

Dale O. Thornsjo

Shareholder

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Dale Thornsjo focuses his litigation practice on the continually evolving insurance coverage and liability issues raised in construction, products liability, toxic tort and environmental matters. He represents primary and excess/umbrella insurers in a wide variety of construction defect, trigger, allocation, duty to defend, "bad faith," and "coordination of coverage" actions. He also continues his long-established practice of defending clients in mass tort, multiple-plaintiff or

individual plaintiff cases in such diverse areas as asbestos, mold, damp buildings, building products, food adulterants and other substances. In addition to his practice in Minnesota, Mr. Thornsjo has represented insurers, manufacturers and other entities in jurisdictions such as Wisconsin, Iowa, Michigan, South Dakota, and New York. He is a 1984 cum laude graduate of the William Mitchell College of Law. He is a member of the Defense Research Institute, its Insurance Law Committee, and that Committee's Commercial General Liability Subcommittee. As a member of DRI's local arm, the Minnesota Defense Lawyers Association, he is a founding co-chairman of MDLA's Insurance Law Committee, and a past chair of the MDLA's Toxic Tort and Environmental Law Committee. He is also a member of the Federal Bar Association, the Association of the Bar of the United States Court of Appeals for the Eighth Circuit, the Minnesota State Bar Association, and the Hennepin County Bar Association. His Firm is a member of the Primerus Defense Institute where he serves on the Executive Board of Primerus' Insurance Coverage and Bad Faith Committee. He is a frequent lecturer and author on complex coverage and product liability matters, and has testified before various committees of the Minnesota House of Representatives and the Minnesota Senate on insurance coverage and bad faith issues. Mr. Thornsjo chairs the Firm's Insurance...

Legal Assistant

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Practice Groups

- ▶ Appellate Practice
- ▶ Construction and Design
- ▶ Employment and Corporate Consulting
- ▶ Insurance Coverage
- ▶ Products Liability
- ▶ Retail and Hospitality
- ▶ Subrogation

Author & Speaker

- Co-Author, *The Restatement of the Law of Liability Insurance has been approved: Now what?* Minnesota Defense (Spring 2019)
- Co-Author, *Insurance Bad Faith: A Compendium of State Law (Minnesota & Wisconsin Chapters)*, Defense Research Institute (2015)
- Co-Author, *A Survey of the Law of Non-Contractual Indemnity and Contribution (Minnesota Chapter)*, Products Liability Group of the Primerus Defense Institute (April 2015)
- Co-Author, *Writing a Reservation of Rights: A North American Compendium (Minnesota Chapter)*, Defense Research Institute (2013)
- *Concurrent Cause: Indivisible Injury In Liability Coverage*, Primerus Defense Institute 2012 Insurance Coverage & Bad Faith Seminar, Chicago, IL (September 2012)
- *Conflicts & Reservations: Legal & Ethical Considerations for the Duty to Defend*, Primerus Defense Institute 2011 Insurance Coverage & Bad Faith Seminar, Atlanta, GA (September 2011)
- *The Examination Under Oath and Minnesota No-Fault Claims: Life Before and After Thompson v. Western National*, Insurance Federation Of Minnesota Seminar (August 2011)
- *2011 Legislative Update*, MDLA Insurance Law Committee Meeting (July 2011)
- *The "Good," The "Bad," and The "Ugly": Treasure in Minnesota's Bad Faith Law*, MDLA's 2010 Insurance Institute (October 2010)
- Author, *Insurance Bad Faith Compendium (Minnesota Law Update)*, Defense Research Institute (2010)
- Co-Author, *Insurance Bad Faith Compendium (Wisconsin Law Update)*, Defense Research Institute (2010)
- *2009 Legislative Update*, MDLA Insurance Law Committee Meeting (March 2009)
- *Reservations and Conflicts: Ethical and Legal Issues When Coverage is in Question*, MDLA 44th Annual Mid-Winter Conference (February 2009)
- *The A.P.I. Case: The "Kiss O' Death" of Kiskoondath?*, Minnesota Defense (Winter 2008)
- *Construction Defect Coverage Issues: Assessing Beachhead Defenses*, 2008 MDLA Insurance Institute (Co-Chair) (November 2008)
- *Deal or No Deal?: The Reality of Insurance Settlements*, MDLA 43rd Annual Mid-Winter Conference (February 2008)
- *Contractual Risk Management: Considerations When Allocating Third Party Liability Risk*, MDLA's 2007 Insurance Law Institute (Co-Chair) (January 2007)
- *Economic Loss Doctrine*, Minnesota State Bar Association, Construction Law Section (April 2006)
- *Managing the Imperfect Storm*, Minnesota District Judges Association Conference (2006)
- *Railroad Contractor and Outsource Liability Coverage: Practical Considerations When Addressing Indemnification and Additional Insured Issues* (2006)
- "Insuring" the Railroad's General Liability Risks (2005)

- *Environmental Issues for Schools: Mold, Lead, Toxic Building Sites, and Other Unmentionables*
- *Defense Considerations in Mold Litigation: Investigation, Causation, Mitigation & Remediation*, Minnesota Defense (Fall 2002 and Winter 2003)
- *Insurance Settlements: "Reality Sliced and Diced", Techniques in Mediation, Arbitration and Settlement*, Minnesota Institute of Legal Education (2002)
- *Mold: The Litigation Blossoms, An Advanced Course*, Minnesota Defense Lawyers Association Seminar, Co-Chair (2002)
- *Construction Considerations in Toxic Mold Litigation: Investigation, Causation, Mitigation & Remediation*, ACI Conferences in Miami, San Francisco, New York, Miami (Co-Chair), and Toronto (2001 and 2002)
- *Subrogation: The Insurer Strikes Back, or, "We Can't be Left Holding the Bag, So It Has to Be"*, ACI Conferences in Miami, San Francisco and New York (2001 and 2002)
- *Winning Strategies for Litigating a Toxic Mold Case: A Multi-Perspective Roundtable (For the Defense)*, ACI Conference, San Diego (2001)
- *Construction Litigation Defects: Defense and Coverage Considerations in Construction Mold Cases*
- *Insurance Coverage in Light of the New AIA Form A201*
- *Minnesota Landfill Cleanup Act: Ready or Not, Here It Comes: State's Rights Under Minnesota's Landfill Cleanup Act*, Minnesota Defense Lawyers Association Seminar (1998)
- *Commercial General Liability Policies: Environmental Claims*
- *Minnesota Considerations for Environmental Insurance Coverage Claims*
- *Dropdown Issues in Excess Liability Policies*
- *Personal Injury and Advertising Injury Issues Raised in Commercial General Liability Policies*
- *Midwest Environmental Claims Association Annual Bodily Injury Law Update*