



## JOSEPH A FAY

Associate

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Humility and compassion drive Joseph A. Fay's practice in the defense of insurance coverage, fraud, bad faith, commercial and general liability, and catastrophic injury matters.

He prides himself on taking a holistic approach at all phases of litigation. From pre-suit investigation to the conclusion of trial, he investigates every detail and distills even the most complex matters into a clear, straightforward format for his clients, the court, and the jury. Mr. Fay's distinguished perspective on the law promotes creative solutions and generates favorable results.

From the outset of his practice, Mr. Fay has embraced client needs and obtained favorable results. He advocates for his clients at both the state and federal levels. He has obtained defense verdicts at trial and positive rulings at summary judgment. Outside of the courtroom, he advocates for his clients at mediations, arbitrations, and settlements.

Colleagues, judges, and clients speak highly of Mr. Fay's preparedness and his ability to maintain the delicate balance between cordiality and zealous advocacy. During his off time, he coaches trial advocacy at his alma mater, where he encourages the mock trial team to formulate a persuasive case through humility, compassion, and attention to detail.

### PRACTICES

- First-Party Coverage
- Insurance Fraud Investigation
- Insurance Services
- Motor Vehicle Accidents
- Third-Party Coverage
- Trucking & Transportation

### BAR ADMISSIONS

- Illinois
- U.S. District Courts for the
  - Northern District of Illinois
  - Central District of Illinois
  - Northern District of Indiana
  - Southern District of Indiana

### EDUCATION

- University of Illinois Chicago School of Law, J.D., 2021 (concentration in Trial

## Results

- Secured complete defense verdict in Cook County motor vehicle accident case where defendant admitted negligence. Plaintiff had a complicated prior physical history and had two post-accident shoulder surgeries, probable full-time diminished capacity to work, and almost \$200,000 in medical bills. Jury deliberated for about one hour before returning not guilty verdict.
- Part of trial team that obtained significantly reduced award in three-day Cook County trial involving Chicago funeral home accused of interfering with family's statutory right to possess a corpse (that of their deceased mother). Decedent passed away during the initial spike in COVID-19 deaths and state-mandated lockdowns, which strained the funeral home's ability to conduct its business in the usual and customary manner. Plaintiffs asked for \$3 million. Jury awarded each of the four plaintiffs \$10,000.
- Attained favorable defense verdict in four-day Cook County trial involving two-car accident. Plaintiff asked for \$421,000, including request for future damages and claim for disfigurement. Jury awarded plaintiff \$28,000.
- Attained favorable defense verdict in Cook County motor vehicle accident case. Plaintiff asked for \$40,000, which included \$13,000 in medical bills. Jury awarded plaintiff \$3,800.
- Part of trial team that secured a significantly reduced defense verdict in Cook County motor vehicle collision case. Defense admitted liability; at dispute was the extent of the injuries and damages. Plaintiff asked for just under \$200,000, including \$104,000 in medical bills. Jury awarded \$30,000, which included \$20,000 in medical bills.

NOVEMBER 22, 2024

DuChateau and Fay Secure Summary Judgment in High Exposure Insurance Coverage and Bad Faith Case

MAY 16, 2023

Fay Attains Second Favorable Verdict in Cook County Jury Trial

MAY 2, 2023

Fay Attains Favorable Verdict in Cook County Jury Trial

Advocacy & Dispute Resolution)

- University of Dayton, B.A. in History, cum laude, 2017

### LAW SCHOOL HONORS/INVOLVEMENT

- Battle of the Experts, National Mock Trial Competition (2021)
- Catholic Lawyers Guild of Chicago
  - President & Founder, UIC Charter
- Trial Advocacy and Dispute Resolution Program

SEPTEMBER 27, 2022

Moch and Fay Secure Significantly Reduced Verdict in Personal Injury Case

## Honors

### Professional Associations

- Illinois State Bar Association
- Indiana State Bar Association

## Insights

### Publications

- "Emojis and Other Forms of Communication in Appellate Decisions," *Tort Trial & Insurance Practice Law Journal*, 54:2 (Spring 2019).

NOVEMBER 11, 2025 | PUBLICATION

Fay Co-Authors Feature Article for Illinois Defense Counsel's Professional Journal

### Blog Posts

NOVEMBER 17, 2025 | BLOG

Artificial Intelligence: An Unlikely Culprit in Insurance Fraud

MAY 29, 2025 | BLOG

Teenage Truckers: Changes to the FMCSA Safe Driver Apprenticeship Pilot Program

APRIL 16, 2024 | BLOG

Illinois Joins Nationwide Trend: Setting New Professional Standards for Public Adjusters

APRIL 4, 2023 | BLOG

Oh Snap! Fast-Acting Defendants Circumvent the Forum Defendant Rule