



John T. Harding

BOSTON, MA

John Harding has more than thirty years of legal experience in the areas of insurance coverage litigation, reinsurance disputes and arbitrations and bad faith litigation. He represents domestic and foreign insurers on a national basis in coverage disputes under CGL, excess, umbrella, commercial property, homeowners, auto and other specialized policies.

His experience includes the handling of claims arising out of underlying environmental, asbestos, products, pharmaceutical, medical device, employment discrimination, technology, construction, tort and other liabilities, as well as a range of first-party losses. John has represented both the ceding company and the reinsurer side, as well as extensive experience in trying complex cases to juries and courts, including a number of multi-phased proceedings. Additionally, John has managed numerous appeals in both state and federal courts across the nation, addressing pivotal legal matters central to contemporary coverage litigation. He has also been involved in several Bermuda form arbitrations in New York and London.

A featured presenter at many national conferences on insurance coverage, reinsurance, claims handling and bad faith litigation, John has provided programs sponsored by IADC, DRI, Mealey's Insurance, the Emerging Environmental Claims Managers Association, FETTI, American Conference Institute, the Complex Insurance Claims Association and PLRB. He also provides educational programs to numerous in-house claims organizations and is the author and editor of multiple insurance related publications.

PRACTICE AREAS

Insurance Coverage

CONTACT

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Curriculum Vitae

EDUCATION

Harvard Law School (JD, cum laude)
Duke University (BA, summa cum laude)

PROFESSIONAL MEMBERSHIPS

American College of Coverage Counsel (Fellow; Co-Chair, CGL/Excess Committee)
Boston Bar Association (2015-2017: Chair, Insurance and Tort Section)
Defense Research Institute (Publications Chair; Advisory Board, Insurance Law Committee)
International Association of Defense Counsel (2020-2022: Chair, Insurance and Reinsurance Committee)
Massachusetts Reinsurance Bar Association (Founding Director; 2010: Chair, MReBA Symposium; 2012-2013: Vice President; 2013-2014: President)

BAR ADMISSIONS

Massachusetts
US District Court, District of Massachusetts
US Court of Appeals, First Circuit
US Court of Appeals, Federal Circuit
US Supreme Court

AWARDS

The Best Lawyers in America® - Insurance Law (2024 and 2025); Litigation - Insurance (2025)
New England's Best Lawyers® - Massachusetts: Insurance Law (2024)
Massachusetts Super Lawyers (2005-2018)
International Association of Defense Counsel "Article of the Year" Recipient ("The English Revolution: Follow the Fortunes After WASA v. Lexington")

PUBLICATIONS

Reinsurance Deskbook, Thomson Reuters - Contributing Author (2015, 2017, 2022)
New Appelman on Insurance: Contribution Among Insurers - (April 2015)
New Thoughts on an Old Issue: The Number of Occurrences Dilemma - DRI For the Defense Magazine (May 2014)
The English Revolution: Follow the Fortunes After WASA v. Lexington - International Association of Defense Counsel Quarterly (July 2011)
Meaning of Accident and Occurrence - LEXIS Publications (2010)
Trigger of Coverage Survey - LEXIS Publications (2010)
Insurance Coverage for Pharmaceutical Claims - DRI For the Defense Magazine (May 2007)

Prior Insurance and Non-Cumulation of Liability: A Pragmatic Approach -
Mealey's Insurance (March 1999)