



Iga W. Todd

PARTNER

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RELATED SERVICES

- Insurance
- Fidelity
- Cyber, Privacy & Data Security
- Professional Liability Coverage

OFFICES

- Chicago

OVERVIEW

Iga Todd is a Partner in the Chicago office of GRSM. Her practice focuses on insurance coverage and cyber security & data privacy. Iga represents domestic and international insurers in complex coverage disputes arising under fidelity and financial institution bonds, commercial crime policies, cyber security policies, and professional liability policies. She frequently counsels insurers on coverage issues relating to social engineering fraud, computer fraud, cybercrime, loan losses, data breaches, and employee theft schemes. She also represents organizations in cyber security & data privacy litigation.

Iga earned her Juris Doctorate degree from the University of Wisconsin Law School. While in law school, Iga served as a Note and Comment Editor for the *Wisconsin Journal of Law, Gender and Society*. Iga received her Bachelor of Science degree in Psychology from the University of Illinois at Urbana-Champaign.

PUBLICATIONS

- Iga W. Todd, *Automated Lending: Speed Sacrifices Security, The Brief* (2023). Explores and discusses how financial institutions are applying predictive analytics to the lending process, how cybercriminals manipulate such systems, and the unique coverage issues presented by automated lending claims.
- Iga W. Todd and Courtney A. Nichol, *Enforceable Electronic Signatures Versus Unenforceable Electronic Communications*, XXIX *Fid. L.J.* 177 (2023). Analyzes the recent guidance on the enforceability of electronic signatures, explores the current state of digital transactions, focuses on federal and state law governing digital transactions and their potential impact on financial institution bonds, and highlights the potential pitfalls of conducting transactions electronically.
- Katherine Musbach, Iga Todd & Theresa M. Biedermann, *Ch. 10 ERISA Coverage under Financial Institution Bonds and Commercial Crime Policies*, in *The Financial Institution Bond and Commercial Crime Policy Principles and Annotations* 991 (Michael Keeley, Toni Scott Reed, Robert M. Flowers, Megan M. Manogue, & J. Caralisa Connell eds., 2023). Discusses ERISA plan coverage under financial institution bonds and commercial crime policies.

CREDENTIALS

Admissions

- Illinois
- Wisconsin
- United States District Court, Northern District of Illinois
- United States District Court, Western District of Wisconsin

Memberships

- American Bar Association

Education

- J.D., University of Wisconsin Law School, 2015
 - *Wisconsin Journal of Law, Gender, and Society*: Note and Comment Editor
 - Top Performance Award Recipient: Highest grade in Constitutional Law II
- B.S., University of Illinois at Urbana-Champaign, 2012

Honors

- *Best Lawyers in America*® Ones to Watch distinction in Insurance Law (2023-2025)

Languages

- Polish