



Anthony J. Alt

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Overview

Anthony is in the insurance coverage group at Meagher + Geer. His practice focuses on preparing coverage opinions and litigating coverage matters and bad-faith claims across the country. He works with insurance carriers on all aspects of claims handling, and advises them on a variety of policies, including general liability, homeowners, directors and officers, professional liability, employer liability, media liability, umbrella, first-party property, commercial crime, fidelity bonds, trucking, cargo, and auto.

Before joining us, Anthony was a law clerk for the Honorable G. Barry Anderson on the Minnesota Supreme Court. In law school, Anthony was the editor-in-chief of the law review and graduated summa cum laude. Prior to law school, he worked at Assurity Life Insurance Company as an underwriting specialist.

Outside the office, Anthony enjoys running marathons, Texas Hold 'Em, and spending time with his wife and children. He is an ardent Nebraska football and Minnesota Twins fan.

Education

- ◆ Ave Maria School of Law, J.D., summa cum laude, 2009
- ◆ St. Gregory the Great Seminary, B.A., summa cum laude, 2001
- ◆ University of Notre Dame

Clerkships

- ◆ Honorable G. Barry Anderson, Supreme Court of Minnesota

Experience

Representative Cases

Services

- ◆ Professional Liability
- ◆ Insurance
 - ◇ Insurance - Bad Faith
 - ◇ Insurance Coverage
 - ◇ Insurance - Reinsurance

State Bar Admissions

- ◆ Minnesota, 2009
- ◆ Nebraska, 2011

Federal Court Admissions

- ◆ United States Court of Appeals, Sixth Circuit, 2017
- ◆ United States Court of Appeals, Seventh Circuit, 2011
- ◆ United States Court of Appeals, Eighth Circuit, 2010
- ◆ United States District Court, District of Minnesota, 2010
- ◆ United States District Court, District of Nebraska, 2011
- ◆ United States District Court, Northern District of Illinois, 2010

- ◆ *C.S. McCrossan Inc. v. Fed. Ins. Co.*, 932 F.3d 1142 (8th Cir. 2019) (concluding that authorized representative exclusion precluded crime insurance coverage for check-forging scheme by a third-party property manager’s employee)
- ◆ *Tile Shop Holdings, Inc. v. Allied World Nat’l Assurance Co.*, No. 17-776, 2019 WL 2357044 (D. Minn. June 4, 2019) (holding that prior acts exclusion barred coverage in excess directors and officers policy for underlying securities action and derivative actions)
- ◆ *Clifford v. Church Mut. Ins. Co.*, No. 2:13-cv-853, 2015 WL 6119436 (S.D. Ohio Sept. 30, 2015) (holding that no Sexual Misconduct Coverage was available to a sexual abuser; sexual misconduct did not constitute an “occurrence” and was barred by Ohio public policy with respect to the abuser; there was no “bodily injury” from a hug and holding hands; intentional infliction of emotional distress was not covered by Personal Injury Coverage; and plaintiffs failed their burden of establishing the allocation of a general verdict to separate tortious instances) aff’d, 2010 WL 3613392 (6th Cir. July 5, 2016)
- ◆ *Drew v. Church Mut. Ins. Co.*, No. 2:13-cv-01906, 2014 WL 2436273 (D.N.J. May 30, 2014) (concluding that a prior acts endorsement to counseling professional liability coverage did not apply where a counselor had knowledge of a conflict of interest in providing marriage counseling to the husband of a woman with whom the counselor was engaging in an extramarital affair)
- ◆ *Church Mut. Ins. Co. v. Clay Ctr. Christian Church*, 746 F.3d 375 (8th Cir. 2014) (concluding that the absolute pollution exclusion is unambiguous and bars coverage for injuries arising out of an indoor release of carbon monoxide, excluding expert testimony on whether carbon monoxide is a pollutant, and not estopping insurer from relying on absolute pollution exclusion)
- ◆ *Scottsdale Indem. Co. v. Village of Crestwood*, 673 F.3d 715 (7th Cir. 2012) (pollution exclusions bar coverage, thus no duty to defend and no \$50 million policy-limits exposure in response to claims that Illinois municipality provided contaminated drinking water to its residents for more than twenty years; municipal distribution of contaminated water is “traditional environmental pollution” even though village was not original source of pollution; pollution exclusion bars coverage even though distributing drinking water might constitute “core business” of the municipality)
- ◆ *Auto Club Ins. Ass’n v. Sentry Ins.*, 683 F.3d 889 (8th Cir. 2012) (employee was not a named insured under employer’s auto policy, so employer’s auto insurer did not provide primary coverage and was not required to share defense or indemnity costs with employee’s personal auto insurer)
- ◆ *Selin v. W. Nat’l Mut. Ins. Co.*, No. 71-CV-10-1344 (Minn. Dist. Ct. Dec. 21, 2010) (sua sponte summary judgment in favor of insurance agent after concluding agent had obtained the coverage sought by the insureds)

Professional Affiliations

- ◆ Minnesota State Bar Association
- ◆ Hennepin County Bar Association
- ◆ ABA, Tort Trial & Insurance Practice Section, Fidelity & Surety Law Committee
- ◆ Minnesota Defense Lawyers Association

Notable

Accolades

- ◆ Selected for inclusion in the Minnesota Rising Stars list, Thomson Reuters, (Only 2.5 percent of the Minnesota attorneys are given this honor), 2013-2019
- ◆ Jones Day 2009 William E. Slope Antitrust Writing Competition, first place winner of \$10,000 cash prize

Professional Certifications

- ◆ Fellow, Financial Services Institute (FFSI)
- ◆ Fellow, Life Management Institute (FLMI)
- ◆ Associate, Annuity Products and Administration (AAPA)
- ◆ Associate, Insurance Agency Administration (AIAA)
- ◆ Associate, Insurance Regulatory Compliance (AIRC)
- ◆ Associate, Reinsurance Administration (ARA)
- ◆ Professional, Customer Service (PCS)

Speaking Engagements & Publications

- ◆ Co-author with Joel T. Wiegert & Matthew J. Photis, Notice, Proof of Loss, and Legal Proceedings Against the Insurer – The Financial Institution Bond’s Procedural Conditions for Coverage, in FINANCIAL INSTITUTION BONDS (Michael Keeley ed., 4th ed. 2016); presented at the FLCS 2016 Fall Conference, Chicago, Illinois
- ◆ Co-author with Bradley M. Jones, Protecting a Claims File from Discovery: An American Perspective, The Harmonie Group 2016 London Seminar (Nov. 2016)
- ◆ Co-author with Bradley M. Jones, North Dakota, in DRI INSURANCE BAD FAITH: A COMPENDIUM OF STATE LAW (2015)
- ◆ Co-author with Joel T. Wiegert, Worthless-Collateral Rule, 21 Fid. L.J. 177 (2015); presented at the 2015 Fidelity Law Association Annual Conference, Washington, D.C.
- ◆ Co-author with Bradley M. Jones, Mind the Gap: Magic Words and Recent Developments Regarding Excess Policy Language Requiring Exhaustion of Primary Limits, COVERAGE, Nov./Dec. 2014
- ◆ Co-author with Bradley M. Jones, Legal Factors Impacting Insurance Claims, CLAIMS MAGAZINE, Dec. 2014, at 30
- ◆ Co-author with Bradley M. Jones, Fifty Shades of Claims: When Private Information Becomes Public in the United States, Harmonie Group Meeting (Toronto, Sept. 2014)
- ◆ Co-author with Bradley M. Jones, Liability of Insurance Agents and Brokers to Third-Party Non-Clients and Recent Developments, 81 DEF. COUNSEL J. 369 (2014)
- ◆ Co-author with Bradley M. Jones, Dwayne Hermes and Earl K. Cantwell, A Quick Reference Guide for Efficient Pretrial Disposition of Claims in the United States, The Harmonie Group 2013 London Seminar (Nov. 2013)
- ◆ Co-author with Bradley M. Jones for all comments about the law of the United States of America, International Data Breach Law, a Comparative Guide, presented by The Harmonie Group and Canadian Litigation Counsel to the London Insurance Market at the offices of DAC Beachcroft, London (Nov. 2012)
- ◆ Co-author with Bradley M. Jones & Tony J. Kriesel, Consent Judgments Between Claimant and the Insured: The Unintended Consequences for Denying Coverage or Reserving Rights, The Harmonie Group 2011 London Seminar (Oct. 2011)
- ◆ Dissecting Delaware's Stance on STOLI, LAW360, Sept. 30, 2011, <http://www.Law360.com/insurance>
- ◆ Congress's Self-Inflicted Sisyphean Task: The Insurance Industry's Federal Antitrust Exemption and the Insurance Industry Competition Acts of 2007 and 2009, 16 CONN. INS. L.J. 399 (2010)
- ◆ Protecting Minors' Life Insurance Contract Ownership Transfers Under the UTMA, 24 AM. J. FAM. L. 1 (2010)
- ◆ Spin-Life Insurance Policies: A Dizzying Effect on Human Dignity and the Death of Life Insurance, 7 AVE MARIA L. REV. 605 (2009)