



Lowenstein Sandler's In the Know Series
Video 34 – Inside the Insurance Recovery Group: A Day in the Life at Lowenstein Sandler

By [Daniel W. Borneman](#)

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Daniel W. Borneman:

Hello, I'm Danny Borneman, an associate in Lowenstein's Insurance Recovery Group. Welcome to "[In the Know](#)."

Today we are going to discuss what a day in the life of an associate in the [Insurance Recovery Group](#) looks like. Quick background: the group represents policyholders—never insurers—seeking coverage under a wide variety of commercial insurance policies. When non-lawyers ask me what I do at work, I tell them that "I sue insurance companies when they deny coverage"—which happens...a lot. When lawyers ask what my practice is all about, I tell them that we get insurance companies to pay our clients' attorneys' fees and settle cases or, as needed, to satisfy judgments.

At its heart, Lowenstein's Insurance Recovery Group is a force that extracts money from insurance companies to pay two groups that most business owners will have to pay at some point: (1) people who sue them, and (2) lawyers. We pride ourselves on holding the insurance industry to a high standard when it comes to handling and adjusting claims. And when insurers start to fall off-track on that front, we are not afraid to raise the prospect of bad faith and the significant consequences that flow from an insurer treating its policyholder unfairly.

Okay, a day in the life: there is no typical day. In the morning, I might work on a dispute where I need to get deep into the facts on a shareholder derivative class action to explain why an insurer misinterpreted the same facts when denying coverage. That afternoon, it will be a products liability case but instead I am writing a motion for a summary judgment. Or the case could be a cyber security breach. Or a criminal investigation. No two matters are identical and that is one of the things I love best about this practice area—I get to constantly learn about different areas of the law while at the same time honing specialized knowledge in a niche area.

Even better, the potential client pool for policyholder insurance work is truly limitless because every company has a wide array of

insurance policies and the odds are high that when a claim is made the client will have the need for our kind of legal service.

Even as a junior attorney, I am getting tremendous and varied experiences that every litigator strives for: court appearances, discovery issues, dispute resolution, legal research and brief writing, letter writing to avoid the courtroom altogether and, best of all, developing strategies that impose maximum leverage to yield practical and fair results for our clients.

Working as a junior in this group is like taking a master class in contract litigation and the art of effective negotiation at the settlement table. We deal with a lot of novel legal questions and therefore spend a lot of time thinking about the policy language, what it was intended to mean, and whether it might mean something different.

There is a tremendous rush associated with being able to work on complex matters while also serving in the role as a plaintiff's lawyer. Handing your client a large check at the conclusion of your matter is truly rewarding.

Thank you for watching. We'll see you next time on "[In the Know](#)".