



Philip J. Farinella

Associate

Philadelphia

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PJ focuses his practice on complex life insurance and financial services disputes. He aids his clients in litigating and fighting the fraudulent creation of multimillion-dollar life insurance policies that lacked insurable interest at inception, otherwise known as stranger-originated life insurance (STOLI). PJ counsels insurance clients on an array of complex claims, including breach of contract, bad faith, fraud, and unjust enrichment in state and federal courts across the country.

Prior to joining Cozen O'Connor, PJ worked as an associate handling complex litigation matters involving catastrophic loss, product liability, and premises liability issues in state and federal court. He also clerked for the Honorable Heidi W. Currier, J.A.D., of the Superior Court of New Jersey, Appellate Division and interned for both the Honorable Jack M. Sabatino, P.J.A.D., of the Superior Court of New Jersey, Appellate Division and the Honorable Michael A. Shipp, U.S.D.J.

PJ earned his bachelor's degree from McDaniel College, where he is currently a visiting chair to its board of trustees, and his law degree from Rutgers Law School - Camden. During law school, PJ was a legal writing fellow for Professor Sarah E. Ricks's first-year Legal Analysis, Writing and Research course, was a member of the Hunter Moot Court Board, and was the executive editor of the Rutgers Journal of Law and Public Policy. PJ was also a semi-finalist in the Hunter Moot Court oral argument competition and was awarded the "Best Brief" award for the Hunter Moot Court Appellate Advocacy course.

Experience

Obtained a declaration that an insurance company could void \$10 million worth of STOLI policies for lack of insurable interest under Delaware law, and that the insurance company could retain a substantial portion of the premium it had received. The result was obtained on summary judgment without the need for a trial. *Columbus Life v. Wilmington Trust N.A.*, 2023 WL 6813150 (D. Del. March 21, 2023); *Columbus Life Ins. Co. v. Wilmington Trust N.A.*, 2023 WL 9227098 (D. Del. Oct. 11, 2023).

Obtained a declaration that an insurance company could void \$10 million worth of STOLI policies for lack of insurable interest under Delaware law. The result was obtained on summary judgment without the need for a trial. *Columbus Life Ins. Co. v. Wilmington Trust Co.*, 2023 WL 1956868 (Del. Super. Ct. Feb. 13, 2023).

Practice Areas

- Commercial Litigation
- Life Insurance & Annuities

Industry Sectors

- Insurance

Education

- Rutgers University School of Law - Camden, J.D., 2017
- McDaniel College, B.A., 2014

Bar Admissions

- New Jersey
- Pennsylvania

Court Admissions

- U.S. District Court -- Eastern District of Pennsylvania
- U.S. District Court -- New Jersey

Affiliations

Board of Trustees, McDaniel College

Clerkships

The Honorable Heidi W. Currier, J.A.D., The Superior Court of New Jersey, Appellate Division

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