



TIMOTHY C. EARL

Timothy C. Earl, an insurance coverage, construction and business litigation attorney, is a skilled litigation attorney with a focus on comprehensive insurance coverage and construction law. His practice spans, insurance coverage, construction litigation and business litigation, handling complex cases including policy interpretation and bad faith litigation.

In insurance coverage litigation, Timothy represents policyholders and insurance companies in a variety of insurance coverage disputes primarily involving property damage or bodily injury arising out of construction defect and asbestos claims. He represents policyholders in declaratory relief and bad faith actions against insurers, and has represented insurers in subrogation and contribution actions against other insurers.

In construction litigation, Timothy represents a wide array of clients, such as developers, architects, and contractors in both residential and commercial projects. He's skilled at managing indemnity claims, construction defect cases, mechanic's lien disputes and bid protests. His knowledge also extends to representing sureties on bond claims.

Additionally, Timothy's business litigation experience includes representing companies in disputes related to real estate, unfair competition, and various tort claims. His ability to provide strategic, efficient legal solutions makes him a valuable asset in the construction and insurance legal sectors.

EDUCATION

- J.D., University of San Diego School of Law
- B.A., University of California, Davis

AREAS OF PRACTICE

- Business Litigation
- Construction Law
- Insurance Coverage

AWARDS AND HONORS

- AV® Preeminent™ Peer Review Rating by Martindale-Hubbell

- Top Rated Litigator by the Legal Leaders of ALM, 2021-2023
- Best Lawyers in America® in the field of Litigation – Construction
- Super Lawyer – Insurance Coverage, 2019-2023
- Top San Diego Lawyer, San Diego Magazine, 2013-2023, 2025
- Top 100 Leaders in Law by San Diego Business Journal
- Top Lawyer of Southern California by LA Times, 2014-2024
- Top San Diego Attorney in Insurance Coverage by San Diego Daily Transcript
- Top 1% of The American Registry, "Best of the Best"

ARTICLES AND PRESENTATION

- Co-Chair & Presenter, "Understanding Deductibles and Self-Insured Retentions," The Seminar Group's Insurance in Construction Industry Seminar, January 2023
- Co-Chair & Presenter, "WRAP Insurance Live Webcast," The Seminar Group, January 2021
- Author, "Does Business Interruption Insurance Cover COVID-19 Related Business Shutdowns in California," Firm Newsletter, 2020
- Presenter, "Construction Law: Wrapping Your Head Around Wrap Policies," AGC San Diego, November 2017
- Presenter, "Insurance Archaeology – Raiders of the Lost Policies," San Diego County Bar Association, May 2016
- Presenter, "California Law for Design Professionals," Lorman Education Services, September 2002

PROFESSIONAL AND COMMUNITY ACTIVITIES

- Member, Construction Lawyers Society of America
- Member, Trial Law Institute
- Member, Diversity Law Institute
- Member, American Bar Association
- Member, San Diego County Bar Association
- Member, Building Industry Association of San Diego
- Member, Claims and Litigation Management Alliance

ADMISSIONS

- California
- U.S. District Court for Central, Northern, Eastern and Southern Districts of California
- Washington
- U.S. District Court for the Western District of Washington