



BRYAN R. FREEMAN

Partner
Co-Chair of Litigation Group
Co-Chair of Insurance Recovery Group

bryan.freeman@maslon.com

Phone: 612.672.8375

OVERVIEW

Bryan Freeman is a trial lawyer focusing his practice on insurance recovery and complex commercial litigation.

In his insurance-recovery practice, Bryan has broad experience helping business policyholders secure the benefits, protection, and dollars their insurance policies are meant to provide. Bryan has helped his policyholder clients recover millions of dollars in insurance proceeds in disputes over coverage for directors and officers; employment practices; product, environmental, professional, and fiduciary liability; as well as in litigation over first-party coverage for fidelity and crime loss, property loss, business interruption, and cyber loss. He has been recognized in the insurance coverage category on the Minnesota Super Lawyers lists since 2013.

Bryan also has extensive experience litigating business disputes in federal courts around the country. He has first-chaired complex class-action defense matters under franchise laws, the Racketeer Influenced and Corrupt Organizations Act (RICO), consumer-protection laws, and the Telephone Consumer Protection Act (TCPA). He has also defended and successfully tried and arbitrated insurance, breach of contract, franchise, and tort cases.

Before joining Maslon, Bryan served as judicial clerk to both the Honorable David Hansen at the U.S. Court of Appeals for the Eighth Circuit and the Honorable David Minge of the Minnesota Court of Appeals, and he was the chair of the litigation group of a large private law firm. Bryan earned his law degree from the University of Minnesota Law School, where he served for several years as an adjunct professor for the university's Insurance Law Clinic, which provides students with the opportunity to provide pro bono services to policyholders who have disputes with their insurance companies.

SELECTED EXPERIENCE

Insurance Recovery

AREAS OF PRACTICE

Litigation

- Business Litigation
- Insurance Recovery

Corporate & Securities

- Insurance Coverage Counseling

BAR ADMISSIONS

Minnesota

U.S. District Court

- Illinois, C.D.
- Minnesota
- North Dakota

U.S. Court of Appeals

- Eighth Circuit

EDUCATION

University of Minnesota Law School
J.D., *magna cum laude*, 2006

Yale University

B.A., *with distinction*, 2003
History

- Representation of national operator of health and fitness clubs in multimillion-dollar litigation seeking coverage for business-interruption losses caused by governmental suspension orders under communicable disease insurance coverage.
- First-chaired a bench trial seeking to prove the reasonableness of a Miller-Shugart settlement adjudicated to be covered under D&O insurance policy at summary judgment. *Mark Ploen v. AIG Specialty Ins. Co.* – F.Supp.3d – (D. Minn. 2023).
- Representation of product manufacturer in coverage litigation seeking CGL coverage for underlying bodily injury lawsuits in California.
- Representation and counseling of business policyholders and franchisee in connection with employment and bodily-injury claims in connection with alleged sexual assault.
- Representation and counseling of business policyholder in connection with underlying religious-discrimination claims and employment-practices-liability coverage.
- Obtained judgment on the pleadings for business policyholder, declaring professional-liability insurer's duty to cover underlying malpractice claims under claims-made professional liability policy.
- *National Union Fire Insurance Co. of Pittsburgh, P.A. v. Cargill, Inc.*, 61 F.4th 615 (8th Cir. 2023). Representation of business policyholder seeking coverage for theft loss under crime policy. After completion of FRISC process under policy, successfully obtained a judgment on the pleadings for more than \$22 million, in addition to more than \$10 million in prejudgment interest.
- Obtained summary judgment for product manufacturer seeking multimillion dollar insurance recovery under stock-throughput policy and product recall policy. *Vanguard Soap, LLC v. Certain Underwriters at Lloyd's of London*, 677 F. Supp. 3d 760 (W.D. Tenn. 2003).
- *Navigators Specialty Insurance Company v. Depomed, Inc. n/k/a/ Assertio Therapeutics, Inc.* (N. D. Cal. 2019). Representation of opioid manufacturer seeking coverage under life sciences product liability policies for hundreds of opioid lawsuits brought as part of the nationwide opioid litigation.
- Successfully resolved complex, multi-insurer insurance coverage action for financial institution and its directors and officers under D&O liability policies, securing millions of dollars in coverage for breach-of-fiduciary-duty and employment-practices claims.
- *In re: Archdiocese of Saint Paul and Minneapolis* (Bankr. D. Minn. 2015). Representation of the Committee of Parish Creditors, comprised of over 100 parishes facing hundreds of clergy abuse claims, in the Archdiocese Chapter 11 reorganization. Obtained tens of millions of dollars in insurance coverage settlements under missing insurance policies, which settlements were part of the \$210 million settlement of Archdiocese and Parish clergy abuse claims, and represented the largest settlement by a diocese in bankruptcy to date in the United States.
- Successfully resolved multimillion dollar insurance claim for financial institution with forged securities claim under financial institution bond.
- Helped financial institution secure coverage under financial institution bond for losses and claims arising out of check fraud scheme.
- Represented business policyholder in securing coverage under crime policy for losses resulting from computer fraud and social engineering scheme.
- Helped educational organization facing sexual abuse claims reverse insurer's denial of coverage and secure complete coverage for successful resolution of underlying lawsuit.
- *State Bank of Bellingham v. BanInsure, Inc.*, 823 F.3d 456 (8th Cir. 2016). Obtained summary judgment in excess of \$620,000 for a Minnesota bank victimized by computer fraud, where the bank's insurer denied coverage under its financial institution bond.
- Obtained a favorable, multimillion-dollar recovery for a Minnesota food processor in complex litigation over insurance coverage under a business interruption policy.
- Represented start-up medical device company in coverage dispute and quickly secured coverage for employee theft losses under crime policy.

- Secured errors-and-omissions coverage for advertising agency client facing claims arising out of alleged mistake in a client's promotional project.
- Represented business policyholder in claims against insurance agent for placing the wrong insurance and tried a week-long jury trial, resulting in a verdict of over \$425,000.

Commercial Litigation

- First chaired a three-week jury trial and obtained a successful defense verdict in a commercial case in which the plaintiff sought more than \$20 million in alleged lost-profit damages.
- Successful representation of product manufacturer in lawsuit by dealer asserting millions in alleged damages arising out of claimed franchise relationship under the Michigan Franchise Investment Law.
- Obtained summary judgment for product manufacturer in claim asserting millions in alleged damages arising out of claimed franchise relationship under the Minnesota Franchise Act.
- Obtained dismissal of breach of contract, fraud, and franchise act claims under South Dakota law in AAA arbitration.
- First-chaired a week-long trial arising out of a partnership dissolution.
- *Flagg v. First Premier Bank*, 257 F. Supp. 3d 1351 (N.D. Ga. 2017). Obtained dismissal of putative class action RICO claims brought against financial institution in connection with payment processing.
- Successfully compelled arbitration and resolved putative class action cases brought against financial institution in connection with payment processing. (See *Gunson v. BMO Harris Bank, N.A., et al.*, 43 F. Supp. 3d 1396 (S.D. Fla. 2014); *Riley v. BMO Harris Bank, N.A, et al.*, 61 F. Supp. 3d 92 (D.D.C. 2014); *Graham v. BMO Harris Bank, N.A., et al.*, 2014 WL 4090548 (D. Conn. July 16, 2014); *Elder v. BMO Harris Bank, N.A., et. al.*, 2014 WL 1429334 (D. Md. Apr. 11, 2014)).
- Successfully defeated two TCPA actions brought against financial institution in separate three-day arbitration hearings, resulting in a complete defense awards.
- Successfully defended and resolved putative class action TCPA case against Minnesota business involving claims of vicarious liability for alleged wrongful faxes.
- Represented property management business in connection with dispute over entitlement to insurance proceeds and successfully tried breach-of-contract claims in a three-day bench trial, resulting in favorable award and recovery.
- *Marvin Lumber & Cedar Co., et al. v. Sapa Extrusions, Inc. v. The Valspar Corporation*, 2013 WL 5652047 (D. Minn., August 2, 2014). Obtained summary judgment and complete dismissal of litigation for product manufacturer in complex, multi-party warranty case in which claimant sought to hold manufacturer responsible for over \$100 million in alleged damages.
- *First Premier Bank v. U.S. Consumer Financial Protection Bureau*, 2011 WL 4458785 (D.S.D., Sept. 23, 2011). Obtained a preliminary injunction for financial institution, enjoining the United State Consumer Financial Protection Bureau's enforcement of a regulation that threatened to shut down a line of the financial institution's business.
- *In re Peters Co., Inc.*, 455 B.R. 166 (8th Cir. BAP 2011). Obtained approval of a multimillion-dollar settlement in appeal to the United State Bankruptcy Appellate Panel of the Eighth Circuit.

LEADERSHIP & COMMUNITY

- American Bar Association
- Minnesota State Bar Association
- Hennepin County Bar Association
- Hope Community Church: Board Member 2014-2017, 2022-Present
- American College of Coverage Counsel

SELECTED HONORS

- **Fellow**, American College of Coverage Counsel, 2024-Present
- **Recognized on Minnesota Super Lawyers® list**, 2013-2024 (*Minnesota Super Lawyers® is a designation given to only 5 percent of Minnesota attorneys each year, based on a selection process that includes the recommendation of peers in the legal profession.*)
- **Selected for inclusion in *The Best Lawyers in America®***, 2021-2025
- **Recognized as a Top Lawyer**, *Minnesota Monthly*, 2022-2023 (The research for the Top Lawyers list, created by Professional Research Services, is based on an online peer-review survey sent to all attorneys in Minnesota.)

SELECTED PRESENTATIONS

- ACC MN Manufacturing Summit Sponsored by Maslon LLP
- "Insurance Coverage 101," moderator, ACC MN Manufacturing Summit Sponsored by Maslon LLP, 2024
- "Insurance: Improve Your Insurance IQ – An Overview of Common Commercial Policy Forms and Basic Insurance Principles," webinar, Minnesota CLE, 2020
- "Handling Insurance Coverage Disputes: How to Win Your Case as a Policyholder," In-House Super Course, ACC Minnesota, 2019
- "Five D&O Provisions that Every Practitioner Should Know," Insurance Coverage Litigation Seminar, American Bar Association, March 2011

SELECTED PUBLICATIONS

- Business Owners Quick Reference - Property Insurance
- Business Owners Quick Reference - Liability Insurance
- Quoted in "Conflicting Rulings Muddy Del. Stance On No-Action Clause," *Law360*, 2024
- Quoted in "8th Circ. Avoids 'Absurd Results' In Geico HPV Suit," *Law360*, 2024
- Quoted in "General Liability Cases to Watch in 2nd Half of 2024," *Law360*, 2024
- Quoted in "Top General Liability Rulings From the First Half of 2024," *Law360*, 2024
- Quoted in "Top Specialty Lines Decisions From The First Half Of 2024," *Law360*, 2024
- *Minnesota Insurance Law Deskbook, 5th Edition*, Minnesota CLE, 2021 Chapter Update
- Chapter 9, "The Insurability of Punitive Damages," *Minnesota Insurance Law Deskbook*, Minnesota CLE, May 2011