



Samuel J. Arena Jr.

Senior Counsel

sarena@stradley.com

Philadelphia, PA: 215.564.8093

During his more than four decades at the firm, Sam Arena has concentrated his practice on insurance law and fidelity and surety law. He has represented insurance companies across the United States in all phases of complex insurance coverage, extracontractual liability, and fidelity and surety matters.

Sam remains abreast of developments in the insurance industry through his active participation in a number of American Bar Association and insurance industry organizations. He is a frequent speaker, panelist and author on insurance coverage law, fidelity law, and surety law topics.

In addition to editing several books on insurance law and fidelity and surety law, Sam has authored or co-authored more than two dozen chapters in related books and treatises and has authored articles published in a variety of legal and academic publications.

Sam is a fellow of the American College of Coverage Counsel and an Adjunct Professor at Villanova University Charles Widger School of Law, where he teaches the advanced insurance law course on coverage disputes and serves as a guest lecturer for, and has taught, an introductory course on insurance law principles and policy.

Featured Representative Matters

Over the course of his 40-plus-year career with the firm, Sam has represented:

- Primary and excess carriers through all phases of complex insurance coverage and extra-contractual liability disputes and litigation in state and federal courts throughout the United States.
- Fidelity carriers in claims under all types of fidelity bonds and policies, including financial institution bonds, commercial crime insurance and other proprietary bond forms and policies.
- Sureties in claims under all types of contract surety, commercial surety and miscellaneous surety bonds, including fiduciary bonds (probate, administrator and guardian bonds), appeal bonds, public notary bonds, payment bonds, bid bonds, public official bonds and workers' compensation self-insurance bonds.

Community Impact

Services

- Insurance & Reinsurance
- Litigation
- Trial Practice

Education

- Villanova University School of Law (J.D., *cum laude*)
 - Order of the Coif
- Ursinus College (B.A., *magna cum laude*)

Admissions

- Pennsylvania
- New Jersey
- U.S. Supreme Court
- U.S. Court of Appeals for the Third Circuit
- U.S. Court of Appeals for the Fourth Circuit
- U.S. Court of Appeals for the Eighth Circuit
- U.S. District Court for the Eastern District of Pennsylvania
- U.S. District Court for the

Sam is actively involved with the Worcester Advocates Supporting Thoughtful Development and is a member of the Americans of Italian Heritage Council. He previously spent 18 years on the board of directors of the Catholic Philopatrian Literary Institute.

Memberships

- Adjunct Professor of Law, Villanova University Charles Widger School of Law
- Fellow, American College of Coverage Counsel
- Tort Trial & Insurance Practice Section, American Bar Association
 - Past Member, TIPS Council
 - Past Chair, Fidelity and Surety Law Committee
 - Vice Chair, Insurance Coverage Litigation Committee
 - Member and Past Chair, Publications Editorial Board
- Litigation Section, American Bar Association
 - Member, Insurance Coverage Litigation Committee
- Advisor Emeritus, Fidelity Law Association
- Defense Research Institute
 - Member, Insurance Law Committee
 - Member, Fidelity and Surety Committee
- Federation of Defense & Corporate Counsel
 - Member, Insurance Coverage Section
 - Member, Reinsurance, Excess and Surplus Lines Section
 - Member, Life, Health and Disability Section
- International Association of Defense Counsel
 - Member, Insurance and Reinsurance Committee
- Member, National Bond Claims Association
- Member, Pennsylvania Bar Association
- Member, Philadelphia Bar Association
- Philadelphia Surety Claims Association
 - Founding Member
 - Vice President
 - Member, Board of Directors

Recognitions

- Martin J. Andrew Award for Lifetime Achievement in Fidelity and Surety Law, American Bar Association (2019)
- *The Best Lawyers in America* (Insurance Law) (2018-21)
- *Pennsylvania Super Lawyers* (2004-26)
- AV Preeminent, *Martindale-Hubbell*

Featured Speaking Engagements

- Panelist, "Insurance Law 101," Penn Carey Law School Insurance Law Association

District of New Jersey

- U.S. District Court for the Middle District of Pennsylvania
- U.S. District Court for the Western District of Pennsylvania
- Pennsylvania Supreme Court
- New Jersey Supreme Court

Workshop

- Presenter, "Honoring Our Legacy, Inspiring Our Future — A Conversation With FSLC Chairs, Past, Present and Future," 2026 American Bar Association Fidelity and Surety Law Committee Midwinter Conference
- Moderator, "The Sky Did Not Fall — but the Jury Is Still Out ... The Influence of the Restatements in the Courts and State Legislatures," American College of Coverage Counsel Insurance Law Symposium, University of Pennsylvania Carey Law School
- Program Co-Chair, "The Law of Commercial Surety and Miscellaneous Bonds," American Bar Association Fidelity and Surety Law Committee's Spring Surety Program
- Moderator, "Hey, I Thought That Direct Meant Direct," Surety & Fidelity Association of America Annual Meeting
- Moderator, "An Insurer's Settlement Duties and Bad Faith Liability Under the ALI Restatement of the Law, Liability insurance: What Is New and What You Need to Know," American Bar Association Insurance Coverage Litigation Committee's Mid-Year Conference
- Panelist, "Handling the Employee Dishonesty and Theft Claim," American Bar Association Fidelity and Surety Law Committee's Fall Meeting
- Program Co-Chair, Fidelity Law Association Annual Conference
- Moderator, "Claims Panel — Challenges and Changes for the Industry," American Bar Association Fidelity and Surety Law Committee's Mid-Winter Program
- Moderator, "Developing Risks and Exposures Including Cyber and Social Engineering," Fidelity Law Association Annual Conference
- Panelist, "Insuring Agreement (B): On Premises," American Bar Association Fidelity and Surety Law Committee's Fall Conference
- Panelist, "The Ethics of Mediation," "Staying in Bounds at Mediation" and "What Have We Learned," American Bar Association Fidelity and Surety Law Committee's Mid-Winter Program
- Presenter, "Other Key Exclusions: What You Absolutely Must Know," American Bar Association Fidelity and Surety Law Committee's Commercial Crime Insurance Policy Program
- Co-Presenter, "Complex Business Interruption Claim Disputes," American Bar Association, Section of Litigation, Insurance Coverage Litigation Committee CLE
- Moderator, "The Judicial Perspective on Manuscripted and Non-Standard Policy Language," American Bar Association Fidelity and Surety Law Committee's Mid-Winter Program
- Presenter, "What Are the Limits of Liability," American Bar Association Fidelity and Surety Law Committee's Fall Meeting
- Program Co-Chair, Fidelity Law Association Annual Conference

Featured Publications

- Co-editor, The Insurer's Duty to Defend: Issues and Analysis, American Bar Association
- Co-editor, The Law of Commercial Suretyship and Miscellaneous Bond, Third Edition, American Bar Association
- Co-author, Insuring Agreement (B): On Premises Coverage, Financial Institution Bonds, Fourth Edition
- Co-author, Annotated Commercial Crime Insurance Policy (Chapter 11), American Bar Association, Exclusions Other Than Inventory Loss

- Co-author, New Appleman On Insurance Law Library Edition, Vol. 10, Fidelity Insurance, (Chapter 133), Key Exclusions
- Co-author, New Appleman on Insurance Law Library Edition, Vol. 11, Suretyship, (Chapter 146), Surety Salvage – Indemnity and Subrogation
- Co-author, Commercial Crime Insurance Coverage, (Chapter 12), Limit of Insurance, American Bar Association
- The Contract Bond Surety's Subrogation Rights, (Chapter 1), The Contract Bond Surety's Common Law Right Equitable Subrogation – The Basics, American Bar Association
- Editor, The Law of Commercial Surety and Miscellaneous Bonds, Second Edition, American Bar Association
- Co-author, The Surety's Indemnity Agreement, Second Edition, (Chapter 2), Creation of the Relationship Among The Surety, The Principal, The Indemnitors – Who and How, American Bar Association
- Co-author, Financial Institute Bonds, Third Edition, (Chapter 5), Insuring Agreement (B) – On Premises Coverage, American Bar Association
- Co-author, Loan Loss for Coverage Under Financial Institution Bonds, (Chapter 4), Determining the Amount of Loan Loss and the Potential Income Exclusion, American Bar Association
- Co-author, The Payment Bond Manual, Third Edition, Pennsylvania Law Chapter, American Bar Association
- Co-author, The Annotated Commercial Crime Policy, Second Edition, Chapter 9, Exclusions Other Than Inventory Loss, American Bar Association
- Co-author, The Performance Bond Manual, Third Edition, Delaware Law Chapter, American Bar Association
- Co-author, The Payment Bond Manual, Third Edition, Delaware Law Chapter, American Bar Association
- Co-author, The Performance Bond Manual, Third Edition, Pennsylvania Law Chapter, American Bar Association
- Co-author, The Annotated Financial Institution Bond, Second Edition, Chapter 2, Exclusions, American Bar Association
- Contributing Author, The Surety's Indemnity Agreement, Law and Practice, American Bar Association
- Co-author, The "Manifest Intent" Handbook, American Bar Association
- Co-editor, The Surety Law Topical Index and Bibliography, American Bar Association, Tort and Insurance Practice Section, Fidelity and Surety Law Committee
- Co-editor, The Fidelity Law Topical Index and Bibliography, American Bar Association, Tort and Insurance Practice Section, Fidelity and Surety Law Committee
- Some Outcomes You Might (and Might Not) Expect Under the New Restatement of Suretyship: There is Good News and Bad News, American Bar Association
- Current Issues in Health Insurance Law, Eastern Claims Conference
- Co-author, State Performance and Payment Bond Law, Pennsylvania Law
- The Surety Association of America
- Editor, Hot Topics in Fidelity Law, American Bar Association, Tort and Insurance Practice Section, Fidelity and Surety Law Committee

- The Performance Bond Surety's Liability for Latent Defect and Warrant Claims
- Surety Claims Institute
- Non-Cumulation of Liability Under Fidelity Bonds and Policies: The Policy Language vs. The Renewal Process, American Bar Association
- Multiple Secondary Obligors: Cosuretyship and Subsuretyship Under the Restatement of Suretyship and Guaranty, American Bar Association
- Allocation of Insurance Coverage: Finding The Path Through The Trees
- A Primary Carrier's Perspective, American Bar Association
- Fidelity and Surety Law Annual Survey, American Bar Association, Tort Trial & Insurance Practice Section, Fidelity and Surety Law Committee
- The Validity of Time Limitations in Accidental Multiple Indemnity Death Provisions of Life Insurance Policies, Villanova Law Review

Experience

"United" For Decades of Success

For more than two decades Stradley Ronon has served as UnitedHealth's mid-Atlantic regional counsel, effectively and efficiently handling more than 400 cases and claims for UnitedHealth and its subsidiaries and affiliates throughout the mid-Atlantic region and in other states (e.g., Ohio, New York, Michigan and Florida). The majority of these cases are healthcare/ERISA litigation, and involve, ERISA benefit claims; non-ERISA claims; Medicare/Medicaid; provider disputes; prompt pay claims; stop loss claims; termination of contractual arrangements; coordination of benefits and care; third-party administration of benefits, life and disability benefit disputes; and counterclaims for fraud or overpayment. These cases range from single plaintiff claims to large, complex class actions.