




William F. Rivard

Board of Directors/Shareholder

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William F. Rivard graduated cum laude from Detroit College of Law, 1984, where he was a case note editor for the Detroit College of Law Review. Upon graduation, he worked for the Michigan Court of Appeals as a pre-hearing attorney in Grand Rapids, then a special research attorney, in Lansing, before beginning his career at Harvey Kruse, P.C., in March of 1987.

Bill has tried numerous cases to verdict in Wayne, Oakland, Macomb, Washtenaw County Circuit Courts and the United States District Court for the Eastern District of Michigan. He has also briefed and argued a variety of cases in the Michigan Court of Appeals.

Before studying law, he received a Bachelor's of Science in Forestry from Michigan State University and worked seasonally for the U.S. Forest Service in the Couer D'Alene National Forest.

He has been married to his wife, Debbie, for 33 years, has three adult children, and four grandchildren. Hobbies include physical fitness and enjoying the outdoors. He has completed six marathons and now serves annually as a volunteer in the Detroit Free Press International Marathon.

Employment

- Partner at Harvey Kruse, P.C. (1987—present)
- Special research attorney, Michigan Court of Appeals (1985—1987)
- Pre-hearing attorney, Michigan Court of Appeals (1984—1985)

Honors & Awards

- American Jurisprudence Book Award, Criminal Law (1981)
- American Jurisprudence Book Award, Administrative Law (1983)
- Dewitt Holbrook Award for academic scholarship, Detroit College of Law (1984)

Publications and Speeches

- "Synopsis of Michigan No-Fault Law," Harvey Kruse, PC
- "Is There a Place for the Challenge of the Racially-Based Peremptory Challenge?" Detroit College of Law Review, 1984

Areas of Practice

- Appellate Practice
- Insurance Defense
- No-Fault First Party Automobile Liability
- Toxic Tort
- Trial Practice

Education

- Henry Ford Community College A.S., 1977
- Michigan State University, B.S., 1979
- Detroit College of Law, J.D., *cum laude*, 1984

Bar Admissions

- State Bar of Michigan (1984)
- U.S. District Court for the Western District of Michigan (1984)
- U.S. District Court for the Eastern District of Michigan (1986)

Experience

Pre-hearing Research Attorney, Michigan Court of Appeals, 1984-1985

Special Research Attorney, Michigan Court of Appeals, 1985-1987

Trial and appellate attorney with Harvey Kruse, P.C. Obtained more than fifty (50) summary judgments, successful appellate and trial verdicts in 31 years of practice.

Served as an arbitrator in numerous automobile negligence and no-fault insurance cases.

Presented numerous seminars to insurance claims staffs in area of Michigan no-fault insurance, tort liability in automobile negligence cases.

Representative Clients

- Ace, USA
- Nationwide Insurance Company
- Auto-Owners Insurance Company

Representative Trial & Appellate Results

- ***United Southern Assurance Company v Aetna***, 189 Mich App 485 (1991), clarified an insurer's obligation to pay property protection insurance benefits in the no-fault context, holding that property protection insurance benefits were payable for damage to a tractor-trailer and its contents stopped on the shoulder of a highway in spite of arguments that use of the shoulder by the tractor-trailer driver to read a map was an illegal use of the highway shoulder.
- ***Portelli v IR Construction Products Co***, 218 Mich App 591 (1996) lv den, 456 Mich 919; 573 NW2d 618 (1998), applied the unreasonably foreseeable misuse and sophisticated user doctrines to the construction industry in a case where a door marketed by catalogs only to the construction industry and design professionals for wall installation was installed in a ceiling, fell open and injured the plaintiff.
- ***Auto-Owners Insurance Company v Michigan Mutual Insurance Company***, 223 Mich App 205 (1997), holding that an insurance policy issued after a loss covering the date of loss did not estop the insurer from denying coverage, and that a binder of insurance issued by an independent insurance agent prior to the accident was not binding on an assigned risk insurer because an independent agent is an agent of the insured and because the premium required for immediate binding of risk under Michigan's assigned risk statutes had not been tendered with the application for insurance.
- ***CG Automation v Key Plastics***, 291 Mich App 333 (2011), holding that a mold builder which affixed its statutory tag on a fungible riser bolted to its tooling sold to defendant, had not perfected its lien under MCL 445.619 because the statute requires that the mold builder "permanently record" its identity on every die, mold or form; affixing a tag to a fungible riser did not constitute a permanent recording of the mold builder's identity.