



# Laura M. Zulick

## Member

## Philadelphia

Izulick@cozen.com | (215) 665-4148

### Practice Areas

- Life Insurance & Annuities
- Insurance Corporate & Regulatory

### Industry Sectors

- Insurance

### Education

- Rutgers University School of Law - Camden, J.D., 2011
- Pennsylvania State University, B.A., 2005

### Bar Admissions

- New Jersey
- Pennsylvania

### Court Admissions

- U.S. District Court -- Eastern District of Pennsylvania
- U.S. District Court -- New Jersey
- U.S. Court of Appeals for the Second Circuit

### Affiliations

Long Term Care International Forum, Secretary

Laura represents life insurers and annuity issuers in insurance litigation matters across the country. She handles a wide range of cases in federal and state courts concerning claims for death benefit proceeds, policy lapses, beneficiary and payee disputes, alleged misrepresentation and fraud, policy administration issues, policy surrenders, 1035 exchanges, agent/producer liability, and allegations of bad faith. She also assists her clients to respond to consumer complaints submitted to state Departments of Insurance, and with resolving myriad other pre-litigation disputes.

Laura also represents long-term care insurers in claims-related litigation involving issues of fraud, misstatement of age, alternative care benefits, accelerated death benefits, and other coverage disputes. Laura serves as an officer of the Long Term Care International Forum and helps plan the group's annual LTCi claims and underwriting focused conference.

Laura's practice also focuses on regulatory compliance. She provides counsel to the life and LTCi insurance industry regarding benefits administration, policy language, new product development, premium rate increases, and combatting fraud.

Laura earned her law degree from Rutgers University School of Law, Camden, where she was a member of the *Rutgers Journal of Law and Public Policy* and the Rutgers Civil Practice Clinic. While in law school, Laura interned at the Camden County Surrogate's Court and worked part-time at an Am Law 100 law firm. Prior to law school, Laura worked as a trial team paralegal on pharmaceutical mass tort and employment litigation matters. Laura earned her undergraduate degree from the Pennsylvania State University.

## Experience

Won summary judgment on behalf of the defendant insurer in a dispute over a large life insurance policy. The federal district court found that the policy had been properly rescinded due to material misrepresentations in the application regarding the insured's medical history. The plaintiff beneficiary's claims for breach of contract, bad faith, and violations of the state's Unfair Claims Practices Act all failed, and the insurer had not waived its right to rescind.

In a dispute over a \$1 million life insurance policy that had been canceled by the policyowner prior to his death, obtained dismissal of the plaintiff/beneficiaries' claims for negligence, constructive fraud and fraudulent inducement, and unjust enrichment at the motion to dismiss stage. Won at the summary judgment stage on the remaining claim for breach of contract. The result was affirmed on appeal by the U.S. Court of Appeals for the Fourth Circuit.

Won summary judgment on behalf of the defendant-insurer in a material misrepresentation case in which the plaintiff beneficiary sought to collect on a \$1 million life insurance policy following the death of the insured. The federal district court found that the insurer client properly rescinded the policy based on the insured's misrepresentation on the policy application that he had not been advised to discontinue alcohol use. Significantly, in reaching this ruling, the court held that the insurer did not waive its right to assert additional misrepresentations not specifically mentioned in the rescission letter.

Secured a trial victory for the insurer in a viatical/stranger-originated life insurance policy dispute in

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which the insurer sought a declaration voiding the policy, and an investor in the policy filed a counterclaim seeking damages of approximately \$1.5 million. At the conclusion of the five-day bench trial, the court ruled in the insurer's favor on the claims and counterclaims, finding that the policy was void *ab initio* as an illegal human life wager and that the investor lacked an insurable interest.

Obtained dismissal of long-term care insurance class action concerning provision of alternative care benefits.

Obtained summary judgment ruling in \$11 million breach of contract action brought on behalf of workers' compensation insurer; successfully pierced the corporate veil of the defendant companies.

Obtained favorable dismissal of breach of contract action appealed to the Second Circuit Court of Appeal.