Charles T. Blair

Partner

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OVERVIEW

Tom has represented general liability insurers for more than 25 years and has represented clients with respect to a host of complex coverage issues. His representations have included coverage matters involving environmental contamination, asbestos, hearing loss, silica, advertising injury and numerous other claims. He has litigated important coverage issues in the state and federal courts at both the trial and appellate levels. Tom has extensive experience in litigating bad faith and other extracontractual claims against insurers across the U.S. He has spoken on coverage and bad faith issues and has provided training to insurers to avoid extracontractual exposures.

Recognized by *Chambers USA* for his "*adept handling of complex coverage issues"* and as an attorney who is "*very strategically smart in his thinking and very hard-working*," Tom combines a deep knowledge of insurance law with a strong commitment to helping clients achieve their goals.

REPRESENTATIVE MATTERS

- Defending insurers in litigation involving asbestos-related coverage claims that resulted in a decision recognized in *Law360* as one of the "10 most significant coverage decisions of the year."
- Represented an insurer in an appeal of an adverse coverage ruling related to hearing loss claims, which resulted in a favorable decision described in *Law360* as one of the "five biggest decisions of the year."
- Defending insurers in multisite environmental coverage litigation involving application of "sudden and accidental" pollution exclusion and other issues.
- Representing insurers in bench trials on multiple coverage issues including late notice, pollution exclusion and extracontractual claims.
- Defending an insurer in coverage litigation that involved the scope of "advertising injury" coverage and included presenting oral argument before the highest court of West Virginia.
- Representing an insurer in a jury trial on bad faith claims arising from the denial of uninsured motorist benefits.

AWARDS

- *Chambers USA*: Insurance: Insurer, District of Columbia (2018-2026)
- *Legal 500 United States*: Insurance: Advice to Insurers (2024-2025)

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- *Best Lawyers in America*®: Insurance Law (2025-2027)
- American Bar Foundation: Fellow
- *Insurance Business America*: 5-Star Excellence Award (2021)
- *Super Lawyers*: Insurance Coverage, District of Columbia (2019-2020)

TOP AREAS OF FOCUS

- Asbestos Claims
- Bad Faith
- Environmental Insurance Coverage
- General Liability
- Insurance + Reinsurance

ALL AREAS OF FOCUS

- Asbestos Claims
- Bad Faith
- Environmental Insurance Coverage
- General Liability
- Insurance + Reinsurance
- Litigation + Trial
- Mass Torts Claims + Litigation

PROFESSIONAL EXPERIENCE

- Member, Federation of Defense and Corporate Counsel

EDUCATION AND CERTIFICATIONS

EDUCATION

- University of Virginia School of Law, J.D., 1990, executive editor, *Virginia Law Review*; Order of the Coif
- University of Virginia, B.A., *with high distinction, Phi Beta Kappa*, 1987

BAR ADMISSIONS

- District of Columbia
- Virginia

COURT ADMISSIONS

- U.S. District Court, District of Columbia
- U.S. District Court, Eastern District of Virginia
- U.S. Court of Appeals, Fourth Circuit

CLERKSHIPS

- Hon. H. Emory Widener, Jr., U.S. Court of Appeals, Fourth Circuit, 1990-1991

SPEAKING ENGAGEMENTS

- Speaker, Ninth National Advanced Forum on Litigating Bad Faith and Punitive Damages, American Conference Institute.

PUBLICATIONS

- Author, “Developments in West Virginia’s Bad Faith Law: Where Do We Go From Here?,” *West Virginia Law Review*, Vol. 98. No. 1.