



# Alan H. Packer

Office Managing Partner

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Managing partner in the firm's expanding Walnut Creek office, Alan Packer has practiced law in California for over 20 years. He focuses his practice on real estate, home building, commercial construction and insurance law. Clients rely on his extensive knowledge and experience in this highly regulated arena to navigate the maze of regulatory changes, new laws and construction guidelines with emphasis on project risk management covered by insurance.

Alan represents homebuilders, property owners, and business clients on a broad range of legal matters. He counsels on risk management and insurance matters and handles complex litigation including cost recovery actions and creative dispute resolution. A consummate problem-solver, Alan casts an experienced eye on the myriad issues that can impact his clients' interests to propose fresh solutions that propel business forward. He adeptly untangles complicated cases and charts a steady course to resolve complex issues that impact the building and development within the construction industry and threaten litigation in other key business sectors.

# **Real Estate and Construction Litigation**

Over the course of his career, Alan has resolved countless contract disputes between builders, contractors and subcontractors, vendors, materialmen, purchasers, and real estate investors. He handles large scale construction and manufactured product defect claims to minimize litigation and defends nondisclosure claims involving alleged fraud in the sale of homes. He helps clients avoid litigation through wrap consultation and documentation, efforts to counter solicitation of homeowners, and subcontract documentation. He also handles mechanic's lien, stop notice, real estate, and payment and performance bond issues in residential and commercial contexts.

# **Policyholder Disputes**

Alan's ability to craft favorable insurance policy provisions and endorsements make him a natural at successfully navigating insurance coverage disputes with primary carriers and under additional insured endorsements nationwide. He provides risk management counseling regarding litigation avoidance techniques and the use of alternative dispute resolution.



Alan and other members of the firm's insurance coverage and litigation team are known for their ability to challenge denials for coverage and resolve insurance disputes for business and individual policyholders, recovering millions of dollars in fees and costs. Together, he and his colleagues actively challenge insurers to pay for claims with the potential for coverage, and participate in appeals to defend rights to such payments on behalf of clients and building industry associations.

## **Risk Management and Insurance**

Fluent in the language of construction and related areas of law, Alan is a staunch advocate when it comes to managing risk and navigating insurance coverage issues that impact the bottom line. He works with his clients to determine the primary, umbrella, and excess policy towers to mitigate risk and ensure peace of mind. For his corporate clients, Alan negotiates policy review and placement to protect assets through finance, lease, merger, acquisition, purchase/sale, and all other phases of a company's life cycle.

Alan and the other members of Newmeyer Dillion's insurance team are adept at forcing insurers to make good on coverage claims. Whether in the context of an E&O claim where the insurer disputes the timeliness of the notice to them, a builder's risk claim where the insurer tries to clamp the policy shut without paying amounts due for soft costs, or a small business attempting to get its flood damage claim paid, he creatively finds ways past insurers' attempt to walk away from their obligations to policyholder clients.

## Appeals

Frequently called upon to help clients and industry organizations on appellate issues, both within the insurance context and outside of insurance, Alan and others in the firm have been counsel of record, pro hac vice, or amicus in dozens of appeals in the past decades.

# **Right to Repair**

Newmeyer Dillion has actively supported the building industry's efforts to resolve homeowner claims through the Right to Repair law enacted by the California legislature. As counsel for an amicus building industry association, the firm has filed briefs in several matters to support and protect the right to repair, and participated in oral argument in the critical matter that resulted in an upholding of the builders' position.

#### Services

- Appellate
- Business Litigation
- Construction Litigation
- Coverage & Bad Faith Litigation
- Insurance Policy Review & Placement
- Real Estate Litigation



• Risk Avoidance, Transfer & Management

## **Awards & Recognition**

- Selected to the Northern California Super Lawyers list, 2008-2018
- AV® Preeminent Rating by Martindale-Hubbell Peer Review
- 2015 Top Rated Lawyer in Construction Law by ALM

# **Professional Affiliations**

- California Building Industry Association
- BIA, Bay Area
- Claims and Litigation Management Alliance

## Admissions

• U.S. District Court, Northern District of California

#### Education

- Tulane Law School(J.D., 1986)
  Order of the Coif
- University of Illinois(B.A., 1983)

# **Matters**

#### Substantial Recovery Under Crime and Ransom Policies

Our client was embroiled in bitter litigation with a former partner and his affiliates making explicit threats against the company that impacted its operations and stock pricing. Through creative poli

#### **Coverage Denial Overturned**

Our client faced a coverage denial with a major carrier in Illinois, subject to less favorable legal conditions. Newmeyer Dillion evaluated other options, and ultimately filed suit in the insurer's

#### **Environmental Coverage Pays Off**

When our national client purchased a cost-cap environmental policy from a large commercial insurer, it expected the clean-up and claims process to be straightforward. After years of delays, excuses,



#### Defeat of Excess Insurer's Drop Down Refusal Yields \$30 Million

Our Fortune 500 builder client faced numerous claims as to which its excess insurer refused to drop down to defend or indemnify, premised upon an over-broad assertion of how follow-form excess policie

#### **Twice Defeated Federal Lending Violation Claim**

Our homebuilding client with a captive lending unit faced a claim for alleged federal lending violations. After having the claim kicked out of trial court, our client faced an appeal challenge at the

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#### **Overturned Unfavorable Ruling on Additional Insured Endorsements**

Newmeyer Dillion successfully worked with local counsel in another state to obtain an order overturning an unfavorable ruling on whether our client was an additional insured under a trade partner's

#### **Mission-Critical Change of Venue Saves the Day**

Our client sought benefits due under its excess policies, and an international insurer sought to force arbitration in London. The unfriendly overseas venue could potentially leave the client juggling

# **Publications**

Published Article

State High Court: No New Exception to the Privette Doctrine

**Published Article** 

First Federal Appellate Ruling on COVID-19 Goes to Insurers

**Published Article** 

# You Make a Better Wall Than a Window: Why Policyholders can Rest Assured that Insurers Should Pay Legal Bills for Claims with Potential for Coverage

**Published Article** 

#### Coronavirus Business Interruption Losses – Do We Have Insurance For That?

**Published Article** 

Construction (Including Housing) Exempted from California Stay at Home Order

Published Article



#### More Restrictive Shelter In Place Orders Issued

**Published Article** 

Vertical vs. Horizontal Exhaustion – California Supreme Court Issues Ruling Favorable to Policyholders

**Published Article** 

California Insurance Commissioner Orders COVID-19 Premium Reduction Payments by Property & Casualty Insurers and Workers Compensation Insurers

**Published Article** 

Proposed California Legislation Would Eliminate Certain Obstacles to Coverage for COVID-19 Business Income Losses

# **News**

Nov 08, 2021 - Media Coverage

Federal bill would mandate insurers offer pandemic policies

Dec 14, 2020 - Media Coverage

The Biggest Insurance Decisions Of 2020

Apr 28, 2021 - Media Coverage

Insurance Attorneys Comment on First Appellate Business Interruption and COVID-19 Case

Jan 03, 2021 - Media Coverage

Insurance Legislation & Regulation To Watch In 2021

Jul 16, 2018 - Media Coverage

One California Wildfire Bill Becomes Law but Others Are in Limbo

Jul 10, 2018 - Firm News

Newmeyer Dillion's Alan Packer Selected to 2018 Northern California Super Lawyers List

Apr 02, 2018 - Media Coverage

What to Expect From the Fallout Following a Catastrophic Jobsite Incident

Jul 12, 2017 - Firm News



Newmeyer Dillion Attorney Alan Packer Selected to the 2017 Northern California Super Lawyers List

# **Events**

When: Jan 23, 2020 ND 2020 Annual Seminar

When: May 03, 2019 What You Don't Know about Coverage Might Hurt You Location: ADC Construction Conference

When: Jan 17, 2019 Newmeyer Dillion's 2019 Builder Update Location: The Pacific Club

When: 2018

Construction: Wrap Up Policies, Indemnity, Al and Title 7: Coverage Issues that Plague the Defense Location: Association of Defense Counsel of Northern California and Nevada

When: Feb 14, 2018 Newmeyer Dillion's 2018 Builder Update Location: The Pacific Club

When: 2016 **Mixed Use Projects 2016: Legal, Practical, Insurance and Contracting Solutions** Location: AGC California Annual Conference