HansonBridgett



Miles C. Holden

Partner

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Firm Leadership

Insurance Recovery Practice Leader
Women's Impact Network, Member
Management Committee, Member

Areas of Focus

- Litigation and Dispute Resolution
- Insurance Recovery
- Construction

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Miles is the firm's Insurance Recovery Practice Leader and specializes in insurance coverage and construction litigation.

He advocates for policyholders / insureds in coverage disputes with their insurers, particularly on high-stakes claims concerning construction projects. His practice involves everything from tendering claims to taking them through trial and arbitration.

Although Miles focuses on construction insurance, he handles matters under a wide variety of first- and third-party insurance policies, including those that provide coverage for the following types of claims and losses:

- Additional-Insured Issues
- Builders Risk / Course of Construction
- Business Interruption / Time-Element Losses
- Commercial Auto / Trucking / Transportation
- Commercial General Liability (CGL)
- Commercial Property
- Cyber Liability / Data Breach
- Delay In Completion / Delay In Start-Up
- Difference In Conditions
- Directors and Officers / Management Liability (D&O)
- Employment Practices Liability (EPL)
- Environmental Remediation / Pollution Liability
- Errors and Omissions / Professional Liability (E&O)
- Excess and Umbrella Liability
- Fiduciary Liability
- Fire
- Flood
- Homeowners

• Inland Marine / Cargo
• Product Contamination & Recall
• Rectification (Design Defects)
• Representations and Warranties (R&W)
• Senior Housing and Care Claims
• Soft Costs
• Subcontractor Default Insurance (SDI)
• Wrap-Ups / CIPs (OCIPs and CCIPs)

In addition to advising clients on insurance claims, Miles helps them assess other available insurance resources and contractual-risk-transfer options, develop and negotiate policy language, and handle the insurance provisions of construction agreements and other contracts.

In the construction field, he represents owners, developers, general contractors, subcontractors, and engineers in construction disputes involving residential, commercial, and public works projects.

Publications

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

"Survey of Construction-Insurance Case Law: Recent Court Opinions Impacting the Construction-Risk Field," *Associated General Contractors of America* (February 2024)

"Federal District Court Finds LEG3 Clause in Builders Risk Policy 'Egregiously' Ambiguous," co-author, Insurance Recovery Insights & Analysis (October 2023)

"Recent Court Rulings On Builders Risk Insurance Claims," *Associated General Contractors of America* (February 2022)

"Business Interruption Insurance May Cover Losses Related to Coronavirus," co-author, *Insurance Recovery Alert* (March 2020)

"Insurers Beware: California's Notice-Prejudice Rule Is a 'Fundamental Public Policy,'" *Insurance Recovery Alert* (September 2019)

"California Appellate Court Reverses Trial Court and Confirms Insurer's Duty to Defend Additional-Insured General Contractor, Despite Seemingly Broad Exclusion," *Insurance Recovery Alert* (July 2019)

"California Appellate Court Affirms Large Punitive Damages Award Against Insurer," co-author, *Insurance Recovery Alert* (June 2019)

“Mediation Boot Camp 101: Preparing Your Coverage Case for Resolution,” co-author,*American Bar Association’s Insurance Coverage Litigation Committee* (March 2014)

“Mandatory Skilled Nursing Hours Claims: Are You Covered?” co-author,*Insurance Thought Leadership* (July 2013)

Presentations

“From Risk to Remedy: A Contractor’s Playbook for CoC Exclusions,” Gallagher Contractor Summit (April 2026)

“Recent Construction-Insurance Case Studies,” United Contractors (March 2026)

“Taking Stock: Identifying and Preserving Potential Insurance Resources After a Complex Construction Loss,” The Seminar Group’s California Insurance Law Conference (March 2025)

“Rebuilding & Maximizing Recoveries,” Hanson Bridgett LLP’s Seminar On Navigating Insurance Claims and Maximizing Recoveries After the Los Angeles Wildfires (February 2025)

“Case Study: Vertical Construction Project’s Complex Risk Management and Insurance Journey,” Associated General Contractors of America (AGC) Surety Bonding and Construction Risk Management Conference (January 2025)

“Recent Court Rulings on Builders Risk Insurance Claims,” Inland Marine Underwriters Association (IMUA) 93rd Annual Meeting (April 2024)

“Recent US Builders Risk Case Law Trends,” Virtual Presentation (March 2024)

“Survey of Construction-Insurance Case Law: Recent Court Opinions Impacting the Construction-Risk Field,” Associated General Contractors of America (AGC) Surety Bonding and Construction Risk Management Conference (January 2024)

“State of the SDI & Surety Market for Owners, General Contractors and Trade Contractors,” Construction Financial Management Association (CFMA) Bay Area Chapter Meeting (August 2023)

“Navigating Insurance Coverage Issues In Transportation Cases,” Transportation Lawyers Association (TLA) Chicago Regional Seminar and Bootcamp (January 2023)

“Managing Overlapping Coverage in Construction Insurance Claims,” International Risk Management Institute (IRMI) Construction Risk Conference (November 2022)

“Evaluation of Available Insurance,” Association of Defense Counsel of Northern California and Nevada (ADC) Construction Seminar (June 2022)

“Construction Insurance,” Acrisure Construction Services Webinar (March 2022)

“Navigating Builders Risk and Other Property Insurance Claims,” Associated General Contractors of America (AGC) Surety Bonding and Construction Risk Management Conference (January 2022)

“Insurance 101 for In-House Counsel,” Hanson Bridgett MCLE Marathon (January 2022)

“Insurance 101 for Healthcare Lawyers,” Virtual Presentation (April 2021)

“The Uncharted Territory of COVID-19 Insurance Coverage – The Policyholder Perspective,” USLAW NETWORK Worldwide Virtual Retreat: Lightning Round: USLAW’s Practice Group 5-Minute Drill on Insurance Law (October 2020)

“Construction Insurance Coverage Case Law Update,” International Risk Management Institute (IRMI) Construction Risk Conference (November 2019)

“Insurance Coverage: The Agony and the Ecstasy of Risk Management,” ProVisors (June 2019)

“Cannabis and Insurance,” USLAW Spring Client Conference (March 2019)

“Ensuring Financial Stability In Construction Projects By Filling Insurance Gaps,” Hanson Bridgett / Risk Strategies Seminar (March 2019)

“Managing Risk Through OCIPs,” Bender Insurance Services’s Bender U Seminar (March 2019)

“Environmental Insurance Case Law Update,” Society of Environmental Insurance Professionals 2018 Annual Environmental Insurance Forum (June 2018)

“Understanding Pollution Liability Exposures and Risk Transfer Solutions,” The Associated General Contractors of America 2017 Construction Environmental Conference (September 2017)

“Avoiding Environmental Insurance Pitfalls From Procurement Through Claims,” Society of Environmental Insurance Professionals 2017 Executive Summit (June 2017)

“Managing Risk: Liability Insurance Benefits, Limitations, and Pitfalls,” Indoor Air Quality Association Phoenix Chapter Workshop (May 2016)

“General Contractor Joint Ventures,” Gallagher Contractor Summit (April 2016)

“Same Insured, Different Risks: Who Pays When Insurance Coverage Overlaps?” American Bar Association’s Insurance Coverage Litigation Committee CLE Seminar (March 2016)

“Let’s Do a Wrap-Up: What Could Possibly Go Wrong?” International Risk Management Institute Construction Risk Conference (November 2015)

“Life After the Judgment - Now What?” MC Consultants, Inc.’s Construction Litigation & Insurance Coverage Conference (September 2015)

“Additional Insured Coverage,” American Law Institute Continuing Legal Education Webinar (April 2015)

“The Insurance Coverage Available for Employment Claims,” co-presenter, Hanson Bridgett Labor & Employment Seminar (January 2015)

“Risk Management Strategies for Multi-Use & Commercial Projects,” Axis Construction Conference: Best Practices for Managing & Resolving Construction-Related Issues (October 2014)

“When Wrap Insurance and Traditional Layered Insurance Policies Collide: Coverage Gaps and Other Headaches,” MC Consultants, Inc.’s Northern California Construction Litigation Seminar (July 2014)

“Mediation Boot Camp 101: Preparing Your Coverage Case for Resolution,” American Bar Association’s Insurance Coverage Litigation Committee CLE Seminar (March 2014)

“Bringing It Back: Reviving the Suspended Project,” Axis Construction Conference: Best Practices for Managing & Resolving Construction-Related Issues (October 2013)

“California Coverage and Current Trends,” MC Consultants, Inc.’s Construction Litigation & Insurance Coverage Conference (September 2013)

“Placing the Right Insurance Coverage and Uncovering Found Money: Maximizing the Value of Insurance Resources,” County Counsels’ Association of California’s Public Works and Contracts & Environmental Law and Regulation Conference (May 2013)

“Choose Your Weapons Wisely: Rescission, Reformation, Cancellation, and Other Coverage Litigation Artillery”, American Bar Association’s Insurance Coverage Litigation Committee CLE Seminar (March 2013)

“Please Excuse the Delay: The Consequences of Untimely Notice, Slow Investigation, and the Failure to Communicate,” American Bar Association’s Insurance Coverage Litigation Committee CLE Seminar (March 2012)

“Insurance Basics,” Black Founders Startup Ventures’ Startup Learning Series: CYA Your Startup (March 2012)

Press

“Hanson Bridgett Adds Ferguson and Holden to Firm Management Committee,” Hanson Bridgett Press Release (January 2025)

“Lawyers Urge Quick Action on Wildfire Insurance Claims,” *Daily Journal* (January 2025)

Honors & Awards

Super Lawyers, Insurance Coverage; Construction Litigation (2013-2016)

Professional Affiliations

American Bar Association (ABA)

Association of Defense Counsel of Northern California and Nevada (ADCNCN)

Bar Association of San Francisco (BASF) (formerly Co-Chair and Vice-Chair of the Barristers Club Construction Law Section)

Claims and Litigation Management Alliance (CLM)

USLAW NETWORK

Academic Distinctions

Cardozo Arts & Entertainment Law Journal

Cardozo Bet Tzedek Legal Services Clinic

Education

J.D., Benjamin N. Cardozo School of Law, Yeshiva University (2005)

M.I.B., University of Melbourne (2000)

B.A., with distinction Stanford University (1997)

Admissions and Courts

Arizona

California

Florida

New Jersey

New York

U.S. District Court for the District of Arizona

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

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

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

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

U.S. District Court for the District of Colorado

U.S. District Court for the Middle District of Florida

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

U.S. District Court for the Southern District of Florida

U.S. District Court for the District of New Jersey

U.S. District Court for the Eastern District of New York

U.S. District Court for the Southern District of New York

U.S. Court of Appeals for the Ninth Circuit