



Emily M. Coyle

(she/her/hers)

PARTNER

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Practice Areas

Banking, Bankruptcy & Creditors' Rights Law

Crisis Response Team

Motor Vehicle - No-Fault

Motor Vehicle Negligence

Education

- Western Michigan University Cooley Law School, Summa Cum Laude, J.D., 2010
- Juniata College, B.S., 2003

Admissions

Michigan, 2010

U.S. District Court, Eastern District of Michigan, 2010

U.S. District Court, Western District of Michigan, 2010

A partner in the firm's Detroit office, Emily M. Coyle focuses her practice in the areas of transportation law and collections. Her practice also includes expertise with respect to investigating fraudulent or suspicious claims stemming from motor vehicle accidents.

In addition, Ms. Coyle's litigation experience includes strategic planning with her insurer clients to resolve anticipated first-party motor vehicle liability claims and providing legal opinions regarding coverage and priority disputes. She has achieved excellent results by drafting dispositive motions to dismiss her clients based on fraudulent claims filed by insureds, failure by insureds to provide reasonable proof of loss, and other violations of the insurance contract.

Representative Client Work

- Obtained a no cause verdict in Wayne County Circuit Court jury trial where total potential liability was approximately \$550,000. Jury agreed that treatment was related to pre-existing conditions, not the motor vehicle accident.
- Represents national insurance companies in various no-fault related matters
- Defends insurers and self-insurers in first-party No-Fault cases
- Successfully argued and obtained summary disposition on behalf of homeowners in premises liability case
- Aggressively defended insurance claims through the discovery process in which the final settlement amount was less than 25% of demand

EMILY M. COYLE Cont.

- Successfully obtained money judgments on personal guaranties of commercial loans and recouped full amount due on several of the judgments plus attorney's fees and costs
- Obtained dismissal of \$53,000 in claimed insurance benefits by filing dispositive motion arguing accord and satisfaction
- Successfully saved insurer \$100,000 in outstanding benefits in ongoing litigation due to discovery issues that reduced total claim by approximately 35%
- Obtained dismissal with prejudice of all claims against insurer in priority dispute litigation before incurring any discovery costs
- Obtained voluntary dismissal of all claims against insurer before filing responsive pleading due to aggressive investigation
- Represented national banks in Chapter 11 bankruptcy cases, successfully negotiated limitations on use of cash collateral and increased monthly plan payments
- Successfully represented lenders, creditors and other businesses in collection proceedings
- Successfully defended national banks against counterclaims from commercial businesses for fraud, misrepresentation, promissory estoppel and lender liability
- Drafted loan sale agreements, deed in lieu agreements and forbearance agreements for various financial institutions in excess of \$1 million

Professional Organizations

- Detroit Bar Association
- State Bar of Michigan (LGBTQA Law Section)
- American Bar Association
- Federal Bar Association (Diversity Committee)

Publications and Lectures

- "Commercial Real Estate Contracts: Representations and Warranties" webinar, Lorman, Co-Presenter, Aug. 17, 2017
- "Current Issues in Commercial Collections" webinar, Lorman, Presenter, July 26, 2017

Community Involvement

- Ties Like Me Organization, Member

EMILY M. COYLE Cont.

- Metro Detroit Softball League (Executive Board, Secretary, 2016-2017; Social Committee Member, 2015-2016)

Fraternity

- Phi Alpha Delta

Honors & Recognitions

- *Best Lawyers: Ones to Watch in America*[™] – Bankruptcy and Creditor Debtor Rights / Insolvency and Reorganization Law, 2021 - 2022
- *Best Lawyers: Ones to Watch in America*[™] – Personal Injury Litigation-Defendants, 2022 - 2024
- Distinguished Faculty Member, Lorman Education Services, 2017