



Linda B. Oliver

Of Counsel
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Linda Oliver has extensive experience in complex civil litigation and class actions in federal and state court and in arbitration. She represents insurance companies, mortgage lenders and other business entities in litigation involving class actions, ERISA, life insurance and disability claims, bad faith, elder abuse, unfair competition, sales practices, agency termination. Linda has handled matters in many states, including California, Colorado, Florida, Hawaii, Iowa, Illinois, Nevada, Oregon, Washington, and Wisconsin.

REPRESENTATIVE MATTERS

Insurance and Employee Benefits

- Defended automobile, homeowner and commercial insurers against bad faith claims and class actions and prepared coverage opinions for automobile and property claims.
- Defended claims against life insurers selling universal life insurance policies in FINRA arbitrations.
- Defended life insurers in numerous consumer class actions involving claims that the fixed annuities were unsuitable for seniors and that their true costs were not disclosed during the sales process, resulting in settlements on a class-wide basis significantly below clients' total.
- Defended claims against life insurers selling universal life insurance policies in FINRA arbitrations.
- Defended life insurers in numerous consumer class actions involving claims that the fixed annuities were unsuitable for seniors and that their true costs were not disclosed during the sales process, resulting in settlements on a class-wide basis significantly below clients' total pre-trial exposure, and defense of those settlements on appeal. She also obtained a summary judgment for one insurer that assumed the business of another, insolvent insurer.
- Defended life insurer in disputes regarding agency termination through summary judgment and appeal. Also investigated claims of employment discrimination and sexual harassment at captive agency resulting in a settlement without litigation.
- Defended life insurers in class actions involving claims that modal premium charges violate the terms of the insurance contract and state unfair and deceptive business practices statutes.



- Defended life insurers in class actions involving claims that defendants violated California law and regulations.
- Defended life insurers in disability and life insurance bad faith claims, including one trial to verdict after summary judgment on the extra-contractual claims.
- Defended life insurers in cases involving employee benefit claims under ERISA, including trials to verdict and appeals.
- Prosecuted cases for life insurers to rescind life insurance policies obtained with the intent to sell to third parties, resulting in settlements.
- Defended health insurers in class and individual actions in court and in arbitration alleging claims for violations of state unfair and deceptive business practices statutes and regulatory violations, including post-claim underwriting and premium billing practices, physician contracting and coverage for experimental treatment.

Banking and Mortgage Servicing

- Defended class actions and individual claims in court and in arbitration against banks, including many cases against reverse mortgage lenders alleging violation of unfair business practices statutes relating to shared appreciation loans.

Labor and Employment

- Defended employers in wage and hour class actions.
- Counseled employers investigating claims of sexual harassment.
- Counseled employers regarding California law and regulations.

Practice Areas

Insurance Law

Education

University of California, Los Angeles, School of Law - J.D., 1993
Cornell University - B.A., History, 1986

Bar Admissions

- California, 1993

Court Admissions

- U.S. Court of Appeals, Ninth Circuit
- U.S. District Court, Central District of California
- U.S. District Court, Eastern District of California



- U.S. District Court, Northern District of California
- U.S. District Court, Southern District of California
- U.S. District Court, Eastern District of Wisconsin

Professional and Civic Involvement

- YWCA Berkeley/Oakland (Board Member, June 2012-Present)
- American Bar Association (Member, Tort, Trial and Insurance Practice Section)
- Association of Life Insurance Counsel (Member)
- West's Insurance Litigation Reporter (Member, Editorial Board)

Publications and Presentations

- Chapter Author (California), ABA's Practitioner's Guide to Class Actions
- Co-Speaker, "Ethical Issues in Effective Settlement Discussions," Lorman Teleconference (December 2010)
- Co-Speaker, "Recent Developments in Life and Health Insurance: A Litigator's Perspective," Lorman Teleconference (May 2009)
- Co-Speaker, "Post-Claim Underwriting: Recent Developments in California," ABA Tort, Trial and Insurance Practice Section Annual Midwinter Symposium on Insurance and Employee Benefits (January 2009)

Outside Interests

In her free time, Linda enjoys cooking, reading and travel.