



Representing business, commercial and real estate clients, as well as insurers and their policyholders

YEAR IN REVIEW

Expressing our gratitude for the relationships we hold with clients and colleagues has always been important to us. The importance of this has been magnified in the past year - a year which created countless obstacles for all of us. Under the unusual and unprecedented circumstances which we've been operating, we want to say thank you for your flexibility, patience and continued business. Our firm has maintained stability and security despite these challenges, and we couldn't have done it without you.

We'd like to recognize our longstanding clients, many who have been with Gray-Duffy for decades and have graciously provided testimonials on the firm's behalf throughout the years:

- California Guarantee Association: 30 years
- Claims Resource Management: 22 years
- Tyler Development Inc.: 20 years
- Masonry Concepts, Inc.: 20 years
- Bragg Investment Company: 17 years
- CentiMark: 14 years
- Benchmark: 10 years
- Engle Martin Claims: 10 years
- Goldrich & Kest: 10 years



Gary Gray

Automotive Group Represented by Erin Tenner

- Dan Sheridan (former owner of Sheridan Toyota): 30+ years
- Ken Ross (former owner of Team Automotive): 25 + years
- Tim Paulus (The Ford Store Morgan Hill): 20+ years

A key part of our relationship with clients includes educating and keeping them informed on critical matters pertaining to their businesses. Our attorneys regularly author articles and present on topics of importance to clients and colleagues. Below is a sampling from last year:

ARTICLES



[Recent Developments in Insurance Coverage](#)



[Subcontractors Beware: Understand Your Liability and Defense Obligations in Contracts](#)



[Intervention Denied to Seek Special Verdicts or Jury Interrogatories](#)



[California Supreme Court Adopts a Vertical Exhaustion Approach](#)

Although 2020 presented challenges, our team was committed to staying the course and pressing forward. Through our unwavering efforts and dedication to providing the exceptional service our clients have come to expect, we were able to obtain many successful results. The following are just a few we achieved on behalf of clients last year:

REPRESENTATIVE RESULTS FOR CLIENTS

- GD** Obtained favorable verdict in construction defect arbitration for a small fraction of the amount sought by the homeowner claimants.
- GD** Obtained full dismissal in construction defect arbitration claim.
- GD** Won appeal affirming declaratory judgment in favor of insurer client.
- GD** Obtained full dismissal of crane company from serious personal injury lawsuit.
- GD** Negotiated settlement for the recovery of 94% of client's self-insured retention in subrogation case.
- GD** Obtained full dismissal in complex construction defect litigation.

The above results could not have been achieved without our dedicated attorneys and support staff. We would like to highlight those who have worked alongside of us for many years. Their longevity, loyalty and sustained performance are the threads that create the cultural fabric of our firm. Thank you to the following for your service:

- Yolanda Saltsman, HR Director/Administrator: 35+ years
- Nancy Bremner, Legal Assistant: 32+ years
- Ted McCrary, IT/Word Processing Coordinator: 31+ years
- Ruie Tomlin, Legal Assistant: 22 years
- Michelle MacDonald, Associate: 20+ years
- Marina Reyder, Senior File Clerk: 20+ years
- Patrick Roberts, Associate: 18 years
- Rosemary Everett, Receptionist: 17+ years
- Joanne Ora, Accounting Manager: 15 years
- Sharon Haselbach, Senior File Clerk: 14+ years
- Alice Kaveciyan, Legal Assistant: 14 years
- Art Angus, Office Services: 13+ years
- Diana Aponte, Accounts Receivable: 11 years
- Rick Williams, Partner: 10 years

With our continued joint efforts, we will soon travel to the end of this bumpy road and the path to our future will hopefully be smoother and safer. The words "thank you" mean as much this year as they ever have - and they are as heartfelt as ever.

We hope 2021 brings you peace, prosperity, safety and most importantly, good health to each of you.

Sincerely,

Gary Gray
Managing Partner



Gray·Duffy Named to *U.S. News - Best Lawyers® Best Law Firms 2021*

For the sixth consecutive year, Gray·Duffy has been recognized as a ["Best Law Firm"](#) by *U.S. News Best Lawyers* for the firm's work in Insurance Law. "Best Law Firms" rankings are based on a rigorous evaluation process that involves the collection of client and lawyer evaluations, peer review from leading attorneys in their field and review of additional information provided by firms.

Super Lawyers®

2021

Gary Gray and Tim Thornton Selected as 2021 Southern California Super Lawyers

Managing Partner [Gary Gray](#) and Partner [Tim Thornton](#) have been selected for inclusion on the 2021 *Southern California Super Lawyers* list for their work in the area of Insurance Coverage. This is Gary's first year being named to the list and Tim's tenth year. *Super Lawyers* is a rating service of the top five percent of outstanding lawyers who have attained a high degree of peer recognition and professional achievement.

IN CASE YOU MISSED IT

Webinar: Who's at Fault? Additional Insured Endorsements Can Shift Risk to Innocent Parties

Partner [Tim Thornton](#) discusses insurance policy language developments and how insurers have rewritten endorsements for more precise underwriting. He also covers

- The most frequently litigated additional insured provisions.
- What "causal link" is sufficient to demonstrate fault.
- The effect of different additional insured endorsement language.
- How umbrella and excess policies may come into play.



Tim Thornton

[VIEW WEBINAR](#)

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Gray·Duffy, LLP
www.grayduffylaw.com

15760 Ventura Blvd.
16th Floor
Encino, CA 91436
(818) 907-4000

555 Twin Dolphin Drive
Suite 300
Redwood City, CA 94065
(650) 365-7343

Gray·Duffy, LLP, 15760 Ventura Blvd., 16th Floor, Encino, CA 91436

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