



→ John D. Edson

Partner
501 West Broadway
18th Floor
San Diego, CA 92101

T: +1.619.338.6616
F: +1.619.515.4136
jedson@sheppardmullin.com

John Edson is a partner in the Business Trial Practice Group in the firm's San Diego office and is part of the firm's Insurance Industry Team.

Areas of Practice

John focuses his practice on defending insurance companies in bad faith, fraud and unfair competition insurance lawsuits. His clients include many of the nation's major insurance carriers, including Allstate, Wawanesa, Travelers and Residence Mutual. John litigates matters involving staged auto accidents, false or inflated theft claims, arson fires, false water loss claims, false auto theft claims and other similar losses. He also litigates disputes related to wildfires and asbestos, and has numerous published decisions that involve potentially false or inflated claims.

In addition, John represents insurance companies in standard coverage disputes, duty to defend cases, medical payment disputes and cap-off liability disputes. He regularly conducts examinations under oath and provides coverage opinions, and helps with the drafting of insurance policies and applications, including homeowner, auto and business policies.

John maintains an active pro bono practice, serving on the firm's Pro Bono Committee and collaborating with the San Diego Volunteer Lawyer Program to represent indigent clients in guardianship matters.

Honors

Recommended Lawyer, Insurance - Advice to Insurers, *Legal 500 US*, 2025

Wiley W. Manuel Pro Bono Legal Services Award, *California Lawyers Association*, 2020, 2022

Pro Bono Publico Award, *San Diego Volunteer Lawyer Program*, 2016

Experience

Recent Published Cases and Representative Matters

Stock v. Allstate Insurance Company --- F.Supp.3d ---, 2025 WL 2025009 (C.D. Cal. 2025) – The court granted summary judgment for Allstate in a \$3 million dispute. Even though the plaintiffs' expert alleged that the "entire house was in the process of collapsing," the Court found no coverage under the "collapse" provision of the Allstate policy.

Gharibian v. Wawanesa (Appeal) – The California Court of Appeal affirmed the Los Angeles Superior Court's grant of summary judgment for Wawanesa in a wildfire debris case, ruling that ash and debris removable by ordinary cleaning are not covered under policies insuring against "direct physical loss to property." Insureds must show debris caused a "distinct, demonstrable, physical alteration of property" for coverage. The California Supreme Court rejected a request to depublish the decision. (2025)

Williams v. Allstate – Obtained a complete defense verdict for Allstate in an \$18.3 million insurance trial arising out of a residential property water loss. The plaintiff alleged that an Allstate-referred contractor released asbestos, that Allstate under paid his claim, and that it failed to conduct a proper investigation. The jury found that Allstate paid monies during the claim that it never owed. (2024)

Safar v. Allstate – Obtained a complete defense verdict for Allstate in a \$1.5 million insurance bad faith jury trial arising out of a burglary claim. The plaintiffs alleged that Allstate underpaid the claim and unfairly investigated them. The jury concluded that the plaintiffs staged the burglary. (2024)

Tellone Pro. Ctr., LLC v. Allstate Ins. Co., 562 F. Supp. 3d 757 (C.D. Cal. 2022) – The court granted judgment on the pleadings and established the right of insurers to rely in part upon a reinsurer's claim investigation to deny coverage without subjecting the reinsurer to bad faith liability.

Sarkisyan (Gharibian) v. Wawanesa, LASC – The court granted summary judgment and determined that there is "no physical loss" where wildfire ash or soot debris can be wiped up.

Benn v. Allstate Ins. Co., 569 F. Supp. 3d 1029 (C.D. Cal. 2021) – The court granted judgment on the pleadings and set new barriers for insureds seeking restitution and injunctive relief against insurance companies under Business and Professions Code section 17200 *et. seq.*

Shirley v. Allstate Ins. Co., 392 F.Supp. 3d 1185, 1189, (S.D. Cal. 2019) aff'd 825 Fed. Appx. 472 (9th Cir. 2020) – Obtained summary judgment for Allstate in a wildfire case, and the Ninth Circuit affirmed. The court agreed that subjective complaints of smoke odor following a wildfire does not constitute "physical injury and property damage."

Articles

- 2023 Insurance Team Year-In-Review
04.03.2024
- New Court of Appeal Decision Allows Insureds to Video Record Examinations Under Oath
Daily Journal, 03.18.2024
- How Calif. Video Recording Ruling May Affect Insured Exams
Law360, 03.13.2024
- Sheppard Mullin Celebrates Stellar Year in Insurance Litigation
03.30.2023

Insurance Law Blog Posts

- "New Decision Gives an Insured the Right to Videotape Examinations Under Oath," February 26, 2024

Media Mentions

Top Property Insurance Decisions So Far In 2025

Law360, 07.31.2025

Top Legal Developments That Could Impact LA Fire Aftermath

Law360, 07.17.2025

Smoke Concerns Persist Following Top Calif. Court Ruling

Law360, 05.08.2025

Calif. Ruling Holds Wildfire Debris Not A Coverable Loss

Law360, 02.10.2025

Debris from nearby fire not loss of property damage, panel rules

Daily Journal, 02.10.2025

Speaking Engagements

"Wildfire Smoke and Debris Claims - Sifting Through the Hazy Issues," APCA Western Region General Counsel Conference, San Diego, CA, July 23, 2025

"Wildfires: Impact, Forensics, Defenses and CA Caselaw," Environmental & Emerging Claim Manager Association Annual Conference, Savannah, GA, April 5, 2024

"Exotic Car Investigations - Detecting False Claims/Uncovered Losses," International Association of Special Investigation Units, Southern Chapter, Ontario, CA, October 18, 2022

"What to Do When Everything in a Water Loss Goes Wrong," Southern California Fraud Investigators Association Conference, Palm Springs, CA, November 18, 2014

"Tips for Effective Recorded Statements and EUOs," Presented to Travelers, Sacramento, CA, October 15, 2014

"When there is a cause of action for 'bad faith' based upon an alleged failure to adequately investigate a water loss?" Combined Claims Conference, Garden Grove, CA, March 5, 2014

"Investigating and Preventing Fraud in the Application For Insurance," I.A.S.I.U., San Diego, CA, February 5, 2014

"Aqua Arson - Detecting Potentially Fraudulent Water Losses," Presentation to Southern California Fraud Investigators Association Annual Conference, October 30, 2013

"Insurance' for Insurance Companies: Investigating Suspicious Auto Claims," Presentation to Wawanesa, August 13, 2013

"Effective Strategies for Terminating and Avoiding Undesired Insurance Risks," Presentation to Wawanesa, August 8, 2013

"Underwriting Fraud: Practical Guidance to Prevent and Mitigate Risk (Webcast)," The Knowledge Congress Webcast Series, July 16, 2013

"Investigating Suspicious Auto Claims," Presentation to Travelers Insurance, Sacramento, CA, May 16-17, 2013 and Diamond Bar, CA, May 1, 2013

"Anatomy of an Arson Case," Southern California Fraud Investigators' Association Training Conference, Palm Springs, CA, November 8, 2012

"Defending against Allegations of Bad Faith in False or Suspicious Homeowner and Auto Claims," Southern California Chapter I.A.S.I.U. 1-Day Fraud Seminar, Ontario, October 17, 2012

"Insurance" for Insurance Companies. SIU Investigations: Legal Tips From the Trenches, San Diego Chapter of S.I.U. Investigators, April 4, 2012

"Fraud: Is It Increasing? What Can the Industry Do to Combat It?" Luce Forward Insurance Litigation Seminar, Los Angeles, October 14, 2010

"Commercial Insurance - Moving the Goal Posts: The Duty to Defend - When Does It Begin and When Does It End?" Luce Forward Insurance Litigation Seminar, Los Angeles, September 11, 2008

Memberships

American Bar Association

Board of Directors, Children's Legal Services of San Diego

Board of Directors, UNITE Orthopedics

Board of Directors, UC San Diego Alumni Association

Former President of the Associated Students, University of California, San Diego

Practices

Litigation

Insurance

Industries

Insurance

Education

J.D., University of California, Berkeley - Boalt Hall, 1996

M.A., Harvard University, 1995

B.A., University of California, San Diego, 1992

Clerkships

Externed for the former California State Supreme Court Justice Edward Panelli and Federal District Judge William Orrick Jr.

Admissions

California