Timothy A. Carroll

Counsel

Philadelphia

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OVERVIEW

Tim advises insurance companies on a wide range of first- and third-party claims, including those arising under cyber, tech E&O, and media policies, as well as under professional liability, commercial property and general liability, marine and cargo, equine, and other specialty lines insurance policies (both primary and excess).

Tim also represents companies in high-stakes insurance coverage disputes in state and federal courts across the U.S., as well as in alternative dispute forums. Clients seek Tim's guidance on their most challenging matters, often involving unusual or unsettled questions of law and claims seeking damages for bad faith and other extra-contractual relief.

In the rapidly evolving cyber-exposure space, Tim counsels and represents insurers in their handling of first- and third-party claims arising from all manner of privacy and data security breaches, cyber extortion/ransomware, business email compromise, website tracking technology/pixels, and other cyber- and privacy-related exposures, including those amplified by the proliferation of artificial intelligence.

Tim routinely advises cyber insurers on first-party claims seeking coverage for financial losses and system restoration costs and expenses, including those resulting from business interruptions. Tim also regularly counsels insurers on their handling of third-party cyber- and privacy-related claims, including those involving class action lawsuits, with an eye toward proactively and pragmatically resolving such claims.

In all areas of his insurance coverage practice, Tim brings to bear his significant experience analyzing and pursuing risk transfer opportunities where other insurance, third-party contractual indemnification, and subrogation opportunities are available to offset or even eliminate his clients' financial exposure.

Tim frequently comments on issues affecting the insurance industry. In 2020, Tim was named a Top 10 Contributor for insurance law as part of *JD Supra's* Readers Choice Awards.

AWARDS

- *Best Lawyers in America®: Ones to Watch*: Insurance Law (2021, 2025-2026)

TOP AREAS OF FOCUS

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- Bad Faith
- General Liability
- Insurance + Reinsurance
- Media, Technology + Cyber Liability Insurance
- Professional Liability

PROFESSIONAL/COMMUNITY INVOLVEMENT

- Volunteer, United States Peace Corps (2008-2009)

EDUCATION AND CERTIFICATIONS

EDUCATION

- Temple University Beasley School of Law, J.D., 2014, editor, *Temple Journal of Science, Technology & Environmental Law*
- Philadelphia University, B.S., *summa cum laude*, 2008

BAR ADMISSIONS

- Pennsylvania
- New Jersey

COURT ADMISSIONS

- Supreme Court of Pennsylvania
- Supreme Court of New Jersey
- U.S. Court of Appeals, Third Circuit
- U.S. Court of Appeals, Sixth Circuit
- U.S. Court of Appeals, Eighth Circuit
- U.S. Court of Appeals, Ninth Circuit
- U.S. Court of Appeals, Eleventh Circuit
- U.S. District Court, Eastern District of Pennsylvania
- U.S. District Court, Middle District of Pennsylvania
- U.S. District Court, District of New Jersey

SPEAKING ENGAGEMENTS

- Speaker, "Introduction to Handling an Insurance Claim: A Practical Walk-Through 2025," Pennsylvania Bar Institute, August 26, 2025.
- Speaker, "The Crowdstrike Incident: Insurance Coverage Implications and Practical Strategies," American Property Casualty Insurance Association, September 26, 2024.

PUBLICATIONS

- Contributor, "2024 D&O and Professional Liability Year in Review," *Troutman Pepper Locke*, February 12, 2025.
- Contributor, "D&O and Professional Liability – 2023: A Year in Review," *Troutman Pepper*, February 28, 2024.

- Contributor, “D&O and Professional Liability 2022 | A Year in Review,” *Troutman Pepper*, February 6, 2023.

MEDIA COMMENTARY

- Quoted, “Web Tracking Suits Draw Pushback From Cyber, Liability Insurers,” *Bloomberg Law*, September 11, 2025.