



Shanti Eagle

Partner

seagle@fbm.com

San Francisco: 415.954.4962

Shanti Eagle is a dedicated advocate of policyholders in complex insurance coverage disputes. She uses creative, strategic approaches to maximize her clients' recoveries.

Shanti represents large corporate clients, small businesses, and individuals pursuing coverage under a variety of insurance policies, including Commercial General Liability (CGL), Builder's Risk, Errors and Omissions Liability (E&O), Directors & Officers Liability (D&O), Employment Practices Liability (EPL), Cyber and Technology E&O, and Commercial Property, as well as personal first-party policies.

Shanti assists clients with tenders, and throughout the claims process, including working closely with defense counsel to provide guidance regarding litigation and settlement strategies. She works alongside insurance brokers and transactional counsel to advise on policy wording, negotiation of placement and renewal terms, and contractual insurance requirements and compliance.

When litigation is necessary to protect her clients' rights, Shanti pursues breach of contract and bad faith claims against insurers, including through appeal, in both state and federal court. She has won motions for summary judgment on the duty to defend and duty to indemnify, as well as motions to stay insurer-initiated declaratory relief actions.

- Shanti regularly advises clients with respect to insurance requirements and indemnity provisions in large real estate deals, construction contracts, and construction defect litigation. Her clients include owners, architects, landlords, tenants, property managers, and contractors.
- In high-stakes coverage litigation arising from the 2018 shutdown of Salesforce Transit Center, Shanti was heavily involved in obtaining successful partial summary judgment, finding covered property damage, defeating the insurer's motion for summary judgment, and settling the case shortly thereafter.
- For a manufacturing client who had suffered an adverse verdict in an employment case only to be told, for the first time, by their defending carrier that the judgment would not be covered, Shanti swiftly stepped in, mediated the case, and obtained a favorable global settlement.
- Shanti counsels companies involved in privacy and data-related class actions and governmental investigations, including pursuant to HIPAA, ECPA, CIPA, BIPPA, GIPPA, VPPA, and other statutes, regarding strategies for maximizing insurance defense and recovery.
- Shanti has represented many high-net-worth individuals and small businesses in disputes with their insurers over catastrophic property damage claims, including fire claims, successfully advocating for significant insurance payouts while avoiding litigation.

Distinctions

- *The Best Lawyers in America*, Insurance Law (2025)
- Northern California Rising Stars, *Super Lawyers* (2023-2024)

Memberships and Affiliations

- Co-chair, Bad Faith Subcommittee, ABA Insurance Coverage Litigation Committee (ICLC) (2022–present)
- Former chair, Insurance Law Section, Bar Association of San Francisco (2022); Executive Committee Member (2018–present)
- Board member, Marin County Bar Association (MCBA) (2023–2026)

Services

- Insurance Recovery
- Cannabis
- Consumer Products + Manufacturing
- Healthcare
- Real Estate
- Real Estate Litigation and Dispute Resolution

Education

- University of California College of the Law, San Francisco (formerly UC Hastings) (J.D., 2009)
 - *cum laude*, Executive Production Editor of the Hastings Law Journal
- University of California, Santa Cruz (B.A., 2006)
 - Phi Beta Kappa, with Highest Honors

Bar Admissions

- California

- Board member, UC Law Journal Alumni Board (formerly Hastings Law Journal) (2022–present)

Experience

Webcor-Obayashi Joint Venture v. Zurich American Insurance Company

Represent Webcor-Obayashi Joint Venture, the general contractor for the Salesforce Transit Center, against its builder's risk insurer, Zurich American Insurance Company.

Publications

March 13, 2025

An Overview of the Distinct Categories of Bad Faith and the Implications of Recovery in Different States

American Bar Association, Litigation Section, Insurance Coverage Litigation Committee

January 29, 2025

California's New Insurance Fix Faces Multi-Billion-Dollar Wildfire Test

Daily Journal

October 10, 2024

New Wildfire Rules Aim To Ignite Coverage in High-Risk Areas

Daily Journal

March 20, 2024

Insurance Market Crushes Wineries and Wine Country Homeowners

American Vineyard

January 29, 2024

When Can an Insurer Pursue a Malpractice Claim Against Defense Counsel Retained for an Insured? (Part Two)

American Bar Association Insurance Coverage Litigation Committee (ICLC)

October 29, 2023

Regulatory Changes Underway To Address Dwindling California Property Insurance Market

Policyholder Perspective

September 11, 2023

When Can an Insurer Pursue a Malpractice Claim Against Defense Counsel Retained for an Insured? (Part One)

American Bar Association Insurance Coverage Litigation Committee (ICLC)

December 20, 2022

More Stringent California Claim Law Could Benefit Policyholders

Law360

September 1, 2021

How to Guard Against 3 Cannabis Cyber Attack Risks

mg Magazine

June 1, 2021

Cyber Insurance for the Cannabis Industry

Cannabis Industry Education Series

February 2, 2021

“Unfair Trade Practices” Exclusion Does Not Extend to Consumer Protection Claims

November 18, 2019

INSIGHT: California Ruling in Wage-Hour Coverage Suit Offers Employers a Defense Hook

Bloomberg Law

October 7, 2019

Reimbursement of Employment-Related Expenses Is Not a “Wage and Hour” Claim Within the Meaning of EPLI Exclusion

May 15, 2019

Insurance for the Cannabis Industry Program Takeaways

April 25, 2019

Damages for Permit Revocation Constitute Covered “Loss of Use”

12/13/2018

Evicting Tenants Over “Illegal” Cannabis Operation Comes Back to Bite Landlords in Coverage

11/6/2018

Doing Business With the Cannabis Industry? Make Sure Your Insurance Will Cover You

4/30/2018

Insuring Cannabis: Not Business As Usual, Yet

North Bay Business Journal

3/5/2018

High Court Poised to Decide Potential for Coverage of Negligent Supervision Claims

Outside the Office

Shanti enjoys spending time outdoors with her family, including hiking and paddle boarding. She is an avid reader, and dabbles in drawing, painting, and knitting.