



## Amanda D. Proctor

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## Overview

Mandy Proctor represents and advises insurance carriers in complex coverage matters. Her practice includes defending insurance carriers against bad faith claims and filing declaratory judgment actions to resolve coverage issues in state and federal court. In that role, Mandy routinely advises insurers with respect to coverage issues concerning professional liability, cybersecurity, directors and officers, employment practices liability, representations and warranties, commercial general liability, title, and first-party property insurance policies. Her experience includes coverage analysis for a wide variety of claims, including assault and third-party criminal acts, personal and advertising claims, property damage, personal injury, intellectual property disputes, title defects, product defects, and antitrust allegations.

Mandy also has experience in data security, privacy, and cyber liability matters, and has represented businesses in a variety of matters related to state and federal data security and privacy laws. She also advises insurance carriers regarding coverage issues under cyber policies arising from breaches of data security.

Mandy is a former law clerk to the Honorable C. Ashley Royal of the U.S. District Court for the Middle District of Georgia, and to the Honorable William T. Boyett of the Conasauga Judicial Circuit Superior Court.

# Experience

Atlantic Specialty Insurance Co. v. Blue Cross Blue Shield of Kansas Inc., No. 2:18-cv-02371, 2023
WL 2648223 (D. Kan. Mar. 27, 2023). Obtained judgment on the pleadings for insurer, ruling that directors and officers liability insurance policy did not provide coverage for claims, losses, or other damages in underlying antitrust multidistrict litigation, described as one of the largest antitrust class actions in the country, saving client's \$15 million of policy limit.

## **Areas of Focus**

### **Practices**

- Cybersecurity and Privacy
- Insurance
- Representations and Warranty Insurance

### **Industries**

- Property & Casualty Insurance
- Insurance

# Insights

01.10.2024

Second Circuit Weighs in on Scope of Business Enterprise Exclusion Finds It Bars Coverage for Legal Malpractice Suit

07.28.2023

Second Circuit Gives Lesson in Interplay Between Construction Contracts and CGL/Umbrella Policies

08.31.2022

Federal Court Rejects Computer Fraud Coverage for Social Engineering Loss

07.08.2022

Southwest Marine and General Insurance Co. v. United Specialty Insurance Co.: A Lesson in Common Limitations of Additional Insured Provisions

03.11.2022

Delaware Superior Court Applies "Meaningful Linkage" Test for D&O Related Acts Analysis

#### 09.28.2021

Arizona Federal Court Finds False Pretenses Exclusion Bars Coverage for Fraudulent Wire Transfer Under Professional Liability Policy

#### 03.12.2021

Delaware Supreme Court Affirms Insurability of Fraud and Larger Settlement Allocation Rule

#### 10.23.2020

Eleventh Circuit Finds Fuel Thefts Separated by "Time and Space" Constitute Separate Occurrences Needing Separate Deductibles Under Property Policy

#### 09.18.2020

An Equitable Exception To the Four Corners Rule: The Eleventh Circuit Looks Beyond Operative Complaint To Find No Duty To Defend

#### 08.12.2020

Eleventh Circuit Explicitly Adopts Distinction Following Hoover to Confirm That Coverage Cannot Be Created Through Waiver or Estoppel

#### 03.27.2020

Business Interrupted: Policyholders Seek to Avoid the "Direct Physical Loss or Damage" Requirement for Business Interruption Insurance in the Wake of the COVID-19 Pandemic

#### 11.15.2019

Look No Further Than the Insuring Clause: Ill-Gotten Gains Do Not Constitute Covered "Loss"

#### 07.26.2019

When Should an Insurer Deny Coverage? The Second Circuit Provides Guidance on What Constitutes a Reasonable Time by Which to Deny Coverage Under New York Law

#### 05.02.2019

A Lesson in Sticking to Your Guns: Court Reverses Course and Finds No Duty to Defend or Indemnify on a Motion for Reconsideration

#### 03.15.2019

No Offer, No Rejection, No Bad Faith: Georgia Supreme Court Limits Liability for an Insurer's Bad Fa

#### 03.12.2019

No Offer, No Rejection, No Bad Faith: Georgia Supreme Court Limits Liability for an Insurer's Bad Faith Refusal to Settle

#### 12.04.2018

Negligent Bad Faith? Limiting Insurance Bad Faith to Its Roots

#### 10.19.2018

Six Degrees of Separation: Eleventh Circuit Upholds a Broad 'Related Claims' Provision

#### 07.16.2018

New Opinions From Second and Sixth Circuit Courts Rock Phishing Loss Coverage Landscape

#### 03.30.2018

Drawing a Line in the Sand: The Second Circuit Tries to Define Where D&O Coverage Ends and E&O Coverage Begins

#### 12.21.2017

CGL Policies and Data Breaches: No Publication, No Coverage

#### 08.11.2017

The Privilege Maintains Its Power: Texas Supreme Court Blocks Discovery of Insurer Attorney's Billing Information

#### 03.23.2017

Reading the Crystal Ball: Reservation of Rights Letters under South Carolina Law in the Wake of Harleysville Group Insurance v. Heritage Communities, Inc., et al.

### News

#### 02.16.2024

Carlton Fields Shareholder Class Featured in Law360: "Carlton Fields Taps 12 for Shareholder Roles Across 7 Offices"

04.29.2020

Lawyers and Atlanta Opera Team Up to Create Covers for N95 Masks for Local Hospital

# Recognition

The Best Lawyers in America: Ones to Watch, Commercial Litigation, Insurance Law (2021, 2023–2024)

## Credentials

### Education

- University of Georgia School of Law (J.D., magna cum laude, 2012)
  - o Georgia Law Review
  - Law School Association Scholarship
- University of Georgia (B.A., summa cum laude, 2009)

### **Court Admissions**

- Georgia Supreme Court
- U.S. Court of Appeals, Eleventh Circuit
- U.S. District Court, Middle District of Georgia
- U.S. District Court, Northern District of Georgia
- U.S. District Court, Southern District of Georgia

## Clerkships

- Hon. C. Ashley Royal, U.S. District Court, Middle District of Georgia
- Hon. William T. Boyett, Georgia Superior Court

# **Background**

- Litigation Associate, Freeman Mathis & Gary LLP, Atlanta, GA (2015–2016)
- Law Clerk to the Honorable C. Ashley Royal, U.S. District Court for the Middle District of Georgia (2013–2015)
- Law Clerk to the Honorable William T. Boyett, Conasauga Judicial Circuit, Georgia Superior Court (2012–2013)