Charles A. "Tony" Jones

Partner

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Tony handles critical insurance coverage litigation matters with a keen understanding of his clients' business goals. Particularly experienced in the health care industry, Tony helps clients pinpoint problems and resolve them creatively, avoiding costly litigation and risk whenever possible.

OVERVIEW

As a longtime litigator, Charles A. "Tony" Jones represents clients nationwide in high-stakes matters regarding directors and officers (D&O) liability, professional liability, general liability, and transactional/financial risk insurance policies. He brings an objective, analytical, and strategic approach to every engagement, helping insurance carriers maximize recoveries, mitigate risk, and effectively manage their exposure.

Focused on aligning legal strategy with business objectives, Tony addresses problems in a pragmatic and collaborative manner. He frequently works constructively with all parties, including opposing counsel, to identify efficient and creative solutions that avoid unnecessary expense and disruption. When litigation is the best or only option, Tony is a vigorous advocate who has defended clients in courts across the United States.

Tony leverages his knowledge of the insurance market to help clients draft and revise policy forms and endorsements using coverage language that is clear, practical, and responsive to emerging risks. Recent examples include developing a new suite of environmental policies, building a financial lines portfolio of products, creating a new Healthcare Professional Liability policy, and assisting clients with approaches to cyber and business auto liability forms and endorsements.

Tony is a member of the firm's Policy Committee.

REPRESENTATIVE MATTERS

- Represented an insurer in a D&O coverage action, winning summary judgment in New York federal court on "related claims" issues and application of an insolvency exclusion.
- Provided an insurer with coverage advice regarding underlying litigation against an insured hospital for alleged violation of the False Claims Act and for allegedly conspiring with partner hospitals in a way that resulted in false/fraudulent billing.
- Represented a defendant in the landmark case *Liggett Group, Inc. v. ACE Property & Casualty Insurance Co.*, effectively ending all tobacco litigation for the insurance industry.

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- Obtained a favorable summary judgment on behalf of an insurer sued in West Virginia over the amount of coverage available in connection with negligent credentialing claims against an insured hospital employing a surgeon who implanted medical devices.
- Represented an insurer in preserving and asserting coverage issues related to injuries allegedly suffered at an Illinois hospital neonatal unit, which included claims for negligence and fraud.
- Represented an insurer in a direct action brought against the insurers of a large health care system alleging that several employees, directors, and officers were negligent in their outside service to the state's nonprofit health exchange, allegedly leading to its insolvency.
- Obtained an affirmance by the U.S. Court of Appeals for the Eleventh Circuit of a summary judgment ruling in favor of an employment practices liability insurer finding that an EEOC Charge of Discrimination constituted an "administrative proceeding" and therefore a "claim" made prior to the relevant policy period.
- Obtained summary judgment for $524 million on behalf of a Puerto Rico-based insurance carrier against guarantor of reinsurer in liquidation.
- Represent insurers in a variety of human trafficking claims, developing strategies to address coverage issues and mitigate risks.
- Represent a major insurer in California antitrust litigation alleging that property insurers conspired to restrict coverage availability, increase costs, and push policyholders toward the state's insurer of last resort.
- Joined a Stowers/bad-faith trial team shortly before trial in a catastrophic-injury case involving a restaurant, developed a strategy that undercut plaintiffs' exemplary damages and expert testimony, and secured a substantially reduced pretrial settlement.
- Evaluated a high-exposure claim by a professional athlete alleging negligent medical treatment, advising an insurer on liability, settlement strategy, and potential extra-contractual exposure if the case proceeded to trial.
- Advise an insurer on coverage for a putative class action against residential youth facilities alleging forced, unpaid labor under federal trafficking laws and related sexual abuse claims, arguing that certain claims fall outside coverage while managing the risk of exhausting primary and umbrella limits.
- Assist insurers in evaluating coverage for a lawsuit alleging severe mistreatment of a teenager at a behavioral health facility, including misrepresented staff qualifications and failures to respond to self-harm, and advise on prior notice, knowledge issues, and allocation of limits among multiple insureds.
- Advise an insurer client on coverage issues arising from hundreds of lawsuits alleging that patients were sexually abused by a physician at multiple health care institutions, addressing complex questions in a $250 million insurance tower that is expected to be exhausted.
- Represent an insurer client in a union-related employment case involving allegations of retaliation and discrimination over the use of union funds for a political event, managing coverage issues arising from a substantial jury verdict, subsequent reductions, multiple appeals and sanctions disputes.

AWARDS

- *Chambers USA*: Insurance, Virginia (2026); Insurance: Insurer, District of Columbia (2017-2019, 2024-2026)
- *Legal 500 United States*: Insurance: Advice to Insurers (2015-2016, 2023-2025)
- *Best Lawyers in America*®: Insurance Law (2023-2027)
- *Super Lawyers:* Washington, D.C. (2014-2021)

TOP AREAS OF FOCUS

- Bad Faith
- Directors + Officers Insurance
- Employment Practices Liability
- Health Care Insurance

- Insurance + Reinsurance

ALL AREAS OF FOCUS

- Asbestos Claims
- Bad Faith
- Bankruptcy + Restructuring
- Directors + Officers Insurance
- Educational Institutions
- Employment Practices Liability
- Entertainment
- Environmental Insurance Coverage
- Environmental Litigation + Enforcement Defense
- Excess + Surplus Lines
- General Liability
- Health Care Insurance
- Insurance + Reinsurance
- Insurance Commercial Litigation
- Insurance Transactional + Regulatory
- Insurtech
- Litigation + Trial
- Managed Care Payor Disputes, Investigations + Regulatory Counseling
- Mass Torts Claims + Litigation
- Media, Technology + Cyber Liability Insurance
- Professional Liability
- Reinsurance

EDUCATION AND CERTIFICATIONS

EDUCATION

- Georgetown University Law Center, J.D., *cum laude*, 1994, notes editor, *Georgetown Law Journal*
- University of Virginia, B.A., 1991, Echols Scholar

BAR ADMISSIONS

- District of Columbia
- Virginia

COURT ADMISSIONS

- Supreme Court of the United States
- U.S. District Court, District of Columbia
- U.S. District Court, Eastern District of Virginia
- U.S. District Court, Central District of Illinois

- U.S. Court of Appeals, Third Circuit
- U.S. Court of Appeals, Eighth Circuit

CLERKSHIPS

- Hon. Stewart P. Davis
- Hon. Robert Smith

SPEAKING ENGAGEMENTS

- Co-speaker, "2025 Professional Liability Year in Review," Troutman Pepper Locke Webinar, February 25, 2026.
- Speaker, "Georgia Tort Reform," Troutman Pepper Locke, June 2025.
- Speaker, "Coverage Considerations: Bankruptcy, Sexual Misconduct, and Management Contracts," Troutman Pepper, October 2024.
- Speaker, "Claims Handling Insights – Tenders, Maintaining the Claims File, and Independent Counsel," Troutman Pepper, March 2024.
- Speaker, "Notable Professional Liability Insurance Decisions of Last Year," Troutman Pepper, February 8, 2024.
- Speaker, "Common Issues in Claims Handling: Independent Counsel, Policy Limit Demands and Claim Investigation," Troutman Pepper, October 2023.
- Speaker, "How to Manage Difficult Excess Insurance Claims and Maintain the 'Claims File' for More Efficient Claims Handling," Troutman Pepper, September 2023.
- Speaker, "Important Claims Handling Topics – Tenders, Policy Limit Demands, and Cross Claims," Troutman Pepper, September 2023.
- Speaker, "Topics in FinTech and Insurance," Aon + Troutman Pepper Webinar, August 24, 2023.
- Speaker, "Notable Professional Liability Insurance Decisions of Last Year," Troutman Pepper, February 9, 2023.
- Speaker, "Notable Professional Liability Insurance Decisions of Last Year," Troutman Pepper, March 16, 2022.
- Speaker, "Notable Professional Liability Insurance Decisions of Last Year," Troutman Pepper, April 6, 2021.
- Speaker, "Prior Knowledge, Bankruptcy, and Policy Limits Demands…What to Watch for When These Issues Arise," Troutman Pepper, March 23, 2021.
- Speaker, "The Intricacies of Handling Claims Involving Multiple Insureds and Related Issues," Troutman Pepper, November 17, 2020.
- Panelist, "Social Inflation," Reinsurance Association of America's *Demystifying Reinsurance*, November 6, 2020.
- Speaker, "Notable Professional Liability Insurance Decisions of Last Year," Troutman Sanders LLP, April 2, 2020.
- Panelist, "The Opioid Epidemic: Trending Insurance Coverage Issues," CLM Annual Conference, March 13-15, 2019.
- Presenter, "Faulty Towers? The Excess Carrier's Evolving Role," *PLUS* Annual Conference, November 9-11, 2016.
- Presenter, "The Latest Cyber and Privacy Threats Being Faced by the Medical Community – An Update on Risk Management Practices for Health Care Providers and Developments in Cyber/Privacy Insurance for Medical Professionals," ACI Medical Professional Liability Conference, October 30-31, 2014.
- Presenter, "Chutes and Ladders: Hurdles and Rewards in Reaching the Excess Layer of Coverage," ABA Section of Litigation, Insurance Coverage Litigation Committee CLE Seminar, March 7, 2014.
- Moderator, "Is That Reasonable? – Efforts to Control the Cost of Defense," Insurance Coverage Litigation Committee 25th Annual CLE Seminar, February 27-March 2, 2013.

- Adjunct professor, Georgetown University Law Center, Civil Litigation Seminar, 2009-2013.

PUBLICATIONS

- Co-author, "2025 Professional Liability Year in Review," *Troutman Pepper Locke*, February 24, 2026.
- Co-author, "2024 D&O and Professional Liability Year in Review," *Troutman Pepper Locke*, February 12, 2025.
- Co-author, "D&O and Professional Liability – 2023: A Year in Review," *Troutman Pepper*, February 28, 2024.
- Co-author, "D&O and Professional Liability 2022 | A Year in Review," *Troutman Pepper*, February 6, 2023.
- Co-author, "D&O and Professional Liability 2021 | A Year in Review," *Troutman Pepper*, February 22, 2022.
- Co-author, "D&O and Professional Liability 2020 | A Year in Review," *Troutman Pepper*, March 1, 2021.
- Co-author, "D&O Claims Grow Amidst the Coronavirus," *Claims Magazine*, July/August 2020.
- Co-author, "D&O Liability Coverage for COVID-19 Issues," *Mealey's® Emerging Insurance Disputes*, LexisNexis, May 7, 2020.
- Co-author, "The Key Coverage Issues Regarding Business Interruption From COVID-19," *Mealey's® Litigation Report,* LexisNexis, April 15, 2020.
- Co-author, "D&O and Professional Liability Update 2019: A Year in Review," *Troutman Sanders*, March 3, 2020.

MEDIA COMMENTARY

- Quoted, "Colo. Justices Chart New Path for Insurance Breach Claims," *Law360*, June 18, 2026.
- Mentioned, "11th Circ. Backs Insurer in Restaurant Co.'s EEOC Fight," *Law360*, July 13, 2023.
- Quoted, "Insurers Face Uphill Battle Over Fraud Action Coverage," *Law360*, March 18, 2022.
- Quoted, "D&O Insurance Cases to Watch in 2022," *Law360*, January 3, 2022.
- Quoted, "The Biggest D&O Liability Insurance Rulings of 2021," *Law360*, December 17, 2021.