



JOEL C. HOPKINS

PARTNER

Harrisburg
Penn National Insurance Plaza
2 North Second Street, 7th Floor
Harrisburg, PA 17101-1619

Phone number: (717) 257-7525
Fax number: (717) 238-4622
joel.hopkins@saul.com

SERVICES

Cybersecurity and Privacy
Litigation
Commercial Litigation
Cyber Insurance

INDUSTRIES

Insurance

Joel Hopkins draws on nearly 30 years of insurance experience, including 10 years within the industry, to represent insurers, producers, and industry service providers. Joel provides business and regulatory advice on company transactions, corporate governance, regulatory compliance, liquidations, and insurance department examinations. He also handles matters before the Pennsylvania Insurance Department Hearings Office, including enforcement actions brought against licensees. Insurance companies look to Joel for guidance on organizational, operational, and program matters, including the drafting of manuscript policies and endorsements. In addition to his regulatory practice, Joel serves as claims and coverage counsel for a number of insurers and litigates complicated coverage and bad faith matters that require a deep understanding of the business. Those outside the industry rely on Joel to provide advice on business insurance matters such as the use of alternative risk transfer mechanisms.

EXPERIENCE

Insurance Regulatory Counsel

When insurers and regulated entities want to pursue a business transaction, develop new products, or assure regulatory compliance, Joel provides practical advice based on his years of experience in the industry. Joel also draws on that experience to handle insurance department examinations and to guide clients in proceedings before the insurance regulator.

Select representations include:

- Mutual insurance company mergers
- Affiliations and joint venture agreements among domestic insurers
- Advising insurers through the conversion (demutualization) process
- Redomestication of foreign insurers
- Assisting insurers in becoming admitted in Pennsylvania
- Formation of insurance company subsidiaries and affiliates

- Guiding insurers through market conduct and targeted examinations
 - Representing producers and other licensees in enforcement actions brought by the Pennsylvania Insurance Department
 - Assisting insurers in bringing its investments into compliance with Pennsylvania law
 - Litigating disputes with the Medical Care Availability and Reduction of Error (Mcare) Fund
 - Drafting manuscript policy forms and endorsements for specialty and surplus lines products
 - Training insurance company boards on corporate governance and other issues
 - Updating insurers' corporate governance documents, including bylaws and committee charters
 - Counseling Pennsylvania insurers on responding to market conduct and targeted examinations
-

Insurance Claims and Coverage

Joel regularly assists clients with drafting and enhancing claims policies and procedures, with a focus on regulatory compliance and bad faith prevention. His work in this area includes the evaluation of insurance coverage and claims handling, and assisting insurers in resolving complicated claims. Joel serves as outside claims and coverage counsel to a number of insurers, self-insured health plans, and self-insured workers' compensation groups.

Select representations include:

- Assisting insurers in addressing complicated claims, often times with coverage issues, where bad faith has been alleged
 - Internal investigation into an insurer's claims handling practices and defense counsel guidelines
 - Preparing and updating insurers' claims manuals, policies and procedures
 - Training claims department personnel on regulatory and common law claims handling obligations
 - Advising insurers on their obligations under the Pennsylvania Motor Vehicle Financial Responsibility Law (MVFRL)
 - Assisting insurers in complying with the Unfair Insurance Practices Act and Claims Settlement Practices Regulations
 - Responding to third-party plaintiffs' bad faith set up efforts
 - Expert evaluation of bad faith claims
 - Providing coverage evaluations under professional, general, and other types of property & casualty insurance coverages
 - Serving as outside general counsel to the Pennsylvania Surplus Lines Association and a Pennsylvania-based self-insured workers' compensation group
-

Insurance Litigation

When litigation cannot be avoided, Joel represents the insurance industry in a variety of coverage and claim disputes. Joel has litigated numerous coverage and bad faith actions in state and federal courts, as well as in arbitration and mediation forums. Joel also represents insurers and producers in regulatory investigations and enforcement actions before state insurance departments, including actions brought by the Pennsylvania Insurance Department as the rehabilitator or liquidator of insolvent insurers.

Select representations include:

- Litigation of numerous coverage and bad faith claims arising under life, health, property & casualty, and accident policies
 - Bad faith coordinating counsel for a national insurer
 - Litigating coverage actions arising from allegations of sexual misconduct by health care providers, including Dr. Earl B. Bradley (Philadelphia Co.)
 - Litigation on behalf of insurers and insureds seeking coverage from the Medical Care Availability and Reduction of Error (Mcare) Fund
 - Litigation against the Pennsylvania Life & Health Insurance Guaranty Association before the Pennsylvania Insurance Department Administrative Hearings Office and the Commonwealth Court of Pennsylvania
 - Long term care rate appeal before the Pennsylvania Insurance Department Administrative Hearings Office
 - Administrative hearings related to policy cancellations and nonrenewals
 - Agency termination hearings under Pennsylvania's Act 143
-

HONORS

Selected to the Rising Stars list, Pennsylvania *Super Lawyers*, 2005 to present

MEMBERSHIPS AND AFFILIATIONS

American Bar Association

Pennsylvania Defense Institute

Pennsylvania Bar Association

Phi Kappa Phi National Honor Society

Risk and Insurance Management Society

Association of Insurance Compliance Professionals

Advisory Board Member, Family Support of Central Pennsylvania

President, Board of the Central Pennsylvania Food Bank

EDUCATION

J.D., Widener University School of Law, *magna cum laude*

- Member, *Widener Law Journal*
- Member, Moot Court Honor Society
- Law Review Outstanding Service Award
- Moot Court Order of the Barristers

B.A., Shippensburg University

BAR ADMISSION

New Jersey

Pennsylvania

FIRM MANAGEMENT POSITIONS

Chair, Evaluation Committee

Harrisburg Office, Office Managing Partner

Diversity & Inclusion Committee, Evaluation Committee Liason

CERTIFICATIONS

Professional Mediator, Mediation Training Institute International

Certified Mediator, U.S. District Court for the Middle District of Pennsylvania

Associate in Risk Management, Insurance Institute of America

Associate in Claims, Insurance Institute of America