Cannabis Law

Admissions

- New Jersey, 1998
- Pennsylvania, 1998
- U.S. District Court District of New Jersey, 1998
- U.S. Court of Appeals 3rd Circuit, 2001
- U.S. District Court Eastern District of Pennsylvania, 2011
- U.S. Supreme Court, 2016
- U.S. District Court Middle District of Pennsylvania, 2024

Honors & Awards

- New Jersey Law Journal's New Leaders of the Bar (2013)
- New Jersey Super Lawyers Rising Stars (2009-2013)

The Super Lawyers list is issued by Thomson Reuters. A description of the selection methodology can be found [here](#). No aspect of this advertisement has been approved by the Supreme Court of New Jersey.

Associations & Memberships

- Claims & Litigation Management Alliance
- Defense Research Institute
- New Jersey Defense Association

Representative Cases & Matters

- Successfully represented a state-created medical malpractice insurer in a matter involving fraud in the application for an insurance policy, successfully arguing before the state Supreme Court for the remedy of voiding the policy and reforming the policy limits to \$0.
- Extensive experience representing insurers on numerous risk-shifting claims for contractual indemnification and additional insurance coverage, including in matters stemming from worksite accidents, construction defects, slip-and-falls, product liability and vendor claims, and a range of other factual scenarios.
- Represented an insurance industry group as amicus curiae in a matter requiring interpretation of the prospective or retroactive application of a statutory amendment.
- Defended insurers in a broad array of cases involving insurance coverage issues arising from construction defect claims arising out of residential and commercial projects.
- Represented insurers in a variety of insurance coverage claims under automobile liability policies, including for permissive use, loading and unloading, and uninsured and underinsured motorists coverage.
- Defended insurers and their third-party administrators against insurance coverage claims stemming from employment practices, liability, education and land use claims.

Classes & Seminars Taught

- *DeMarco v. Stoddard - A Behind the Scenes Look at the Decision by the Supreme Court of New Jersey on Fraud in the Application for a Medical Malpractice Insurance Policy*, National Academy of Continuing Legal Education, April 2016
- *Shifting the Risk: Tips and Tools for Transferring Liabilities Via Indemnification Agreements and Insurance Procurement Obligations of Indemnitors*, New Jersey Law

Published Works

- "[State Of Insurance: Q1 Notes From Pennsylvania](#)" *Law360*, April 28, 2026
 - "[State of Insurance: Q4 Notes From Pennsylvania](#)," *Law360*, January 27, 2026
 - "[State Of Insurance: Q3 Notes From Pennsylvania](#)," *Law360*, October 30, 2025
 - "[Choice of Law in Coverage Disputes: What Happens When the Policy, the Loss and the Parties Span State Lines?](#)" *The Legal Intelligencer's Insurance Law Supplement*, August 19, 2025
 - "Supreme Court of New Jersey Rules That Insurers Do Not Have a Duty to Defend or Indemnify for 'Laidlow' Claims—as Long as the Policy Includes the Correct Exclusionary Language," *New Jersey Law Journal*, April 7, 2025
 - "[NJ Justices Clarify First-Party Indemnification Availability](#)," *Law360*, June 27, 2024
 - "Third Circuit Holds That Commercial Property Policies Do Not Provide Coverage for Businesses' Covid-19 Closure Claims," *Marshall Dennehey Legal Update for Insurance Services*, January 9, 2023
 - "In Twin Decisions on Insurance Coverage for COVID-19 Closure Claims, Superior Court of Pennsylvania Makes Clear that Policy Language Matters," *Defense Digest*, Vol. 28, No. 12, December 2022
 - Contributing Author, Defense Research Institute Insurance Law Committee's Coverage B: Personal and Advertising Injury Compendium, "Chapter 14: Advertisement Offenses - Use of Another's Advertising Idea in Your Advertisement" (definition f.)
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Results

Summary Judgment for Insurer in UIM Recovery Case

We prevailed on a motion for summary judgment with respect to the applicability of a UIM "step down" clause. Following an accident with an underinsured tortfeasor, the underlying plaintiff sought UIM recovery under three policies, including one issued by our client with limits of \$500,000. The defense successfully argued that our client's UIM limits of \$500,000 "stepped down" to the \$100,000 UIM limits of the plaintiff's own policy, pursuant to our client's policy language. The Superior Court of New Jersey, Morris County, granted our motion.

Thought Leadership

April 28, 2026

Law360 - State Of Insurance Q1 Notes From Pennsylvania

April 27, 2026

Marijuana Reclassified: Preliminary Impacts on Homeowners Coverage Issues

January 28, 2026

State of Insurance: Q4 Notes from Pennsylvania

December 1, 2025

On the Pulse...Navigating the Complexities of Cannabis Litigation: Marshall Dennehey's Multidisciplinary Approach to a Rapidly Evolving Industry

October 31, 2025

State of Insurance: Q3 Notes from Pennsylvania

August 19, 2025

Choice of Law in Coverage Disputes: What Happens When the Policy, the Loss, and the Parties Span State Lines?

April 7, 2025

Supreme Court of New Jersey Rules That Insurers Do Not Have a Duty to Defend or Indemnify for 'Laidlow' Claims—as Long as the Policy Includes the Correct Exclusionary Language

September 26, 2024

The Supreme Court of Pennsylvania Rules That COVID-19 Closure Claims Are Not Covered in Pennsylvania, Absent Physical Damage to Property

June 27, 2024

NJ Justices Clarify First-Party Indemnification Availability

May 30, 2024

Supreme Court of New Jersey Holds that Indemnification Can Exist in First-Party Claims, With the Appropriate Language

June 1, 2023

Doubling Down: Two Third Circuit Decisions Reaffirm that Faulty Workmanship Does Not Constitute an "Occurrence" in Pennsylvania

February 17, 2023

The Supreme Court of New Jersey Holds that "Self-Insurance" Is NOT "Other Insurance"

January 9, 2023

Third Circuit Holds that Commercial Property Policies Do Not Provide Coverage for Businesses' COVID-19 Closure Claims

December 1, 2022

In Twin Decisions on Insurance Coverage for COVID-19 Closure Claims, Superior Court of Pennsylvania Makes Clear that Policy Language Matters

December 1, 2022

In Twin Decisions on Insurance Coverage for COVID-19 Closure Claims, Superior Court of Pennsylvania Makes Clear that Policy Language Matters