



Insurer liable for coverage for company employee's intentional acts, state high court rules, Daily Journal, ft. Aaron Cargain

Aaron Cargain, attorney at Kaufman Dolowich & Voluck, LLP in San Francisco, was quoted in a *Daily Journal* article this week.

The state Supreme Court in California ruled Monday an insurer could be held liable for the intentional actions of a policyholder's employee. The decision could increase exposure for insurers and change the way policies are written.

Aaron M. Cargain, an attorney with Kaufman Dolowich & Voluck LLP in San Francisco who is not involved with the lawsuit, said the "limited" case does not appear to conflict with prior appellate decisions.

"Ledesma provides causation is established for purposes of California tort law if the defendant's conduct is a 'substantial factor' in bringing about the plaintiff's injury," Cargain said.