

Alan J. Charkey

Counsel

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Having spent over 10 years working as a claim adjuster and supervisor for three major insurers, Alan has extensive experience in the field of insurance, specifically subrogation.

OVERVIEW

Alan Charkey is Counsel in the Subrogation Department, practicing in the field of insurance subrogation. He focuses his practice on researching, briefing and handling matters of unusual complexity, including appellate issues and questions of insurance coverage, both for himself and for his colleagues within the department.

Alan's reported decisions include [Alderwoods \(Pennsylvania\), Inc. v. Duquesne Light Company](#), 106 A.3d 27 (Pa. 2014). In [Alderwoods](#), the Pennsylvania Supreme Court held that after a power outage, an electric utility having knowledge of a defect in the customer's electrical equipment is under a duty either to inspect the equipment or to warn the customer prior to restoring service. Alan briefed the case and argued the case before the Supreme Court. Ultimately, the court found in favor of White and Williams' position despite opposition from the defendant and other industry interests.

The court's opinion is a major development in the law of negligence by public utilities. For decades, public utilities in Pennsylvania had successfully asserted that they were categorically under no duty to a customer when restoring service. The opinion deprives the utility industry of such a blanket defense.

Alan has extensive experience in coverage litigation, both on behalf of insurers and, in support of his subrogee clients, in opposition to liability insurers for wrongful denials of coverage. He also handles commercial disputes not involving insurance.

Prior to starting his law career in 1998, Alan worked as a claim adjuster and supervisor for three major insurers over the course of thirteen years.

PRACTICES

Subrogation

BAR AND COURT ADMISSIONS

Pennsylvania

New Jersey

EDUCATION

Temple University, MBA, 2008

Temple University School of Law, JD, 1995

University of Pennsylvania, BA, 1984

Alan also holds the Associate in Risk Management and Associate in Management certificates from the Insurance Institute of America.

REPRESENTATIVE MATTERS

Alderwoods (Pennsylvania), Inc. v. Duquesne Light Company, 106 A.3d 27 (Pa. 2014)

Alderwoods (Pennsylvania), Inc. v. Duquesne Light Company, 52 A.3d 347 (Pa. Super. 2012)

Travelers of N.J. v. Weisman, 2012 WL 850615 (N.J. Super. App. Div. 2012) (on the process of producing allegedly confidential documents during the discovery phase of litigation)

Allstate Indemnity Company v. Martin, 2011 WL 2790265 (E.D. Pa. 2011) (holding that in an insurer's subrogation action a defendant may not join the insured as a third-party defendant for the insured's alleged negligence)