



SEIGER GFELLER LAURIE<sup>LLP</sup>  
ATTORNEYS AT LAW

## INSURANCE

At SGL, we know insurance. We represent leading international and domestic insurance companies in various lines of business. We represent clients in all segments of the insurance industry, including primary insurers, reinsurers, self-insurers, insurance syndicates, third-party administrators, managing general agents, insurance brokers and agents, and independent adjustment companies. Like our clients, our experience is diverse, ranging from serving as regional defense counsel for leading domestic insurance carriers in coverage and bad faith litigation to conducting risk reviews of new programs for the London Market and due diligence for loan transactions with businesses within the insurance industry.

### Insurance Coverage

We represent a number of leading domestic and international insurance companies in complex insurance coverage disputes. We pride ourselves on providing an upfront and independent assessment of coverage with an opinion that is timely, thorough and easy to digest. In response to onerous time limitations imposed on insurers, we provide unfettered access to our team of coverage attorneys and the depth and experience to deliver a comprehensive and quality assessment of coverage. We always provide our clients with a practical and cost effective strategy for resolving complex disputes. Our clients appreciate our team approach, and we would have it no other way.

We are proud of our experience. We have represented insurance companies in some of the highest-profile insurance coverage disputes, including disputes arising from the September 11th attacks on the World Trade Center and the Central Artery / Tunnel Project ("Big Dig") in Boston, Massachusetts, Hurricane Irene and Superstorm Sandy. We have commenced and defended declaratory judgment actions (and arbitrations) in numerous jurisdictions across the United States and in a wide scope of product lines. We are skilled at the art of mediation and we have assisted clients in making the process meaningful.

In our collective experience, we have advised domestic and international insurance companies on coverage issues spanning various product lines including, among others:

- Commercial General Liability (premises/operations, product liability, personal injury)
- First Party Property and Business Interruption
- Excess/Umbrella
- Directors & Officers
- Professional Liability
- Cyber Liability
- Construction Defects
- Life Insurance
- Accident and Health
- Intellectual Property Coverage
- Product Warranty/Service Plans

- Captive Insurance Programs
- Agency/Intermediary Agreements

### Bad Faith / Extra Contractual Liability

SGL serves as regional (Northeast) bad faith counsel to leading domestic insurance companies in litigation involving statutory and common law first- and third-party extracontractual and bad faith claims. We have handled extracontractual disputes and bad faith claims with regard to property policies, general liability policies, professional liability policies, life, health and disability policies, contractor liability policies and uninsured or under-insured motorist coverage.

We firmly believe the best approach in defending bad faith cases is to be consistently aggressive. At the outset, we provide each client with a detailed evaluation of the litigation and our proposed strategy. From then on, we work as a team to obtain dismissal of the bad faith claims, avoid discovery exploitation and, ultimately, win the case.

In addition, we routinely provide our clients with value-added services, such as claims-handling and bad-faith avoidance seminars, state surveys on bad faith and punitive damages statutes and case law, as well as articles and reviews covering recent case law.

### Product Development / Policy Construction

Our role as trusted coverage and litigation counsel has evolved over the years into providing pro-active advice concerning the development of insurance products and policy constructions. Our experience in this regard has included assisting large multi-national insurance companies with policy wording and Lloyd's Syndicates and captives with developing specialized program business. For example, with our insurance and product liability experience and expertise, we have advised clients on various aspects of medical device, sports and recreational products and retail apparel insurance programs, including implementing a risk management component.

### Resources

Insurance Developments [www.insurancedevelopments.com](http://www.insurancedevelopments.com)

National Association of Insurance Commissioners (NAIC) [www.naic.org](http://www.naic.org)

Financial Industry Regulatory Authority (FINRA) [www.finra.org](http://www.finra.org)

Professional Liability Underwriters Society (PLUS) [www.plusweb.org](http://www.plusweb.org)