

Michael A. Stover, *Partner*

Direct: 410-659-1321 | Fax 410-659-1350 | mstover@wcslaw.com
Twitter: [@SuretyToday](https://twitter.com/SuretyToday)



AREAS OF PRACTICE

Surety & Fidelity, Construction, Litigation, Government Contracts, Insurance Defense

GENERAL

Michael Stover has practiced law for over 31 years. He joined Wright, Constable & Skeen to help lead the Surety & Fidelity law practice at the firm, which has become one of the most well-recognized practices nationally in the surety industry. While Mr. Stover practices predominately in surety and construction law, he is also well experienced in government contracts, professional liability, and general litigation. He is distinguished professionally for his work, earning recognition as a “Super Lawyer®” in surety law from 2015-2022, “The Best Lawyers in America®” for Construction Law from 2013–2022. He also holds the AV Preeminent Peer Review rating from Martindale-Hubbell and the highest rating on AVVO.

In the surety industry, Mr. Stover has represented most of the major surety companies as most mid-size and smaller companies. He has been involved as counsel on large multi-state, multi-project contract performance bond defaults, involving litigation, workouts, financing and takeovers as well as large national bankruptcy matters for commercial bond sureties. He has also represented sureties in pursuing indemnity, salvage and subrogation rights. Over the years, he has been very active in the surety industry writing articles, giving presentations and attending/sponsoring conferences around the country. In 2010, he spearheaded the creation of the Philadelphia Surety Claims Association and is a founding Officer and member of the Board of Directors. In 2016, he was named a Vice Chair of the ABA/TIPS – Fidelity and Surety Law Committee and continues to serve in that capacity today. In 2022, he co-authored Chapter 20, *The Commercial Surety’s Collateral in a Principal’s Bankruptcy* in the ABA publication titled *The Law of Commercial Surety and Miscellaneous Bonds*, 3d ed. In 2021, he co-authored Chapter 6, *Surety Claims in Bankruptcy* in the ABA publication titled *Surety Aspects of Bankruptcy Law and Practice*. He co-authored Chapter 4, *Financing the Principal* in the ABA publication titled the *Bond Default Manual*, 4th ed.

In May 2016, Mr. Stover spearheaded the creation of the [Surety Today](https://www.suretytoday.net)® live podcast program. Surety Today® is an educational resource for professionals in the surety industry presented monthly by the attorneys of the Surety Law Group at Wright, Constable and Skeen. Surety Today® podcasts offer 30 minutes of in-depth discussion on topics of narrow focus and practical importance to those in the industry. Mr. Stover hosts the program and has presented extensively on numerous surety related topics. The podcast can be found on Spotify, Apple Podcasts, Stitcher, Amazon Music and PodBean. Most of the presentations are also available as white papers and can be found at [wcslaw.com](https://www.wcslaw.com) and [suretytoday.net](https://www.suretytoday.net). In 2022, the Surety Law Group launched Surety Today® the Blog, a weekly blog with articles regarding surety claims issues.



Mr. Stover began his career as a professional liability defense attorney, representing lawyers, accountants, architects and engineers in malpractice actions with a professional liability boutique firm. Throughout his career, Mr. Stover has continued to represent clients in malpractice and professional grievance matters.

Mr. Stover is very active in a number of legal and professional groups and has held a variety of leadership roles. He is a Fellow of the Maryland Bar Foundation and a former member of the Maryland State Bar Association Board of Governors, Executive Committee and former elected Chair of the Young Lawyers' Section. Regional and national memberships include the American Bar Association's Fidelity & Surety Law Committee, Vice Chair, Board of Directors of the Philadelphia Surety Claims Association, Board of Directors of the Northeast Surety and Fidelity Claims Conference, member of the National Bond Claims Association, and the Chicago Surety Claims Association.

PROFESSIONAL AFFILIATIONS

- Co-Founder, Director and Vice President, Philadelphia Surety Claims Association
- Member: American Bar Association, Torts and Insurance Law Practice Section, Fidelity and Surety Law Committee Vice Chair
- Member: National Bond Claims Association
- Former Elected Chair Young Lawyers Section, Maryland State Bar Association
- Former Member of the Board of Governors and Executive Committee, Maryland State Bar Association

BAR ADMISSIONS

- Maryland
- U.S. Court of Federal Claims
- U.S. Court of Appeals for the Fourth Circuit
- U.S. Court of Appeals for the Third Circuit
- U.S. District Court for the District of Maryland

EDUCATION

University of Maryland School of Law, J.D. 1991, with honors

University of Maryland, B.S. 1987

AWARDS & RECOGNITIONS

- **Maryland Super Lawyers®**, 2015 - 2022
- Avvo Rated 10.0
- Martindale-Hubbell's 2014 Washington D.C. & Baltimore's Top Rated Lawyer
- **The Best Lawyers in America®**, for Construction Law, 2013-2022
- **AV Peer Review Rated, Preeminent, Martindale-Hubbell**



ARTICLES AND PUBLICATIONS

- 2016-2022 [Surety Today](#)® 30-minute tele-briefings on narrowly-focused topics for surety company attorneys and surety claims professionals – Host and primary presenter. To view or listen to past presentations [click here](#).
- Speaker: “*Commercial Surety’s Collateral In A Principal’s Bankruptcy*,” ABA/TIPS Spring Meeting of the Fidelity and Surety Law Committee, Hilton Head, SC, May 5, 2022.
- Author/Speaker: “*Letters of Credit – What You Thought You Knew You Didn’t*,” Presented at the Northeast Surety and Fidelity Claims Conference, Atlantic City, NJ, Sept. 22, 2022.
- Co-Author: Chapter 20 - *The Law of Commercial Surety and Miscellaneous Bonds*, in the publication *Commercial Surety’s Collateral In A Principal’s Bankruptcy*, Fidelity and Surety Law Committee of the Tort and Insurance Practice Section, American Bar Association – 3rd (S. Arena, Jr., K. Truman, J. Alleyne and J. Wear Eds. 2022).
- Author, *Cardinal Change Doctrine* – Surety Claims Institute Newsletter, May 2022
- Co-Author: Chapter 6 - *Surety Claims in Bankruptcy*, in the publication *Surety Aspects of Bankruptcy Law and Practice*, Fidelity and Surety Law Committee of the Tort and Insurance Practice Section, American Bar Association (C. Schexnayder, M. Collins Eds. 2021)
- Speaker: “*The Surety’s Claims In Bankruptcy*,” Virtual Presentation for the Northeast Surety and Fidelity Claims Conference, Sept. 23, 2021.
- Author, [Being Mindful of the False Claims Act](#), Fidelity and Surety Law Committee of the Tort Trial and Insurance Practice Section, American Bar Association - Committee Newsletter, Winter 2020
- Co-Author, *The Surety’s Claims In Bankruptcy*, Surety Claims Institute Newsletter, Volume 33, Number 2, May, 2019
- Author/Presenter, *For Whom The Bell Tolls – Analyzing Limitations Provisions*, Presented at the Northeast Surety and Fidelity Claims Conference, New Jersey 2019.
- Co-Author/Presenter: Chapter 3 - *A Primer on Insurance Coverages for the Surety Professional*, in the publication, *Builder’s Risk Insurance*, Fidelity and Surety Law Committee of the Tort and Insurance Practice Section, American Bar Association (D. Leonard, C. Smith, T. Vollbrecht, Eds. 2018). Presented at the ABA, FLSC Mid-Winter Meeting, Washington, D.C. 2018.
- Author/Speaker, *Protecting The Surety’s Interests In Stored Materials From The Principal’s Bankruptcy Trustee And Secured Lender*, Presented at the Northeast Surety and Fidelity Claims Conference, New Jersey 2017.
- Speaker: “*Payment Bond Surety’s Right to Contract Proceeds*,” ABA/TIPS Mid-Winter Meeting of the Fidelity and Surety Law Committee, New York City, Jan. 20-22, 2016.
- Co-Author/Speaker: *The Bond Default Manual*, 4th, Chapter 4, *Financing the Principal*, Fidelity and Surety Law Committee of the Tort and Insurance Practice Section, American Bar Association (M. Pipkin, C. Smith, T. Vollbrecht, B. Wilcox, Eds. 2015). Presented at the ABA, FLSC Spring Meeting, La Jolla, California 2015.



- Co-Author: *New Standards Affecting the Surety's use of Section 523 – Non-Dischargeability in Bankruptcy*, Northeast Surety & Fidelity Claims Conference, New Jersey 2014.
- Panelist: *Ethics – Joint Representation of the Surety and the Principal*, Presented at the ABA Mid-Winter Meeting of the Fidelity and Surety Law Committee, New York 2014.
- Panelist: *Serving Two Masters: The Ethics of Representation of Serving Sureties and their Principals*, audio webinar sponsored by the Fidelity and Surety Law Committee of the TIPS/ABA, December 2012.
- Co-Author: *Contract Funds in Escrow – Watch out for the Principal's Judgement Creditors*, Presented at the Northeast Surety & Fidelity Claims Conference, New Jersey 2012.
- Co-Author/Speaker: Chapter 20 - *Law of Commercial Surety and Miscellaneous Bonds*, 2d Ed., in the publication, *The Commercial Surety's Collateral in a Principal's Bankruptcy Case*, Fidelity and Surety Law Committee of the Tort and Insurance Practice Section, American Bar Association (B. King, R. Towle and S. Arena, Jr., Eds. 2012). Presented at the ABA, FLSC Spring Meeting, Hilton Head, South Carolina 2012.
- Speaker, *What to do When Construction Projects Go Bad in Maryland*, Lorman Education Services Seminar, Baltimore, Maryland 2011.
- Co-Author: *The Commercial Surety's Collateral in a Principal's Bankruptcy Case*, Presented at the Northeast Surety & Fidelity Claims Conference, New Jersey 2011.
- Co-Author/Speaker: *Current Precedent and Ethical Issues Regarding the 45 Day Provision in the AIA A-312 Payment Bond*, Presented at the Northeast Surety & Fidelity Claims Conference, New Jersey 2010.
- Author/Speaker: *Do You Have Trust Issues? The Surety's Use of Trust Fund Rights in Bankruptcy*, Presented at the Surety Claims Institute, Cape Cod, Massachusetts 2009.
- Speaker, *Managing Construction Projects in Maryland*, Lorman Education Services Seminar, Baltimore, Maryland 2009.
- Co-Author: *Federal and State Regulatory Structures for Public-Private Partnerships*, Presented at the ABA Mid-Winter Meeting of the Fidelity and Surety Law Committee, New York 2009.
- Speaker, *The Fundamentals of Construction Contracts in Maryland*, Lorman Education Services, Baltimore, Maryland 2008.
- Co-Presenter: *Hot Topics For The Performance Bond Surety*, Presented at the Northeast Surety & Fidelity Claims Conference, New Jersey 2008.
- Speaker, *Everything a Construction Player Should Know About Insurance in Maryland*, Lorman Education Services, Baltimore, Maryland 2008.
- Co-Author: *Fundamentals of Electronic Discovery and the New Federal Rules*, Northeast Surety & Fidelity Claims Conference, New Jersey 2007.
- *The Surety's Reservation of Rights*, Presented at the Northeast Surety & Fidelity Claims Conference, New Jersey 2006.
- *Salvage Investigation – Resources and Options*, Presented at the Northeast Surety & Fidelity Claims Conference, New Jersey 2005.
- Speaker, *Construction Contracts and Purchase Orders in Maryland*, Lorman Education Services, Baltimore, Maryland 2005.
- *Look Who's Bringing Home The Bacon – How Recent Decisions Interpreting the Davis-Bacon Act Can Negatively Affect The Surety*, Presented at the Northeast Surety & Fidelity Claims Conference, New Jersey 2003.
- *Discovery of Electronic Information*, MSBA Bar Journal 1999.
- *Perils and Pitfalls in Payment Bond Claims, A Discussion of Unusual Case Law*, Presented at the Northeast Surety & Fidelity Claims Conference, New Jersey 1997.

