



## Maria S. Quintero

**Partner**  
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Maria Quintero handles complex insurance disputes involving a broad range of insurance coverage lines including property, cyber, environmental, employment, commercial general and professional liability. She devotes her practice to assisting clients with all facets of insurance law including negotiation, litigation, coverage opinions, policy drafting and extra-contractual disputes. Maria currently serves as the Insurance Liaison to the Association of Defense Counsel for Northern California and Nevada and is the National Co-Chair for the Extra-Contractual Committee with the Claims and Litigation Management Alliance. She is also a contributing author to *Insurance Agency Risk Management: E&O Exposures By Line of Business*. Maria develops training on industry best practices and is experienced with both bench and jury trials and with appellate court argument. She is a frequent commentator, presenter, and writer on emerging industry issues and technology.

### Professional Background

Maria joined Hinshaw & Culbertson LLP in September 2011. Previously she was for five years an associate at Hayes Scott Bonino Ellingson & McLay LLP, in Redwood City, California.

Maria began her legal career in 2002 as an attorney advisor in the chambers of Judge Gerald Etchingham, Office of Administrative Law Judges, U.S. Department of Labor. She spent a year as an associate in the Law Offices of Tharpe & Howell, and from 2005-2006, Maria was an associate in the San Jose, California office of Ropers, Majeski, Kohn & Bentley.

During law school, she was a judicial clerk in the Office of Staff Attorneys for the U.S. Court of Appeals for the Ninth Circuit.

In addition to her other law school accomplishments, Maria graduated in the top 11 percent of her class. She was a member of the Dean's List, and received certificates of excellence in Legal Analysis and Research and Writing, as well as the Witkins Award for Alternative Dispute Resolution. Maria was a semifinalist in Honors Moot Court. She was the recipient of a number of the Law/Faculty Scholarships and the Eleven Easy Pieces Scholarship.

### Practices

Insurance Agents & Brokers  
Liability

### Industries

Insurance & Reinsurance  
Insurance Coverage

### Education

J.D., Santa Clara University  
School of Law, 2002

- Research Editor, *Santa Clara Computer and High Technology Law Journal*

B.A., Pomona College, 1999

### Admissions

California

U.S. Supreme Court

U.S. Court of Appeals for the  
Ninth Circuit

U.S. District Court for the  
Central, Eastern, Northern, and  
Southern Districts of California



## Professional Affiliations

- Federation of Defense and Corporate Counsel, Member
- Association of Defense Counsel (ADC), Board of Directors
  - Insurance Liaison (Present)
  - Diversity Committee, Chair, 2014 – 2017
  - Substantive Law Committee, Chair, 2016 – 2017
  - Education Committee, Chair, 2015
  - Executive Committee, Co-Chair At Large, 2015
  - Insurance Committee, Chair, 2014 – 2015
- Claims and Litigation Management Alliance (CLM)
  - Region 9, Co-Chair, 2020 – Present
  - San Francisco Bay Area Chapter, President, 2019 – 2020
  - Extra-Contractual Committee, National Co-Chair, 2016 – Present
  - Webinar Development Committee, Chair (Liaison), 2016 – Present
  - Diversity & Inclusion Committee
  - San Francisco Bay Area Chapter, Director of Events, 2017
- Defense Research Institute (DRI)
- National Association of Women Lawyers (NAWL)
- San Francisco County Bar Association (BASF)
- Professional Liability Underwriting Society (PLUS)

## Honors & Awards

- Recognized on the Super Lawyers list by *Northern California Super Lawyers* magazine, 2017 – 2018

## Representative Matters

Representative examples of Maria's successful defense counsel include the following:

- Secured a defense verdict in a month-long jury trial involving claims of bad faith and products liability. Secured an award of expert witness costs and fees in favor of the defendant insurer.
- Prevailed on a motion for summary judgment involving a \$900,000 claim for coverage under an additional insured endorsement.
- Prevailed on a motion for judgment on the pleadings involving constitutional and common law claims for due process.
- Successfully opposed a writ of certiorari in the U.S. Supreme Court.
- Prevailed challenging a complaint alleging improper use of policy proceeds under a directors and officers policy in a case involving more than 50 claimants.
- Argued in the California Court of Appeal and prepared briefs for the successful affirmation of judgment on a motion for summary judgment in favor of an insurer.
- Successfully represented a large broker client in a seven-year complex broker liability case involving claims for breach of contract and misrepresentation.

## Presentations

- Panelist, "Recent Important Decisions from California, Arizona, and Nevada Courts," West Coast Casualty Seminar, Anaheim, California, May 18, 2023



- Speaker, "Key Developments In Insurance – 2022," University of California Continuing Education of the Bar – California, Webinar, December 2022
- Panelist, "Recent Important Decisions from California, Arizona, and Nevada Courts," West Coast Casualty Construction Defect Seminar, Anaheim, California, May 12, 2022
- Speaker, "Key Developments In Insurance – 2021," University of California Continuing Education of the Bar – California, Webinar, December 7, 2021
- Panelist, "Claims Handling Issues and Bad Faith Developments to be Aware of in 2021," Hinshaw's Webinar Series: Insurance Insights – What Insurers Need to Know in 2021, Virtual Event, April 20, 2021
- "Key Developments In Insurance 2020," Continuing Education of the Bar – University of California, Virtual Event December 2020
- "The ADC Confessional: Coverage Disasters I Have Known," Association of Defense Counsel Annual Meeting, Virtual Event, December 10, 2020
- Panelist, "Extra-Contractual Considerations in Adjusting COVID-19 Claims," CLM webinar, April 7, 2020
- Speaker, "We've Got You Covered: Reading and Understanding Insurance Policies," University of California Continuing Education of the Bar – California, February 28, 2020
- "Broken Birds and Sour Limes: Scooter Liability, Regulatory & Insurance Issues," Claims Litigation Management Alliance, San Francisco, California, December 17, 2019
- Panelist, "EPLI Policies In Employment Litigation," Bar Association of San Francisco (BASF) MCLE, San Francisco, California, October 29, 2019
- Panelist, "Hawaii – Paradise Lost? A Road Map to Handling Hawaii CD and Construction Litigation," 2019 CLM Construction Conference, San Diego, California, September 26, 2019
- Co-Presenter, "Who's Zooming Whom? An Overview of Primary and Excess Coverage Issues," CLM webinar, August 21, 2019
- Panelist, "What You Don't Know About Coverage Might Hurt You," Association of Defense Counsel's (ADC) Annual Construction Seminar, Walnut Creek, California, May 3, 2019
- Panelist, "Game Changing Trends Affecting Construction Litigation," "DRI Construction Law Seminar," Las Vegas, Nevada, April 11, 2019
- "The Changing Face of Construction Litigation - Emerging Trends that are Disrupting the Industry," 2019 CLM Annual Conference, Orlando, Florida, March 14, 2019
- "Successful Partnering With In House Counsel and Claims Adjusters," Association of Defense Counsel Basic Training Series, San Francisco, California, October 25, 2018
- "Fighting Nice: Carrier vs. Carrier Disputes," 2018 CLM and Business Insurance Construction Conference, Chicago, Illinois, September 27, 2018
- "Behind the Doors of Diversity and Inclusion: Addressing Bias in the Construction Industry and Workplace," San Francisco, CA, April 25, 2018
- "Empowering Men and Women to Build an Infrastructure that Helps Women Thrive," 2017 Annual Association of Defense Counsel Meeting, San Francisco, CA, December 7, 2017
- "Coverage Nightmares," CLM & Business Insurance Construction Conference, San Diego, California, October 10, 2017
- "Keeping It Confidential: Settlement Negotiation Protections and The Use of Claims Settlement Negotiations," Claims Litigation Management Alliance, San Francisco, California, May 9, 2017
- "The Hapless Insured — Seriously, Do I Have to Intervene?," CLM Annual Conference, Nashville, Tennessee, March 2017
- "Are Settlement Discussions Soundproof? The Confidentiality And Admissibility Of Settlement Negotiations And Offers In Extra-contractual Disputes," Claims Litigation Management Alliance, Insurance Summit and Conference, New York, New York, December 2016
- "Gender and Generation Gaps: Building Bridges of Inclusion," Association of Defense Counsel, San Francisco, California, November 2016



- "New Issues In Nevada and California Law," Association of Defense Counsel conference, Squaw Valley Resort, Olympic Valley, California, June 2016
- "How Confidential Are Mediation Communications? You Might Be Surprised (Pitfalls for the Unwary and Tips to Avoid Them)," American Bar Association Insurance Coverage Litigation Seminar, Tucson, Arizona, March 2016
- "Cumis Cross Fire: Policyholder, Defense and Coverage Counsel Perspectives," 56th Annual Meeting, Association of Defense Counsel, San Francisco, California, 2015
- "Walk The Walk — The Ongoing Challenges of Diversity Within the Legal Profession," film by Abby Ginzberg, 55th Annual Meeting, Association of Defense Counsel of Northern California & Nevada, San Francisco, California, December 2014
- "Design Professionals: Crafting A Plan For Evolving Risk," Second Annual Axis Construction Conference, San Francisco, California, October 2014
- "Cumis Counsel: Current Coverage and Defense Issues," Northern California Association of Defense Counsel, Oakland, California, July 2014
- "California Fair Claims Settlement Practices Regulations," at Colony Insurance Company in Greenwood Village, Colorado, October 2013

## Publications

- "[Zeno's Paradox: Women's \(In\)equality In The Legal Profession](#)," *ADC Defense Comment*, vol. 31, no.2, Summer 2016
- "[Views On Cybersecurity Insurance Coverage](#)," *Bloomberg BNA, Privacy & Security Law Report*, Vol. 14, No. 24, June 15, 2015
- "Are We There Yet? The Current Legal Landscape for Automated Vehicles," *ADC Defense Comment*, Vol. 30, No.2, Summer 2015
- "[Why The Sky Is No Longer The Limit: Using Drones In Insurance Investigations](#)," *Daily Journal*, 2014 Insurance Supplement
- "Commercial Property," *Insurance Agency Risk Management: E&O Exposures By Line of Business* (Thomson Reuters), 2014 Edition
- Co-Author, "Independent Counsel: Walk-In or Reservations Required?," *CLM's Litigation Management Magazine*, Winter 2014
- "[Cloning Californians? Report of the California Advisory Committee on Human Cloning and Recent Cloning-Related Legislation](#)," 18 *Santa Clara Computer & High Tech. L.J.* 417, 2002

## Personal

Maria enjoys football, basketball, art, action movies, creative writing and Lake Tahoe, California. She is a Golden State Warriors fan.

## Community/Civic Activities

Maria is a volunteer attorney advisor and trial advocacy teacher for the Saratoga High School Moot Court Program.