



Michelle J. d'Arcambal

Partner

Co-Chair, Life, Health, Disability & ERISA Group

Co-Chair, Commercial Litigation Group

Michelle d'Arcambal is a founding partner of d'QM with more than thirty-five years of experience defending companies in all aspects of commercial litigation, including class actions, mediations, arbitrations, trials, and appeals.

Ms. d'Arcambal has a long history of litigating complicated commercial litigation matters involving securities, mortgages, and banking. Much of her legal experience arises from her involvement in matters that arose in difficult financial times; the arbitrage/junk bond scandals in the mid-late 80's, the savings and loan crisis in the early 90's and the 2008 financial crisis. More recently, her matters have included claims of improper securitization and assignments of mortgages, breaches of digital advertising and mortgage servicing contracts and issues relating to distressed mortgage portfolios.

Ms. d'Arcambal has litigated scores of life and disability product rescissions, suicide exclusions and lapses, through all phases of litigation. She has a deep understanding of STOLI and speculative policies, as well as sales practices and policy contract litigation. She has also defended numerous ERISA matters. For more than fifteen years, Ms. d'Arcambal litigated cutting-edge health insurance benefits matters, provider contracts and fraud.

Ms. d'Arcambal developed a unique understanding of corporations and their businesses while working in the Legal Department of MetLife. There, she was part of a team comprised of inside and outside counsel defending the company in nationwide class actions relating to allegations concerning the sale of individual life insurance products in connection with the "vanishing premium" litigation.

Ms. d'Arcambal was previously a partner in the New York City office of Ross & Hardies, now known as McGuire Woods LLP, where she concentrated on banking and real estate litigation. Ms. d'Arcambal began her legal career in the litigation department of Brown & Wood, LLP, now known as Sidley Austin, LLP, where she concentrated on securities, surety, and real estate litigation. Part of her experience there included a rotation into the municipal bonds department.

AFFILIATIONS AND ACTIVITIES

- Spearheaded and Co-Chaired the NAMWOLF Insurance Initiative (2005-2012)
- Steering Committee; CARE's Women's Initiative of New York
- Co-Chair of the ACLI's Class Action Working Group (1994-1997)
- On May 16, 2023, Vedant Gokhale, Michelle d'Arcambal, and Jackie Malyk presented a CLE for a client discussing the nuts and bolts of rescission and lapse of an insurance policy, avoiding interpleader pitfalls, and strategies to use during discovery and litigation.
- On April 9, 2025, Michelle d'Arcambal and a client gave a presentation entitled "The Rescission Decision," at the DRI 2025 Life, Health, Disability, and ERISA Seminar. The presentation focused on strategies for rescinding life and disability insurance policies.
- On March 11, 2024, Michelle d'Arcambal and a client gave a presentation entitled "Litigating Life and Disability Policies: Differences and Similarities That Will Make a Difference in Evaluating Risk and Devising Strategy," at the Eastern Claims Conference. The presentation focused on the core differences between the issuances, claims, denials, and litigation strategies of life insurance policies versus disability policies.
- On April 15, 2020, Michelle d'Arcambal conducted a remote presentation, sponsored by the Defense Research Institute's LHD Corporate Counsel Committee, entitled "Recission: Can You Take it Back?". The presentation focused on addressing the current difficulty with obtaining information during the regular contestability investigation, and situations where policies may be rescinded after the expiration of the two-year contestability period.

PRACTICE AREAS

- Life, Annuities & Disability Products Litigation
- ERISA & Group Litigation
- Commercial, Financial & Banking Litigation
- Healthcare (Litigation)
- Appeals

EDUCATION

- J.D., University of Wisconsin Law School
Note and Comment Editor, Wisconsin International Law Journal
- B.A., Economics and English, Smith College

BAR ADMISSIONS

- New York State Bar

COURTS

- United States Court of Appeals for the Second Circuit
- United States Court of Appeals for the Sixth Circuit
- United States Court of Appeals for the Seventh Circuit
- United States District Court for the Northern District of New York
- United States District Court for the Southern District of New York
- United States District Court for the Eastern District of New York
- United States District Court for the Western District of New York

GREW UP IN

- Hawaii

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