HansonBridgett



Linda E. Klamm

Partner

LKlamm@hansonbridgett.com
(415) 995-5084

Hanson Bridgett LLP
1676 N. California Blvd., Suite 620
Walnut Creek, CA 94596

Firm Leadership
Women's Impact Network, Member

Areas of Focus

- Insurance Recovery
- Litigation and Dispute Resolution
- Financial Services

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Linda represents policyholders and has specialized in handling insurance disputes for more than 30 years. She regularly assists clients in evaluating and assessing insurance policies, risks, and resolving claims. She also advocates for clients to maximize their insurance recovery and, where appropriate, pursue claims for bad faith and extra-contractual liability against her clients' insurers.

Currently, Linda is the Insurance Consultant to and Chief Negotiator for the PG&E Fire Victim Trust, a $13.5 billion fund to compensate fire survivors for losses they sustained as a result of the 2015 Butte, 2017 North Bay and 2018 Camp Fires caused by PG&E.

During the first phase of her career, Linda represented insurers and was one of Fireman's Fund Insurance Company's national coordinating counsels for environmental coverage litigation. She uses the knowledge and experience she gained as an insurance industry insider to maximize recoveries for policyholders and to resolve matters in a business sensitive manner in recognition of the fact that policyholders frequently need to maintain a business relationship with their insurers.

She has tried more than 30 cases and arbitrated or mediated more than 100 matters.

Representative Work

Long-term and acute care provider. Achieved a $500+ million dollar recovery for one of the nation's largest

providers of long-term and acute care in a dispute over coverage for more than 500 claims against the company.

Coverage dispute. With only a few months of effort and at a cost of less than $10,000 to the client, secured an insurance payout of $250,000 in a coverage dispute that had been ongoing for more than a year.

Denial-of-coverage reversed. Resolved a denial-of-coverage in a matter in less than two weeks and negotiated a settlement payment for a claim against the client solely funded by insurance in excess of $2 million.

Publications

"California Insurance Commissioner Issues Moratorium on Insurance Non-Renewals and Cancellations," co-author, Insurance Recovery Legal Alert (January 2025)

"Surviving the Loss of Your Home," Insurance Recovery Legal Alert (*updated*, January 2025)

"Surviving the Loss of Your Home," Insurance Recovery Legal Alert (*updated*, August 2023)

"Surviving the Loss of Your Home," Insurance Recovery Alert (October 2017)

"White Paper on Preparing For & Surviving The Class Action Tsunami Aimed At The Senior Housing & Care Industry," co-author, *Insurance Recovery Alert* (September 2017)

"The Winn Case: A Game Changer for California's Senior Care & Housing Industry," co-author, *Insurance Recovery Alert* (August 2016)

"Insurers are adapting to the surge of elder abuse claims," co-author, *Daily Journal Verdicts and Settlements* (August 2016)

"Is your insurance coverage adequate?" co-author, *Seniors Housing Business* (April-May 2016)

"This Time, It's Personal," *California Lawyer Magazine* (May 2014)

"Firestorm: Surviving the Loss of Your Home," *Daily Journal* (November 2013)

"Insurance Due Diligence in Mergers & Acquisitions: Going for the Money and The Information-Avoiding Gaps & The Abyss," co-author, *Daily Journal* (February 2011)

"Avoiding the Two Front War: Simultaneous Litigation Against Plaintiffs and Insurers," *Insurance Recovery Alert* (May 2010)

"Ruling Affects Additional Insured Coverage for Public Entities," co-author, *Public Agency Advisory* (March 2010)

"Surviving the Loss of Your Home," *Insurance Coverage Newsletter* (October 2007)

"Insurance Coverage in an Insurance-Unfriendly World," *Seniors Housing Legal Notes,* American Seniors Housing Association (Spring 2003)

"Does Your Insurance Really Protect You Against Elder Abuse Claims?" co-author, *Legal Brief,* California Association Of Homes And Services For The Aging (May 1999)

"Am I a Carrier, an Insurer or Both," co-author, *The Transportation Lawyer* Vol. 6, No. 4, pg. 22 (February 1998)

"The New 'Notice' Provision in D&O Liability Policies," co-author, *Claims* pg. 59 (October 1997)

"The Buss Ticket to Defense Costs Reimbursement," co-author, *Insurance Advocate* (September 1997)

"Life After La Jolla Beach and Tennis Club," *Transp.Law.* No. 2 pg. 24 (April 1995)

Presentations

"Representations, Warranties, Indemnifications & Termination Provisions," panelist, MCLE Webinar (June 2026)

"After the Fire-Rebuilding Financial Resilience," panelist, Morgan Stanley Webinar (March 2025)

"Courts Deciding Coverage Issues on the Pleadings Alone—Is Discovery Necessary?," co-speaker, Women in Insurance Network (WIN) Regional CLE Program (October 2024)

"Insurance Coverage Considerations," co-speaker, CALA's Risk Symposium (February 2020)

"Insurance Coverage Issues for the LTC Provider," CAHF Spring Legislative Conference (March 2016)

"Condo Conversions and their Resulting Coverage Issues," MC Consultants Northern California Construction Litigation Seminar (July 2015)

"Liability Insurance 101," DRI Litigation Seminar (September 2011)

"Ethics: Defending Where Coverage Is Limited or Disputed," DRI Litigation Seminar (September 2011)

Published Decisions

"*Premier Ins. Co. v. Welch*" (1983) 140 *Cal.App.3d* 720

Press

"California Agency Report Recommends Reforms to Inverse Condemnation and Subrogation for Wildfire Resilience" CEB Article (April 2026)

"Proposed AB 1642 Would Create Statewide Science-Based Standards for Contaminant Testing After Wildfires," *CEB Article* (February 2026)

"Hanson Bridgett Partner Linda Klamm on Navigating Homeowners Insurance After the LA Fires," *CEB Daily News* (January 2025)

"State Law Reforms Give Policyholders a Choice of Whether to Rebuild or Relocate," *Daily Journal* (January 2025)

"L.A. Fires Aftermath: Insurance Lawyers Advise Businesses on Claim Process," *L.A. Business First* (January 2025)

"California Wildfires' Tens of Billions in Insured Losses to Test Historic Reforms," *Insurance Insider US* (January 2025)

"What to Know About Renters Insurance and What it Does and Doesn't Cover," *Associated Press* (September 2023)

"Elder Care Facility Says It's Covered For Wrongful Death Suit," *Law360* (March 2023)

"Female Powerbrokers Q&A: Hanson Bridgett's Linda Klamm," *Law360* (June 2014)

"Calif. Lawyers Respond to Wine Country Fire Devastation," *The Recorder* (October 2017)

Honors & Awards

Co-Chair of the 2012 Annual Conference for the Insurance Committee of the Litigation Section of the American Bar Association

Super Lawyers, Insurance Coverage (2005-2019)

California Lawyers Association, Wiley W. Manuel Pro Bono Legal Services Award (2023)

Professional Affiliations

American Bar Association, Insurance Committee of the Litigation Section

The California Association of Healthcare Facilities

Education

J.D., UC Law San Francisco (Formerly UC Hastings) (1976)

B.A., with honors University of California, Santa Cruz (1973)

Admissions and Courts

California

Nevada

U.S. District Court for the Northern District of California

U.S. District Court for the Central District of California

U.S. District Court for the Eastern District of California