

Rikke Dierssen-Morice | Partner

Insurance Recovery

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Rikke represents commercial policyholders in the United States and abroad on insurance claims and in recovery litigation, helping her clients recover hundreds of millions of dollars in insurance proceeds.

Rikke advises and litigates for top-tier corporate clients and individuals. She is a Fellow in the American College of Coverage Counsel (“ACCC”) and is ranked in General Commercial Litigation in *Chambers USA*. Recent client commentary includes *Chambers 2023*: “Rikke is really knowledgeable in the insurance coverage area, has a pragmatic style, is very business-friendly and understands risks.” Rikke is a fierce advocate on behalf of her clients, skilled at documenting, negotiating and litigating for maximum insurance recoveries. *Legal 500 United States* shares that a client commented that “Rikke Dierssen-Morice is an exceptional attorney, with years of experience in the insurance space. As an attorney to companies of all sizes and reach: large, small, local, national, and global, Rikke is able to not only bring the academic, legal and technical expertise to her clients, but balances it with a level-headed and practical approach as well. This in combination with Rikke’s amazing people skills and authenticity in her relationships makes her an unbeatable, unmatched, and incomparable attorney and advisor in the insurance space.”

Nationally, Rikke has worked on matters involving:

- Directors and officers (“D&O”) insurance procurement and recovery;
- Food contamination general liability and recall insurance recovery;
- Cyber coverage procurement and claims;
- Pollution/alleged groundwater contamination claims under general liability, property, and pollution policies;
- Theft and fraud claims under financial institutions bonds, crime, and liability

- policies;
- Errors and omissions (“E&O”) and professional coverage claims;
- Product liability insurance recovery for manufacturers;
- International shipping/marine and property coverage for lost or destroyed products and container leakage claims; and
- Property and appraisal recovery claims for storm destruction damages.

Internationally, Rikke has worked extensively on non-admitted insurance issues and international policy drafting in addition to recovering insurance funds for losses in Europe, Asia, and South America. In addition, she has extensive experience advising U.S. companies across Europe on contract drafting, retention of and work with in-country counsel, and provision of supporting opinions and analysis.

Rikke is fluent in French and Danish.

Outside The Firm

Rikke is married to Pierre Morice and has three sons. She enjoys downhill skiing, racket sports, road trips and country music.

Select Engagements

- Litigated cases in 19 states, including more than 21 trials to judgment.
- Assist deal counsel with insurance procurement, program evaluation, and claims and litigation evaluation as well as negotiation of representation and warranty insurance coverage.
- Assist clients and insurance brokers with annual insurance procurement and board reporting on insurance choices and program details.
- Advise clients and attorneys on risk management, legal ethics, and loss prevention.
- Secured over \$200 million in commercial property insurance recoveries from Hurricanes Harvey, Maria, Isaac, and Katrina.

Recent successful insurance recoveries and litigation on contested coverage for:

- Defective soap \$2.8M loss adverse to 24 Lloyd’s of London syndicates for a full insurance recovery plus interest in 2023. 2023 WL 5286552 (W.D. Tenn. June 13, 2023).
- Crime bond recovery adverse to AIG for an American global food corporation prevailing on a motion for judgment on the pleadings, affirmed by the Eighth Circuit Court of Appeals in 2023, with a \$34 million total recovery. 2021 WL 3733028 (D. Minn. August 24, 2021), *aff’d.*, 61 F.4th 615 (8th Cir. March 7, 2023).
- Media company’s multimillion DPPA putative class action liability settlement and full defense costs funded by media professional liability insurer in 2023.
- Sports association’s negotiated defense fees and rates recovery in 2022 for multiple plaintiffs / putative class action litigations defended with Minnesota,

Michigan, Illinois, and New York counsel related to historic sex abuse claims.

- Lead coverage counsel from 2020–2023 representing nearly 150 health and fitness centers seeking insurance recovery of over \$150 million for COVID-19 business interruption losses and construction delay claims throughout the United States, including on successful opposition to Motion to Dismiss and successful Motion to Remand. 2021 WL 734669 (D. Minn. Feb. 25, 2021).
- Lead counsel from 2012–2019 in federal district court and at the Eighth Circuit Court of Appeals regarding the interpretation of an AIG Batch Clause, a clause for which there was no controlling case law in the jurisdiction. The case addressed “occurrence” law in the context of products liability losses and determined the number of “occurrences” and large \$500,000 deductibles owed under products liability coverage. 2015 WL 1292561 (D. Minn. March 23, 2015), *aff’d*, 926 F.3d 1014 (8th Cir. June 14, 2019).
- Apartment manager in a balcony fall fatality case in 2019.
- Construction company for an injury case in 2019.
- Fire fatalities in a group home in 2018.
- Crime bond recovery in 2018 for a university faculty-owned condominium association.
- Organic food company \$50 million insurance limits general liability and recall coverage recovery 2016–2018.

Admissions

- Illinois
- U.S. District Court - Northern District of California
- U.S. District Court - Western District of Texas
- United States Court of Appeals for the Eighth Circuit
- United States Court of Appeals for the Fifth Circuit
- Minnesota
- U.S. District Court - Minnesota

Education

- University of Minnesota-Twin Cities, BA, summa cum laude; Phi Beta Kappa
- Université de Nantes, Higher Diploma in French, 3rd degree
- University of Minnesota Law School, JD, cum laude

Recognitions

- 2024, Insurance Law and Litigation - Insurance in Chicago, listed in *Best Lawyers in America*©
- 2023–2024, Litigation: General Commercial Law, listed in *Chambers USA*
- 2024, Insurance: Advice to Policyholders, listed in *The Legal 500 United States*
- 2024, “Leading Lawyer,” listed in *The Legal 500’s Guide to Outstanding*

Lawyers Nationwide

- 2023, Knight of the Order of Dannebrog, awarded by Her Majesty the Queen of Denmark
- 2022, Notable Women in Law, listed in *Twin Cities Business*
- 2021, North Star Lawyer, named by the Minnesota State Bar Association

Professional Activities

Rikke was named a fellow of the American College of Coverage Counsel (“ACCC”) in 2020. She is presently serving as co-chair of the ACCC’s 2025 Annual Conference Committee. She is an active member of various bar associations and organizations, including the Insurance Coverage Litigation Committee of the American Bar Association; the Consular Corps of Minnesota (2014–present); the Minnesota Chapter of the Women Presidents Organization (2021–2023); the Danish American Center serving as its president (2021–2023), vice president (2019–2021), board member (2019–2023, 2011–2013), and pro bono legal counsel (2002–2019) for which she was named Dane of the Year in 2006. From 2001 to 2020, Rikke became a partner, led the insurance coverage group, and served as lead loss prevention/risk management counsel at an Am Law 100 firm based in Minneapolis, Minnesota. Rikke also serves as Honorary Consul for Denmark in Minnesota, North Dakota, and South Dakota, appointed by Queen Margrethe II of Denmark (2014–present).