

## **Practice Areas**

- Insurance Coverage
- Life Insurance & Annuities

## **Industry Sectors**

- Insurance
- Software

#### Education

- Temple University—James E. Beasley School of Law, J.D., 1997
- Drexel University, B.S., cum laude, 1994

### **Bar Admissions**

- New Jersey
- Pennsylvania

## **Court Admissions**

- U.S. Supreme Court
- U.S. District Court -- Eastern District of Pennsylvania
- U.S. District Court -- New Jersey

### **Affiliations**

American Bar Association

Defense Research Institute

New Jersey Bar Association

Pennsylvania Bar Association

# Susan J. Stauss

# Member

## Philadelphia

## sstauss@cozen.com | (215) 665-4149

Susan litigates for and counsels her clients in the insurance industry concerning structured settlements and life insurance. She represents various major insurance and annuity companies in cases involving complex issues presented by structured settlements, as well as exposure created by the secondary market for life insurance.

Susan has represented major insurance and annuity companies in the opposition of the transfer of structured settlement payment rights throughout the United States. She has handled cases involving complex issues presented by structured settlements, including the attempted transfer of structured settlement payment rights, disputed claims of entitlement to structured settlement payments, tax issues, beneficiary and estate issues, commutations, transfers of minor's structured settlement payments, workers' compensation issues, bankruptcy issues, U.C.C. issues, child support issues, and garnishment orders.

Susan is part of the team of lawyers serving as counsel to the National Structured Settlements Trade Association (NSSTA), is a member of the NSSTA Legal Committee, and speaks on structured settlement issues nationwide.

Susan has represented life insurers in connection with the often unrecognized exposure created by the secondary market for life insurance. She has experience litigating and counseling clients on issues such as exposure stemming from viaticals, life settlements, non-recourse premium financing and stranger-originated life insurance (STOLI) transactions, and Insurance coverage disputes involving fraud, misrepresentations, overseas fraudulent deaths, unfair trade practices, civil RICO, bad faith, and regulatory and sales practice protocols.

Susan also has experience handling various litigation matters, including complex medical malpractice, personal injury, premises liability, product liability, mass tort, and general negligence actions.

Susan earned her undergraduate degree, *cum laude*, from Drexel University. Susan earned her law degree from Temple University Beasley School of Law.

# Experience

## Life Insurance Litigation

- Successfully opposed the transfer of structured settlement payment rights throughout the United States, and successfully argued these matters before the federal and state courts in Arizona, California, Florida, Georgia, Illinois, Indiana, Massachusetts, Ohio, Oklahoma, South Carolina and Tennessee.
- Successfully negotiated the resolution of multiple lawsuits involving fraud and negligence claims in connection with life insurance policies having an aggregate face amount in excess of \$130 million.
- Successfully obtained multiple summary judgment awards declaring life insurance policies having an aggregate face amount of \$17.5 million void for lack of insurable interest on behalf of an insurance company in connection with lawsuits involving claims of fraud and negligence.



- Successfully defended on summary judgment of a receiver's claim seeking to obtain a premium refund on a STOLI policy.
- Successfully negotiated the resolution of litigation claims, including \$20 million in compensatory damages, \$60 million in punitive damages, injunctive and declaratory relief, and attorneys' fees in connection with over 100 life insurance policies for a total settlement of \$4.7 million.

