

Joseph K. Cole

PARTNER

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A respected litigator, Joe focuses his practice on insurance recovery, commercial litigation, and claims management services. He prioritizes his clients' goals and understands there are often business implications factoring into their decision making, which allows him to provide practical legal advice that considers his client's business needs.

With a record of success, Joe has assisted policyholders in recovering millions of dollars in insurance coverage, including:

- Negotiating with multiple insurers and other parties to obtain coverage for and allocate a multi-million-dollar settlement amongst the contributing parties for a pre-suit demand involving complicated legal issues
- Negotiating the proper period of restoration and business interruption losses after Hurricane Ida damaged a client's retail operations
- Negotiating a client's Proof of Claim in liquidation proceedings of an insolvent insurer

As national coverage counsel for a Fortune 500 company, Joe provides guidance on multiple coverage issues related to historic toxic tort liabilities, including interpretation of complex coverage in place agreements. He also provides oversight and claims management services for the client's toxic tort claims, working with underlying defense counsel, National Coordinating Counsel, and

SERVICE LINE

Insurance Recovery
Litigation & Disputes

INDUSTRY SECTOR

Environmental & Energy
Financial Institutions &
Insurance
Hospitality, Leisure & Sports

PRIMARY LOCATION

Toledo, OH

EDUCATION

J.D., *magna cum laude*, Order
of the Coif, The University of

insurers.

Joe also represents an international hotel company, providing coverage advice and tender management services on a variety of claims ranging from premises liability to claims under the Trafficking Victims Protection Act.

With particular knowledge and experience with long-tail coverage claims, Joe often investigates complex corporate histories to identify all potential coverage available to his clients and to assess issues surrounding the transfer of insurance rights in the sale of a business. To fully understand the coverage landscape, Joe analyzes the indemnification and insurance provisions in stock purchase agreements, asset purchase agreements, and other contracts to determine his clients' rights and obligations and the interplay of such provisions on insurance coverage.

Recognizing the growing need for tender and claims management services, the Shumaker tender and claims management team led by Joe provides clients with a related services, including: (1) accepting service of process directly from statutory agent and assigning claims to pre-determined defense counsel; (2) tendering claims to appropriate insurers; (3) ensuring compliance with coverage-in-place agreements; (4) providing clients and insurers with claims analysis and other claims reporting; and (5) ensuring proper documentation for settlement funding and dismissals. Shumaker's tender and claim management group is SOC 1 compliant and audited yearly by external auditors.

BAR & COURT ADMISSIONS

Ohio, 2010

Indiana, 2011

Michigan, 2023

U.S. District Court, Northern District of Ohio

U.S. District Court, Northern District of Indiana

U.S. District Court, Southern District of Indiana

PROFESSIONAL & COMMUNITY AFFILIATIONS

- Ohio State Bar Foundation Grants Committee Member, 2025-present
- Ohio State Bar Association Advisory Council on Diversity Initiatives, July 2020-Present
- Ohio State Bar Association Council of Delegates, 2019-2024
- Toledo Bar Association Board of Directors, Secretary,

Toledo College of Law, 2010

B.S., Psychology, Western
Michigan University

2022-2024

- Toledo Bar Association, Membership Committee, 2019-Present
- Leadership Toledo, Class of 2020
- Toledo Bar Association LGBTQ Council, Chair, 2019; Steering Committee for LGBTQ Council Formation, 2016; Member, 2016-2019
- Toledo Bar Association Young Lawyers Committee, Secretary 2014, Co-Chair 2015
- ABLE/LAWO Pro Bono Clinic, Volunteer
- Toledo Bar Association Expungement Clinic, Volunteer Attorney

HONORS

- *Best Lawyers: Ones to Watch, Commercial Litigation and Insurance Law*, 2021-2025
- The University of Toledo College of Law's UToledo Emerging Leader Award, October 2021
- American Bar Foundation, Fellow, 2020