



Hovsep Afarian

Partner

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Bar Admission

Ontario 2002

Law School

Osgoode Hall Law School

Practices

Disputes
Appellate Litigation
Class Actions
Corporate Commercial Litigation
Insurance Litigation

Industries

Insurance & Reinsurance

Leveraging his deep knowledge of insurance, Hovsep “monetizes” insurance policies, having helped clients collect hundreds of millions of dollars in insurance proceeds

Hovsep Afarian is a partner in our Chambers-ranked Insurance Group in Toronto. Although most recently handling a wave of COVID-19 business interruption claims, Hovsep has a great depth of experience with a wide range of insurance policies, having acted in disputes involving cyber claims, crime bonds, E&O policies, D&O policies, CGL policies, property policies, life insurance policies, marine policies and environmental liability policies. Hovsep has assisted in defending a multi-billion dollar class action arising from alleged breaches and misrepresentations relating to life insurance policies, and handled the complex insurance claims arising from two different billion-dollar Ponzi schemes and \$1 billion oil spill.

Hovsep is involved in every area of an insurance claim from vetting the language of the policy before inception, to drafting notices to insurers, to preparing complex proofs of loss, to providing strategic coverage advice in response to coverage denials, to assisting in optimally settling claims and, when necessary, litigating claims. As a resident insurance expert, he is often consulted by his colleagues on a wide range of insurance coverage matters and also provides assistance in navigating the complex insurance regulatory regime. Hovsep has been involved in precedent-setting appellate cases in the insurance field. He currently serves on the Executive Committee of the OBA’s Insurance Section.

Hovsep is a leader in the nascent but rapidly evolving field of cyber insurance

Hovsep is a “go to” expert in cyber coverage matters on behalf of policyholders, having helped insureds place over \$2 billion in cyber coverage. He is familiar with many cyber insurance forms and helps insureds obtain the best available coverage to align with their risks. As a cyber “thought leader”, Hovsep has participated as a speaker in cyber insurance seminars, and has strong ties with cyber brokers and other cyber professionals, including the firm’s Cybersecurity, Privacy and Data Management Group. Hovsep has also successfully resolved claims arising from various cyber and privacy incidents.

Hovsep solves complex legal issues

Hovsep is also a Partner in our Opinions Group and Chambers-ranked Class Actions Group. His Opinions practice focuses on providing legal opinions and written advocacy in commercial disputes and class actions. He is a member of the Bay Street Opinions Group. He has prepared legal arguments in significant cases all the way up to the Supreme Court of Canada. Hovsep was, most recently, co-counsel for the winning party in the Supreme Court of Canada’s unanimous decision dismissing a

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copyright class action. Hovsep has helped to successfully resist certification in multiple class actions for clients ranging from TD Bank to Pepsi. Hovsep also serves on the Executive Committee of the OBA's Class Actions Section.

Hovsep has authored published papers, provides cutting-edge legal commentary on recent case law, and delivers presentations on topics of interest to clients. His publications have been cited by appellate courts across Canada. Hovsep has served the Ontario Superior Court of Justice as a Judicial Research Lawyer and also as a Judicial Law Clerk. He has also worked in the Research Facility of the Ontario Court of Justice.

Hovsep trains and mentors students and for many years served on the Board of a charity.

Hovsep received his BA (Hons.) (*summa cum laude*) in Political Science and English from York University in 1997. He received his LL.B. from Osgoode Hall Law School in 2000, where he was awarded its most prestigious scholarship.

Recent Experience

- **The Supreme Court of Canada upholds summary judgment and dismisses a copyright class action for Teranet**
September 26, 2019
- **Stelco Inc. emerges from CCAA proceedings**
June 30, 2017
- **Morningstar enters agreement to acquire PlanPlus Global**

Recent Insights

- **Potential Insurance Coverage for Loss Caused by COVID-19**
March 19, 2020
- **B.C. Court of Appeal Upholds and Clarifies Rectification Remedy in Canada**
November 07, 2019