Molly McGinnis Stine

Counsel

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Molly's deep commitment to the global insurance industry and experience with numerous cybersecurity and privacy claims make her a resource for clients navigating complex regulatory and risk management challenges.

OVERVIEW

Molly represents insurers and reinsurers on cyber, technology, media, data security, professional liability, directors and officers, errors and omissions, and financial liability policies. She provides legal advice to insurers developing or revising wording for such policies.

Molly has represented insurers in about 1,500 first- and third-party cybersecurity and privacy claims arising out of several different policy wordings, legal theories, and factual situations. She frequently advises on claims concerning incident and breach response, cybersecurity and privacy liability, regulatory proceedings, ransomware, malware, extortion, business email compromise, wire transfer fraud, business interruption or business income loss, data or system restoration or replacement costs, errors and omissions or professional liability, advertising, website, or media content liability.

Molly supports insurers with numerous professional liability claims involving a wide variety of professions, causes of action, and forms of damage. In addition, she works closely with third-party liability and casualty claims, including those involving catastrophic situations and those alleging bodily injury or property damage arising from longtime or latent environmental, occupational, and other exposures. Molly addresses first-party property damage and business interruption claims, including hurricane, mining, cargo, and trucking matters. In addition, her work encompasses extra-contractual and bad-faith topics.

Molly's litigation matters include a wide variety of organizations and industries facing financial exposures of all sizes in jurisdictions throughout the U.S. Her experience includes jury and bench trials and matters on appeal. Recognizing that not every matter should proceed to court or arbitration, Molly regularly works to resolve possible disputes without adversarial proceedings and to negotiate commercial settlements.

Molly also works with clients to create and implement programs and procedures for cybersecurity and privacy risk management, address regulatory and contractual requirements, engage in solid practices for third-party service provider and vendor relationships, and bolster incident preparedness and response readiness.

Molly is a frequently requested speaker and a prolific writer on cybersecurity, privacy, and insurance topics.

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AWARDS

- *Best Lawyers in America*®: Insurance Law (2023-2027)
- *Crain's Chicago Business*, Notable Gen X Leader in Law (2022)

TOP AREAS OF FOCUS

- Incidents + Investigations
- Insurance + Reinsurance
- Privacy + Cyber

ALL AREAS OF FOCUS

- Data + Privacy
- Incidents + Investigations
- Insurance + Reinsurance
- Media, Technology + Cyber Liability Insurance
- Privacy + Cyber

PROFESSIONAL/COMMUNITY INVOLVEMENT

- Member, American Bar Association
- Member, Law360 Cybersecurity and Privacy Editorial Advisory Board (2020, 2023)
- Board of trustees, trustee emeritus, Macalester College
- Past board president, Macalester College Alumni Association
- Past board member, Literacy Chicago

EDUCATION AND CERTIFICATIONS

EDUCATION

- University of Michigan Law School, J.D.
- Macalester College, B.A.

BAR ADMISSIONS

- Illinois

COURT ADMISSIONS

- U.S. District Court, Northern District of Illinois

SPEAKING ENGAGEMENTS

- Presenter, "Privacy and Cybersecurity Factual and Legal Foundations (Part 2)," 2026 PLUS Cyber University, September 15, 2026.

- Presenter, “Cyber Insurance: Multifaceted Coverages for Multifaceted Risks,” 2026 PLUS University, June 17, 2026.
- Co-speaker, “Notable Professional Liability Insurance Decisions of 2025,” On24 Webinar, February 25, 2026.
- Presenter, “Privacy and Cybersecurity Factual and Legal Foundations,” 2025 PLUS Cyber University, June 24, 2025.
- Co-presenter, “Cyber Insurance: Multifaceted Coverages for Multifaceted Risks,” 2025 PLUS University, June 11, 2025.
- Speaker, “Privacy Training for Company Employees,” DRI 2025 Insurance Roundtable, March 12, 2025.
- Speaker, “Privacy and Cybersecurity Factual and Legal Foundations – Part 2,” Professional Liability Underwriting Society (PLUS) Cyber University, September 17, 2024.
- Speaker, “Cyber Roundtable: Trends, Risks and Emerging Issues,” Professional Liability Underwriting Society (PLUS) Cyber University, February 15, 2024.
- Speaker, “Privacy and Cybersecurity Factual and Legal Foundations – Part 2,” Professional Liability Underwriting Society (PLUS) Cyber University, February 13, 2024.
- Speaker, “Notable Professional Liability Insurance Decisions of Last Year,” Troutman Pepper, February 8, 2024.
- Speaker, “Information Security, Board Involvement, Preparedness, Vendor Management and Incident Response,” FHLBanks Governance, Risk and Audit Forum, October 3-4, 2023.
- Speaker, “Cyber Insurance: Multifaceted Coverages for Multifaceted Risks,” Professional Liability Underwriting Society (PLUS) 2023 University, August 14-15, 2023.
- Speaker, “Cyber Insurance Coverage for Business Email Compromises and Ransomware,” Strafford CLE, June 6, 2023.
- Moderator, “Cyber Roundtable: Trends, Risks and Emerging Issues,” PLUS Cyber University, March 30, 2023.
- Speaker, “Privacy and Cybersecurity Factual and Legal Foundations – Part 2,” PLUS 2023 Cyber University, March 28, 2023.
- Speaker, “BIPA – A Four-Letter Word Triggering Nine-Figure Nightmare Settlements,” APCIA National General Counsel Conference, October 27-28, 2022.
- Speaker, “Cyber Roundtable: Trends, Risks, and Emerging Issues,” PLUS Cyber University: Virtual Series, September 20-22, 2022.
- Speaker, “Privacy and Cybersecurity Factual and Legal Foundations – Part 2,” PLUS Cyber University: Virtual Series, September 20-22, 2022.
- Moderator, “Cyber Roundtable: Trends, Risks, and Emerging Issues,” PLUS Cyber University, September 20-22, 2022.
- Speaker, “Cyber Security Claims: A New Challenge for Guaranty Funds and Receivers,” 2022 NCIGF Annual Meeting & Conference, April 29, 2022.
- Speaker, “Privacy and Cybersecurity Factual and Legal Foundations – Part 2,” PLUS Cyber University, February 1-3, 2022.
- Moderator, “Cyber Roundtable: Trends, Risks and Emerging Issues,” PLUS Cyber University, February 1-3, 2022.
- Speaker, “Cybersecurity Developments Affecting Receivers,” International Association of Insurance Receiver Technical Development Series, October 12, 2021.
- Speaker, “The Brave New World of Cyber Insurance,” PLUS Cyber University, September 16, 2021.
- Speaker, “Privacy and Cybersecurity Factual and Legal Foundations,” PLUS Cyber University, August 10, 2021.
- Speaker, “Litigation, Investigations & Enforcement,” Locke Lord Gearing Up for Privacy & Cybersecurity in 2021 Webinar Series, June 24, 2021.
- Speaker, “Bad Faith: The Long and the Short of It,” AIRROC Webinar, April 28, 2021.

- Speaker, “The Brave New World of Cyber Insurance,” PLUS Cyber University, August 13, 2020.
- Speaker, “Privacy and Cybersecurity Issues in the COVID-19 Environment,” Locke Lord, July 8, 2020.
- Speaker, “Data Breach Liability & Recent Legal Trends,” InsureTrust Webinar, May 5, 2020.
- Speaker, “Privacy and Cybersecurity Factual and Legal Foundations,” PLUS Cyber University, April 28, 2020.

PUBLICATIONS

- Co-author, “2025 Professional Liability Year in Review,” *Troutman Pepper Locke*, February 24, 2026.
- Contributor, “2024 Privacy, AI & Cybersecurity Year in Review,” *Troutman Pepper Locke*, February 12, 2025.
- Co-author, “Tighter SEC Cybersecurity Incident Disclosure Requirements Go into Effect Today,” Locke Lord, December 18, 2023.
- Co-author, “More Safe Harbor Protections for Navigating Cyber and Privacy Litigation,” Locke Lord, December 2023.
- Co-author, “BIPA and Insurance Coverage II – Are You Ready for Some Case Law?” Locke Lord, December 2022.
- Co-author, “CCPA Enforcement: The Sephora Settlement Is Just the Start,” Locke Lord, December 2022.
- Co-author, “BIPA and Insurance Coverage – Play Ball!” *Intellectual Property & Technology Law Journal*, November-December 2022.
- Co-author, “BIPA and Insurance Coverage – Play Ball!” Locke Lord, July 2022.
- Co-author, “WTF?! – Wire Transfer Fraud Coverage Disputes Continue,” Locke Lord, Spring 2022.
- Co-author, “SEC Proposes Tighter Cybersecurity Disclosure Requirements,” Locke Lord, March 14, 2022.
- Co-author, “Recurring Issues in Wire Transfer Fraud Coverage Disputes,” *The Banking Law Journal*, January 2022.
- Co-author, “Safe Harbor Ports in a Cybersecurity Litigation Storm,” *The Banking Law Journal*, January 2022.
- Co-author, “The Supreme Court’s *Ramirez* Isn’t Standing in the Way of Standing in Recent Data Breach and Privacy Cases,” Locke Lord, January 2022.
- Co-author, “Business as Usual – so Far – for Data Breach Cases After *TransUnion LLC v. Ramirez*,” Locke Lord, Fall 2021.
- Co-author, “WTF?! – Recurring Issues in Wire Transfer Fraud Coverage Disputes,” Locke Lord, Fall 2021.
- Co-author, “‘Safe Harbor’ Ports in a Cybersecurity Litigation Storm,” Locke Lord, Fall 2021.
- Co-author, “Facts Matter—TransUnion’s Impact on Privacy, Cybersecurity Litigation,” *Bloomberg Law Insights*, July 19, 2021.
- Co-author, “Ransomware’s Scary – Be Wary and Ready to Parry,” Locke Lord, Summer 2021.
- Co-author, “Firmer Footing for Data Breach Standing, Thanks to the Second Circuit,” Locke Lord, Summer 2021.
- Co-author, “WTF (Wire Transfer Fraud)?! – Steps to Reduce Risk,” Locke Lord, Winter 2021.
- Co-author, “Standing on Thin Ice? New Guidance on Standing for Data Breach Claims,” Locke Lord QuickStudy, March 5, 2021.
- Co-author, Chapter in “Healthcare Cybersecurity,” *American Bar Association*, February 3, 2021.
- Co-author, “WTF?! – Wire Transfer Fraud Litigation,” Locke Lord, November 2020.
- Co-author, “Impact of U.S. Supreme Court’s Ruling in Spokeo,” *Pratt’s Privacy & Cybersecurity Law Report*, October 2020.
- Co-author, “Where Statutory Privacy Claims Stand After Spokeo: Shaky Ground or Clear Path for Standing?” Locke Lord QuickStudy, June 10, 2020.
- Author, “Deletion Completion Under the CCPA,” *The Computer & Internet Lawyer*, May 2020.

- Author, “Maryland Joins State Supreme Courts Endorsing Pro Rata Allocation for Long-Tail Losses,” Locke Lord, April 4, 2020.
- Author, “Show Me the Data! – Providing Data in Response to a CCPA Consumer Request to Know,” Locke Lord, April 2020.