



**TERENCE M. RIDLEY**

**Partner**

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**Terence Ridley focuses his practice on civil litigation in the insurance industry, with an emphasis on the defense of bad faith claims and class action cases.**

**EDUCATION**

University of Denver Sturm College of Law, J.D., 1985  
*Denver University Law Review*, Issue Editor

University of Pennsylvania, B.A., 1981, Political Science, *magna cum laude*

**GOVERNMENT SERVICE**

Law Clerk to The Honorable Luis D. Rovira (Ret.), Colorado Supreme Court

**OTHER EXPERIENCE**

Otten, Johnson, Robinson, Neff & Ragonetti, P.C. (civil litigation)  
Roath & Brega (personal injury and commercial litigation)

**ADMISSIONS**

Colorado

**HIGHLIGHTS**

- Won a federal jury trial for an insurer as counter-claimant, and won recoupment of a past coverage payout, after a homeowners association filed a bad faith lawsuit based on an inflated property damage claim.
- Won reversal of a \$3 million property appraisal award and disqualification of the appraiser and umpire.
- Won complete affirmance for an insurer in two published opinions from the Tenth Circuit involving an improperly obtained, eight-figure appraisal award.
- Won reversal and remand of an adverse jury verdict in a negligence action, and affirmed sanctions against plaintiff's counsel, in the Colorado Court of Appeals.
- Submitted an amicus brief in a winning appeal before the Colorado Supreme Court regarding the *Twombly* pleading standard.
- Recovered \$11.2 million in a paid-out insurance award and attorneys' fees for an insurance company facing inflated claims.
- Successfully represented seven codefendants in a property insurance antitrust class action lawsuit in Colorado.

**INDUSTRIES**

- Insurance
- Construction & Engineering

**PRACTICE AREAS**

- Commercial Litigation
- Class Actions

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## BIOGRAPHY

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## CASES

- *Sunflower Condo. Assn. v. Owners Ins. Co.*, No. 16-cv-02946 (D. Colo. 2018) - Won a federal jury verdict in a trial for an insurer pursuing counterclaims against a homeowners association that filed an inflated insurance claim and sought more than \$5 million in total damages. The Court entered judgment for the client for the full amount that had been paid in benefits, plus interest and costs.
- *American Family v. Copper Oaks* (D. Colo. 2018) - Won reversal of a \$3 million property appraisal award against American Family and disqualification of the plaintiff's national property appraiser as well as the umpire on grounds that they were not impartial and failed to disclose directly relevant financial incentives and relationships.
- *Auto-Owners v. Summit Park*, 886 F.3d 852 and 886 F.3d 863 (10th Cir. 2018) - Won complete affirmance in the Tenth Circuit of landmark rulings governing insurance appraisals. In two published opinions, the Tenth Circuit affirmed trial court rulings vacating an eight-figure appraisal award against the client, disqualifying for bias a national policyholder appraiser, and sanctioning the policyholder and its lawyers for misconduct in connection with the appraisal.
- *Claycomb v. Fox* (Colo. Ct. App. 2017) - Won reversal and remand of an adverse jury verdict and affirmed sanctions against opposing counsel. The defendant's insurer hired WTO to handle the appeal after the trial judge directed that the defendant be found at least 51% liable, leading the jury to award the plaintiff over \$1,000,000.
- *Warne v. Hall*, 373 P.3d 588 (Colo. 2016) - Assisted in winning a ruling from the Colorado Supreme Court requiring Colorado state courts to apply the *Twombly* pleading standard. WTO co-authored an amicus brief for the Colorado Civil Justice League urging the Court to adopt "plausibility" pleading in Colorado to discourage forum shopping and improve the Colorado justice system.
- *Auto-Owners v. Summit Park*, 2016 WL 1321507 (D. Colo.) - Won order vacating a \$10.87 million property insurance award and disqualifying a national property appraiser, and subsequently won sanctions against the policyholder and its lawyers, and won 99.7% of attorneys' fees and costs.
- *Snyder v. ACORD*, 2016 WL 192270 (D. Colo.) - Successfully represented seven codefendants in a property insurance class action lawsuit in Colorado. Plaintiffs claimed they were systematically underinsured in a "monumental" conspiracy, in violation of federal RICO and antitrust laws, and involving virtually all property insurers in Colorado as well as industry trade groups. WTO served as liaison committee counsel, and the joint defense group ultimately won its motion to dismiss.

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- *Fisher v. State Farm Mut. Auto. Ins. Co.*, No. 2015-SC-472 (Colo. Sup. Ct.) - Represented three of the nation's preeminent insurance industry trade associations in an amici curiae brief urging the Colorado Supreme Court to grant certiorari review of a Court of Appeals decision that stands to rewrite virtually every UM/UIM insurance policy issued in Colorado.
- *Allstate Ins. Co. v. Med. Lien Mgmt., Inc.*, 2015 CO 32 - Won reversal from the Colorado Supreme Court for Allstate in a precedent-setting ruling on the practice of "assigning" potential future personal injury settlements to third parties, such as medical lien companies.
- *Sipes v. Allstate Indemnity* (D. Colo. 2013) - Won complete defense verdict in a bad faith matter on behalf of Allstate before the United States District Court for the District of Colorado.
- *Berkshire Hathaway Homestate Companies v. Skaj* (D. Wyo. 2013) - Won summary judgment on issue of bad faith in a failure to defend case arising under a commercial auto policy. The trial court found coverage by estoppel under Wyoming law. The Tenth Circuit affirmed.
- *King v. Allstate Insurance* (D. Colo. 2013) - Won a complete defense verdict on behalf of Allstate Insurance Company in an insurance bad faith case brought in the United States District Court for the District of Colorado.
- *Gold Peak at Palomino Park v. William W. George & Associates, et al.* (Douglas Cty. Dist. Court 2012) - Defended negligence suit against retail insurance broker for allegedly failing to procure sufficient insurance under an Owner Controlled Insurance Program to cover an \$18.2 million dollar construction defect verdict involving 250 condominiums.
- *Apodaca v. Allstate Insurance* (Colo. June 20, 2011) - Won a Colorado Supreme Court decision favorable to WTO's client, Allstate, and all Colorado auto insurers in a purported class action involving disclosures associated with underinsured and uninsured motorist policies.
- *Friedland v. TIC & Geosyntec Consultants*, 566 F.3d 1203 (10th Cir. 2009) - Won affirmation of a trial court's summary judgment ruling and exposed "pollution for profit" in protracted CERCLA litigation before the Tenth Circuit.
- *Estate of Hill v. Allstate Insurance*, 479 F.3d 735 (10th Cir. 2007) - Won affirmance from the Tenth Circuit of summary judgment for an insurer in a case seeking unlimited no-fault benefits for alleged failure to offer no-fault benefits.

## BAR & COURT ADMISSIONS

Colorado

U.S. Court of Appeals for the Tenth Circuit

U.S. District Court for the District of Colorado

U.S. Supreme Court

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## LEGAL MEMBERSHIPS, ACTIVITIES & HONORS

### *The Best Lawyers in America*

Insurance Law, 2010-2019  
Insurance Litigation, 2017-2019  
Commercial Litigation, 2016-2019

### *Colorado Super Lawyers*

Insurance Coverage, 2012-2018  
Civil Litigation Defense, 2006-2011  
Top 100, 2012-2016

### *5280 Magazine*

Top Lawyer  
Insurance, 2017-2019

### *Law Week Colorado*

"People's Choice" Best Insurance Defense Lawyer, 2017

### *Martindale-Hubbell AV® Peer Review Rated*

### ABA Insurance Coverage Litigation

Section of Litigation

### Federation of Defense & Corporate Counsel, 2004-present

Board of Directors, 2015-2017  
Chair, Class Action and Multidistrict Litigation Section  
Member, Reinsurance, Excess, and Surplus Lines Section  
Vice-Chair, Membership Development and Retention  
Committee, New Members, 2011  
Vice-Chair, Extra Contractual Liability Section

### Colorado Defense Lawyers Association

### Colorado Bar Association

Board of Governors (former)

### Claims Litigation Management Alliance

## ARTICLES & PRESENTATIONS

- "The Ever Changing Landscape of Appraisal," presented at the 2018 RIMKUS Consulting Group conference (May 11, 2018).
- Co-authored "Bad Faith Set-Ups of Insurance Companies," *FDCC Insights* (June 2016).
- "Recent Assaults on the Most Sacred Privilege of All: Does the Attorney-Client Privilege Still Exist?" presented to the Federation of Defense and Corporate Counsel Section on Extra-Contractual Liability (July 29, 2014).
- "Sampling, Extrapolation, and Experts: What's Left?" presented at the 2014 Federation of Defense & Corporate Counsel Winter Meeting, Florida (March 7, 2014).
- "Bad Faith Claims: Managing Risks and Avoiding Liability" (November 18, 2013).
- "Depositions of the Corporate Representative: What You Need to Know" CLE seminar (October 25, 2012).

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- "Class Action Litigation One Year After *Dukes v. Wal-Mart*: A Happy Anniversary?" presented at the Federation of Defense & Corporate Counsel Annual Meeting, Whistler, Canada (August 2, 2012).
- "Arbitration Clauses and Class Certification," presented to the Association of Corporate Counsel Colorado Chapter (June 26, 2008).