

Insurance Law



Saxton & Stump’s Insurance Law Group counsels insurance carriers and businesses across nearly every sector on complex insurance coverage questions and represents clients in high-stakes insurance litigation in state and federal courts nationwide. Our attorneys handle the full spectrum of commercial and professional lines of insurance, working with companies in construction, healthcare, real estate, manufacturing, trucking and transportation, and other industries with significant exposure to risk.

Chairs [Michael Traxler](#) and [Phillip Earnest](#) bring decades of experience guiding clients through coverage disputes, bad faith insurance matters, and first-party claims. Attorney [Seth Mendelsohn](#), former executive deputy commissioner of the Pennsylvania Insurance Department, adds hands-on insurance regulatory experience that strengthens our ability to assist insurers, self-insured entities, and businesses navigating state oversight.

Our attorneys are frequent speakers, authors, and thought leaders on emerging issues affecting insurers and policyholders, providing the strategic insight necessary to address today’s complex insurance landscape.

Key Contacts



Michael T. Traxler
(717) 941-1216
mtt@saxtonstump.com



Phillip R. Earnest
(412) 703-2006
pearnest@saxtonstump.com

Team

[Matthew Chabal, III](#)
[Douglas B. Marcello](#)
[Chad G. Goebel](#)
[Ronald H. Pollock](#)
[Matthew W. Rappleye](#)
[Rebecca Johnson Barksdale](#)
[Seth A. Mendelsohn](#)
[Paul M. Fischerkeller](#)

Our Capabilities

Insurance Coverage

We represent insurers and policyholders in declaratory judgment actions and disputes involving policy interpretation. Our team handles matters between insureds and insurers, among co-insurers disputing coverage responsibilities, and between primary and excess carriers.

Bad Faith Litigation

The threat of a bad faith claim is prevalent in coverage disputes and litigation. We have deep experience both prosecuting and defending claims asserting extra-contractual remedies under bad faith statutes and related common law.

Enforcement Actions and Market Conduct Investigations

Our team regularly handles a wide range of [white collar investigations](#) and enforcement actions, including those related to insurance and financial markets. We provide guidance to companies facing market conduct investigations and enforcement actions to help achieve the best outcomes for each business' objectives and situations. Our team manages every phase, from initial inquiry through hearings, trial, or appeal.

Regulatory and Licensure Matters

With significant experience before the Pennsylvania Insurance Department, we support companies seeking licensure, new product approval, or entry into new lines of business. Our regulatory work includes product, rate, and form filings, financial examinations, policy language review, and compliance guidance.

Industries We Serve

We counsel insurers, policyholders, and risk-bearing entities across industries including:

- Construction and design
- Transportation and trucking
- Healthcare
- Manufacturing
- Energy and utilities
- Higher education

[Bijan K. Ghom](#)

Related Services and Industries

[Business and Corporate](#)
[Trucking and Commercial](#)
[Transportation](#)
[Construction Law](#)
[Real Estate](#)
[Environmental, Workplace Safety and](#)
[Utilities](#)
[Hospitality](#)
[Healthcare](#)
[Higher Education](#)
[Investigations, White Collar and](#)
[Criminal Defense](#)
[Corporate Healthcare and Life Sciences](#)

- Telecommunications
- Retail and hospitality
- Governmental and quasi-governmental entities

Insurance Law Experience

Our representative experience demonstrates the depth and range of our work for insurers, policyholders, and organizations engaged in complex, multi-jurisdictional coverage disputes, regulatory matters, and high-exposure claims.

Insurance Coverage & Bad Faith

- Coverage and declaratory judgment actions in state and federal courts nationwide
- General liability, professional liability, employment practices, environmental, fidelity, and specialty coverage disputes
- Representation of insurers and insureds in bad faith and unfair insurance practices claims
- Catastrophic-loss coverage recovery for primary carriers and self-insured trusts
- Arbitration and mediation of UIM/UM, coverage, and bad faith claims
- Retroactive loss premium programs
- National counsel roles in multi-jurisdictional insurance coverage litigation

Professional Liability, Commercial & High-Exposure Claims

- Coverage issues involving professional misconduct, employment claims, class actions, and privacy matters
- Litigation related to industrial accidents, environmental events, product failures, and business interruptions
- Insurance and indemnity issues tied to commercial transactions, joint ventures, and corporate disputes

Construction & Design-Related Matters

- Coverage and indemnity disputes involving design defects, construction delays, structural failures, and infrastructure projects

- Representation in payment, delay, lien, and defect claims involving public and private construction
- Experience across utilities, transportation projects, institutional facilities, commercial development, and complex engineering matters

Industry Affiliations

Our attorneys are active members or contributors to organizations including:

- American Arbitration Association, National Judicial Panel member
- American Institute of Architects
- American Trucking Association, member of Safety and Loss Prevention Management and member of Preventability Guidelines Task Force
- Arkansas Trucking Association
- Association of Builders and Contractors – Keystone Chapter
- Building Industry Association of Lancaster County
- Citizens Advisory Council of Pennsylvania Department of Environmental Protection
- Commercial Vehicle Safety Alliance
- Construction Lawyers Society of America
- Defense Research Institute
- Independent Electrical Contractors of Pennsylvania
- Master Builders Association of Western Pennsylvania
- National Association of Regulatory Utility Commissioners
- National Private Truck Council
- Pennsylvania Association of Mutual Insurance Companies
- Pennsylvania Defense Institute
- Pennsylvania Motor Truck Association
- Professional Liability Attorneys Network
- South Carolina Trucking Association
- Transportation Lawyers Association
- Trucking Association of New York
- Trucking Industry Defense Association
- Truckload Carriers Association