

JEAN GOLDEN

Providing Clients Confidence in Coverage Disputes

by Laura Fletcher

When projects go wrong and products fail, businesses and insurers must assemble to decide where responsibility lies and how loss will be borne. Jean Golden of **Cassiday Schade LLP**, a pioneer at one of Chicago's most-women friendly law firms, holds a sterling reputation for being a voice that can calm the storm of concern and shortsightedness that sometimes mars insurance coverage disputes.

"If you asked twenty lawyers in the insurance field, all of them will know her and have great

multiple complicated liability issues resulting from damages that occurred in different states over a period of years.

"She doesn't alienate people. Some of the other lawyers immediately make enemies out of everyone in the room. She doesn't do that," Burke says. "She gave me some excellent advice...and we were able to resolve it to the insurers' satisfaction and the companies' satisfaction...I would rather have her opinion than any other lawyer I've ever known."

defense attorney recommended be paid."

Of her negotiating style, Golden says that she has learned "to listen carefully and to think before you speak. When I was a younger lawyer, sometimes I spoke before I thought...I was passionate about my argument without being as reasoned as I should have been... Watching other people and seeing what makes a judge or a client listen has taught me that if you think before you speak, you're going to get a better response."



respect for her," says Brandon Kroft of Cassiday Schade, who has worked under Golden on a number of cases.

"Coverage is a very esoteric area of the law," says retired Judge Donald O'Connell of the Law Division of the Circuit Court of Cook County. "She is in the relatively small top tier of those lawyers."

What Golden's colleagues admire the most is her ability to take control of negotiations and make them work for everybody, yet still win impressive results for her client. She nearly always handles large, complicated disputes with millions of dollars in question.

John Burke, a retired insurance executive, has worked with Golden on roughly 50 cases for two well-known insurers in the Midwest. He reserved the most difficult legal problems he faced for Golden.

He recalls a water pipes case that he asked Golden to take over and that he believed could not be resolved. The dispute involved five insurance carriers, two policy-holders, and

"Many times in these sorts of cases, Jeannie's the woman behind the curtain," explains Michael Mullen of Kralovec and Marquard Chartered, who has represented both policy-holders and insurers in many cases that involved Golden.

He describes a case in which he represented a construction company that needed insurers to pay an employee who had been injured on the job and couldn't work. Golden represented the construction company's excess insurance carrier.

The defendants' insurers had numerous contractual disputes with one another, and negotiations had reached a standstill.

"Whether it's her personality or just the way she does business, she did take the lead... in putting together the funds," Mullen recalls. "She has a cool calm demeanor at crunch time... That approach on her part enables her to achieve consensus... and she's very, very good... Ultimately [the case] settled for substantially less monies than what the other

Forging a Trail

Golden grew up in Northbrook when it was the speed skating capital of the world. Because she wasn't much of a skater, as she recalls, "that was a bit of a problem. I grew up there with my parents, my two sisters, a series of rather hapless dogs, and I was very fortunate. I was very blessed. It was a great family, and we had a lot of laughter and a lot of interaction. I was the oldest of three girls. My mother was a homemaker, kind of an adorable June Cleaver, and my dad was a lawyer."

Her father did solo work in estate, corporate, and real estate law, and it was his "wonderful mind" that first inspired her interest in the law when she was a child. Her sister Debbie also pursued the law and is now general counsel at GATX Corporation in Chicago. Patty, the youngest of the three, is a senior vice president at NBC.

Golden attended Boston College as an undergraduate, along with a coterie of friends whose parents all hailed from Chicago's legal community, including Bob Cooney of Cooney and Conway and future judge Joan Corboy, daughter of the famed and recently deceased trial lawyer Philip Corboy. While at Boston College, she also met Chicagoan Mary Ann Mason, who would also become a judge and a close friend.

"We were all very interested in music, and Boston was a great place to be interested," says Robert Cooney of Cooney and Conway.

The friends spent evenings at the Berkley School of Music and other musical and sporting venues, and Cooney and Golden studied and traveled in the United Kingdom and Ireland for a summer along with Cooney's now-wife, Loretta.

Following graduation, Golden, Corboy, and Cooney, and other friends, like Tom Leahy of

Leahy and Hoste, entered Loyola University Law School in Chicago.

“Jean and I would sit in the cafeteria every day and take turns crying about how hard law school was,” reminisces Judge Mason.

Golden, however, quickly found her footing, and upon graduation went on to the Illinois Attorney General’s office and then the Chicago Transit Authority, where she handled corporate and tort litigation.

“One of the great things about working for the government is that if you are motivated, you can get a great deal of experience quickly,” says Golden.

“We were looking for the best possible people, and she was just a marvelous person,” notes Rudolph Schade of Cassidy Schade, who hired Golden in 1983.

“She’s been a very staunch supporter of women in the firm,” adds Michael Morrissey, a founding partner who recently retired from Cassidy Schade. “[She] convinced a group of non-believers that part time could work.”

Today, Cassidy Schade is known for having more female partners than almost any law firm in Chicago. Golden became the firm’s first woman partner in 1986.

As an associate, Golden worked under Morrissey and D. Patterson Gloor, another founder. Her watershed moment as a coverage attorney came on a six-week trial with Gloor defending against the bad faith lawsuit of Unarco, an asbestos manufacturer that claimed that inadequate insurance coverage had driven it into bankruptcy.

“She went from being third person back to actually being the major player of our law firm handling it, bringing hundreds of thousands of documents before Judge [William T.] Hart,” Gloor recalls.

Ultimately, the jury rewarded Gloor and Golden’s client with a favorable verdict, and subsequently Golden was made head of Cassidy Schade’s coverage practice. “She performed so well working on her own... It was an enormous moment for the firm.”

Bringing People Together

Golden married personal injury lawyer Robert Montgomery and cared for his three children, who had lost their mother tragically in a car accident.

“She’s basically the rock of our family,” says Colleen Montgomery, the youngest child. “She’s definitely the glue that keeps all of our family together.”

The couple went on to have two more children, increasing their flock to five: Bill, a trader; Bridget, an educational counselor; Colleen, a small business owner; Nora, a

senior at Georgetown University; and Molly, a junior at Holy Cross College in Massachusetts.

“She’s definitely my role model for my business,” says Montgomery. “And now that I’m a mom too, she’s showed me that I can have it all, just like she had it all.”

Golden faced a great personal challenge when her friend Joan Corboy, by that time a judge, was accidentally killed by a malfunctioning electric gate in Florida.

Golden was asked to give a tribute to Corboy at the Northwestern University memorial service, which thousands of people attended.

“The morning of memorial service, she called me and said, ‘You know, I don’t know if I can do this,’” Mason says. “It was very unusual for her.” That afternoon at the service, however, she honored her friend with a pitch-perfect speech.

“I asked that she give my eulogy and demanded that she outlive me,” Mason adds.

These days, Golden’s main focus is simply continuing to grow a first-class practice.

Recently, she was invited take over a multimillion dollar litigation involving numerous insurers, policy-holders, and respected lawyers to assist in seeing whether the matter could be negotiated without trial. It was a case that normally would have consumed 100 percent of an attorney’s time, added to Golden’s normal caseload.

“She was able to come in at the eleventh hour and walk everyone in the right direction... with a lot of opposing counsel sort of looking to her take the lead,” says Melissa Anderson of Cassidy Schade. “What I’ve learned most when I’ve watched her litigate cases and mediate cases is that she always seemed to be the voice of reason... I often think, ‘How would Jean handle this?’ and it’s usually by keeping a level head... She’s visibly on top of her game.” ■