



Christopher D. Blum

Partner
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Christopher Blum represents domestic and international insurers in complex and high-exposure claims involving first- and third-party coverages nationwide. He handles coverage disputes under all types of policies, including primary, excess, CGL, D&O, E&O, specialty, and crime policies.

His diverse experience in the third-party insurance arena includes counseling clients on underlying claims, including defective construction, pollution, products liability, defamation, trademark, business competition, commercial leasing, supply and distribution agreements, and banking and finance transactions, school, and non-profit operations and management.

While Chris' first-party experience includes traditional business property coverage, his practice is focused on the expanding and evolving areas of fidelity, crime, and cyber coverages—including those under financial institution bonds and commercial crime policies.

His wide-ranging experience with underlying claims, and diverse insurance products allows Chris to go beyond a routine narrow analysis and use concepts from other areas to provide creative and efficient solutions.

Before joining Hinshaw, Chris bolstered his insurance coverage experience with firms in Chicago providing advice on matters across the county.

As a judicial extern during law school, Chris gained a window into judicial perceptions of both effective and non-effective advocacy and resolution strategies and he implements those lessons to achieve favorable outcomes for clients. In addition to working for the Chancery Division of the Cook County, Illinois Court—which hears insurance declaratory judgment actions—he worked at the U.S. District Court for the Northern District of Illinois.

Professional Affiliations

- Chicago Bar Association
 - Insurance Law Committee, Chair, 2017 – 2018; Vice-Chair, 2016 – 2017

Honors & Awards

- Professional

Practices

Directors & Officers Liability
Privacy, Security & Artificial Intelligence

Industries

Insurance & Reinsurance
Insurance Coverage

Education

J.D., *cum laude*, Loyola University Chicago School of Law, 2010

B.A., *magna cum laude*, St. Olaf College, 2007

Admissions

Illinois

U.S. Court of Appeals for the Seventh Circuit

U.S. District Court for the Eastern and Western Districts of Arkansas

U.S. District Court for the District of Colorado

U.S. District Court for the Central and Northern Districts of Illinois

U.S. District Court for the District of North Dakota

U.S. District Court for the Western District of New York



- Selected by his peers for inclusion in *The Best Lawyers in America*® for Insurance Law, 2024
- Recognized by his peers as an "Emerging Lawyer" in Insurance, Insurance Coverage & Reinsurance Law
- Academic
 - Loyola University Chicago School of Law
 - CALI Award in "Contracts"
 - CALI Award in "Professional Responsibility"
 - Honors-at-Entrance Scholarship

Representative Matters

- Obtained summary judgment that a landlord's claims as an additional insured and/or a judgment creditor for \$14M+ of estimated costs to safely remove the insured's abandoned hazardous materials from leased warehouses were not covered under a pollution liability policy.
- Obtained summary judgment that \$10M+ of estimated costs to replace non-compliant framing lumber installed in multiple apartment developments for which insured served as general contractor were not covered under an umbrella policy.
- Obtained pre-discovery summary judgment that municipality seeking coverage for deaths and injuries of family members from train-auto collision was not an insured under a railroad's policy.
- Obtained summary judgment that coverage under a CGL policy for traumatic head injury to a person working at the insured's facility was precluded by non-standard exclusions regarding independent contractors and employees.
- Obtained summary judgment that additional insured coverage for a utility company under a CGL policy issued to a subcontractor applied in excess of similar coverage under the contractor's policy for a claim involving severe burns to the subcontractor's employee.
- Facilitated favorable pre-discovery resolution of litigated claim under commercial crime policy arising from insured purchasing fictitious services where insured had made misrepresentations in its application regarding internal controls – despite the policy containing a non-rescission clause.
- Facilitated favorable mediated resolution of multi-million-dollar coverage claim under an umbrella policy for claims by producers and distributors of food product packaged in the insured's allegedly tainted containers.
- Facilitated favorable pre-litigation resolutions of multiple claims under an umbrella policy in excess of a Canadian primary policy involving recall of the insured's internationally distributed allegedly tainted food products, including obtaining significant contribution from recall insurer.
- Facilitated favorable pre-litigation resolution for claim under a financial institution bond for a \$1M+ loss arising from a bank employee assisting a customer to withdraw funds based on repeated deposits of worthless checks.
- Facilitated favorable pre-litigation resolution of claim under a commercial crime policy for a \$1M+ loss by a sports team via employees' scheme to provide tickets to third-party sellers.
- Facilitated successful declination of coverage under a commercial crime policy for a six-figure loss to electronic payment company for sums obtained by purported customer via fictitious transactions generated by exploiting a weakness in the insured's online portal.
- Identified and supported application of nuance in applicable state and federal case law allowing six-figure recovery of otherwise unrecoverable travel costs incurred in federal coverage litigation.

Presentations

- Co-Presenter, "Yours, Mine, or Ours? Analyzing Overlapping Insurance Coverage," American Bar Association (ABA) Tort Trial & Insurance Practice Section FSLC Fall Meeting 2022, Philadelphia, Pennsylvania, November 11, 2022



Personal

Hailing from rural Minnesota, Chris loves the outdoors—*in all seasons*. He and his family enjoy spending time on Lake Michigan and frequently take advantage of opportunities to bike, hike, paddle, or cross country ski. Chris also enjoys working with his hands, including gardening and pushing the limits of his abilities on projects around the house.