

## *Insurer liable for coverage for company employee's intentional acts, state high court rules, Daily Journal, ft. Aaron Cargain*

Aaron Cargain, attorney at Kaufman Dolowich & Voluck, LLP in San Francisco, was quoted in a *Daily Journal* article this week.

*The state Supreme Court in California ruled Monday an insurer could be held liable for the intentional actions of a policyholder's employee. The decision could increase exposure for insurers and change the way policies are written.*

*Aaron M. Cargain, an attorney with Kaufman Dolowich & Voluck LLP in San Francisco who is not involved with the lawsuit, said the "limited" case does not appear to conflict with prior appellate decisions.*

*"Ledesma provides causation is established for purposes of California tort law if the defendant's conduct is a 'substantial factor' in bringing about the plaintiff's injury," Cargain said.*