



## BASSFORD REMELE

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### Janine M. Loetscher

SHAREHOLDER  
DIVERSITY, EQUITY, INCLUSION  
TEAM CO-CHAIR



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#### PRACTICE GROUPS

Construction  
Insurance Coverage  
Products Liability

#### INDUSTRY GROUPS

Construction  
Insurance

#### OVERVIEW

Janine Loetscher is a litigator with substantial large-scale loss experience, whose practice focuses in construction, insurance coverage, products liability, and personal injury matters.

Janine represents corporations and individuals in state, district, and appellate courts, and also in mediation and other ADR venues. She has represented clients in numerous trials, obtaining defense and favorable verdicts, and she has frequently obtained favorable results on dispositive motions. Janine has defended contractors and individuals in construction defect lawsuits, and has represented both insurers and policyholders on numerous coverage issues. She has significant experience in the products liability arena, particularly defending clients against fire, explosion, and catastrophic loss claims.

Janine serves as the Legal Advisor to the Association of Women Contractors. As co-chair of Bassford Remele’s Diversity, Equity, Inclusion Team, Janine promotes initiatives for increasing the firm’s and the legal community’s diversity initiatives, and she participates in various recruiting and affinity bar activities. She is involved in her community as a volunteer at Prodeo Academy, and also volunteers at a local shelter for women and children. Janine also serves on Bassford Remele’s Compensation Committee and as co-chair of its Associate Development Committee and Construction Practice Group.

#### EDUCATION & ADMISSIONS

##### Education

- William Mitchell College of Law, J.D., *magna cum laude*, 2008
- *William Mitchell Law Review*; Assistant Editor, Vol. 34; staff member, Vol. 33
- *Journal of National Security Forum*, Executive Editor
- Selected to participate in the Fall 2006 Negotiation Competition Seminar
- Trustee Merit Scholarship
- Dean’s List, spring 2006, fall 2007, spring 2008
- CALI Award for highest grade in Torts II, spring 2006

College of St. Benedict, B.A., 2002

- President’s Scholarship

##### Bar Admissions

- U.S. Court of Appeals, Eighth Circuit, 2014
- U.S. District Court, District of Minnesota, 2008
- Minnesota, 2008

#### EXPERIENCE

##### Representative Cases

- Represented contractor in a construction defect claim by homeowners alleging negligent work and breach of contract and warranties. Obtained defense verdict in favor of contractor and further jury award of full damages on contractor’s counterclaims against homeowner.
- Represented large insurance broker in case alleging negligence and breach of fiduciary duty. Obtained appellate decision sustaining summary judgment as a matter of law in favor of broker.
- Represented general contractor in a construction defect claim alleging negligent work and abandonment of project. Obtained defense verdict.
- Represented insurance company in claim alleging breach of the insurance policy. Obtained summary judgment in favor of insurance company on all claims.

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**EXPERIENCE**

**Representative Appellate Case**

- *Rosso v. Hallmark Homes of Minneapolis, Inc.*, 843 N.W.2d 798 (Minn. Ct. App. 2014).

**Publications**

- *The Risky Business of Hiring Independent Contractors*, co-author, Associated General Contractors of Minnesota, October 2024
- *Changes to Minnesota's Independent Contractor and Employment Laws Impacting the Construction Industry*, author, Associated General Contractors of Minnesota, June 2024
- *Construction Litigation Coverage*, co-author, Chapter 20 Update, Minnesota Insurance Deskbook, Minnesota State Bar Association, 5th Ed., 2023
- *Bad Faith and Wrongful Refusal to Settle: Liability in Excess of Policy Limits*, co-author, Chapter 4 Update, Minnesota Insurance Deskbook, Minnesota State Bar Association, 5th Ed., 2023
- *Minnesota Bans Non-Compete Provisions and What It Means for Minnesota Construction Companies*, co-author, Associated General Contractors of Minnesota, June 23, 2023
- *Six Years After Swanson: Whose Gap Is It, Anyway? Collateral Source Law Update*, co-author, Minnesota Defense, Spring 2016
- *Bridging the Gap: Major Changes to Minnesota's Collateral Source Law in Swanson v. Brewster*, co-author, Minnesota Defense, Spring 2011

**Seminars**

- *Legislative and Case Law Update*, co-presenter, Bassford Remele 2025 Annual Construction Law Summit, February 6, 2025
- *Women in Construction: Empowering Progress*, presenter, Minnesota Real Estate Journal 17th Annual Construction Summit, January 23, 2025
- *Pre-Lien Considerations*, presenter, Bassford Remele Mechanic's Lien: A Primer, December 12, 2024
- *How to Win or Defend a Bad Faith Claim*, co-presenter, Minnesota Continuing Legal Education Uninsured, Underinsured, No-Fault Insurance & Bodily Injury, March 19, 2024
- *Legislative Update*, co-presenter, Bassford Remele Construction Law Summit, February 8, 2024
- *Diversity & Women in Construction*, panel moderator, Minnesota Real Estate Journal 16th Annual Construction Summit, January 26, 2024
- *Exploring the Legal Landscape of First-Party and Third-Party Bad Faith*, co-presenter, Minnesota Continuing Legal Education Hot Topics in Insurance Law, April 19, 2023
- *Construction Contracts*, presenter, Association of Women Contractors, January 26, 2022
- *The Reptile Theory: How to Spot the Snake in the Grass and Strike Back Before Trial*, co-presenter, Minnesota Defense Lawyers Association Trial Techniques Seminar, Duluth, MN, August 17, 2018
- *Diversity & Inclusion*, panelist, Minnesota Lawyer, January 23, 2018
- *Number of Occurrences: Recent Minnesota Case Law Developments*, presenter, Minnesota Defense Lawyers Association Insurance Law Committee Meeting, Minneapolis, MN, May 9, 2017
- *CGL Policy Occurrences, Exclusions and Exceptions - Complex Issues*, co-presenter and co-author, National Business Institute Webinar, April 6, 2017

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**EXPERIENCE**

- *Construction Law Essentials for the Real Estate Professional*, co-presenter, Minnesota Continuing Legal Education August Real Estate Series, August 17, 2016
- *An Attorney's Guide to CGL Policy and Coverage*, co-presenter, National Business Institute Webinar, May 20, 2016
- *Expecting the Unexpected: How to Keep Your Cool Under Pressure*, co-presenter, Minnesota Defense Lawyers Association Mid-Winter Conference, January 29, 2016
- *Commercial General Liability Policy: The Complete Guide for Attorneys*, co-presenter, National Business Institute Webinar, December 9, 2015
- *Illuminating the Path: Scaling the Obstacles on Your Way*, moderator, Minnesota Defense Lawyers Association 14th Annual Women Lawyers' Breakfast, Minneapolis, MN, July 9, 2015
- *H.B. Fuller Co. v. United States Fire Insurance Co. - Allocation, Exhaustion, and Occurrence*, presenter, Minnesota Defense Lawyers Association Insurance Law Committee Meeting, Minneapolis, MN, May 12, 2015
- *Swanson v. Brewster and the Collateral Source Law*, presenter, Ramsey County Bar Association, December 13, 2011

**PROFESSIONAL & CIVIC**

**Bar Associations**

- Minnesota State Bar Association
  - Construction Law Section
- Hennepin County Bar Association

**Professional Associations**

- Defense Research Institute
- Minnesota Defense Lawyers Association
  - Insurance Law Committee, Co-Chair, 2016-2019
- Association of Women Contractors
  - Legal Advisor, 2023-present
  - Scholarship Committee, 2021-2022
  - Networking Committee, past member
- Associated General Contractors of Minnesota
- Minnesota Mother Attorneys Association
- Minnesota Women Lawyers
  - Partnership Leadership Council, 2020-2024

**Civic Involvement**

- Prodeo Academy, tutor
- Cornerstone, volunteer

**ACCOLADES**

**Honors & Awards**

- Top Women in Law, *Minnesota Lawyer*, 2024
- Top Woman in Construction, Professional Services, *Finance & Commerce*, 2024
- *The Best Lawyers in America*®, Product Liability Litigation, 2024-present, Personal Injury Litigation-Defendants, 2025 ed.
- Minnesota Super Lawyers list, *Super Lawyers*, 2021-present
- Minnesota Rising Stars list, *Super Lawyers*, 2014-2020