

INSURANCE

Husch Blackwell's Insurance team covers virtually every segment of the insurance industry nationally and internationally. Our team represents insurance and reinsurance providers and agencies in litigation, insolvency, regulatory, and transactional matters. In issues involving property and casualty, life, health and welfare, fiduciary errors and omissions, liability, title, or workers' compensation insurance, we have the experienced, dedicated professionals it takes to develop solutions that achieve client business objectives.

We also offer comprehensive advice on policy coverage and procurement, loss mitigation strategies, dispute resolution, regulatory and compliance issues, technology matters, tax questions, insurance investment management and dispositions, and insurance carrier and agency acquisitions and divestitures. Further, our government affairs professionals and lobbyists are seasoned advocates for our clients, tracking and influencing legislative developments in their best interests.

Husch Blackwell plays an active role in important insurance industry associations for a front-row view into industry trends, and we regularly represent some of the leading insurance carriers in the world.

Our guidance to clients in the insurance sector includes:

Agency and broker services

Coverage evaluation and disputes



Husch Blackwell has proven to be a tremendous partner on a wide range of matters, but particularly those that are complex and sophisticated.

— Chambers USA
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Federal and state regulatory and compliance

Financing

Government affairs and lobbying

Insurance carrier and agency acquisitions and divestitures

Insurance investment management and dispositions

Loss mitigation strategies

Policy coverage and procurement

Taxation

INSURANCE COVERAGE AND DISPUTES

Husch Blackwell lawyers have broad experience litigating virtually every kind of coverage claim. Our attorneys have secured favorable results for our clients in all manner of litigated and arbitrated coverage disputes involving general liability, property damage, directors and officers (D&O) liability, errors and omissions (E&O) liability, employee dishonesty, professional liability, products liability, premises liability, business interruption, aviation risk, cyber risk, fire, flood, windstorm, life and health, and numerous other specialty forms. Our attorneys also have gained broad experience representing our clients in coverage claims for asbestos, environmental, and toxic tort liabilities.

We represent insurers in all types of litigation and disputes, including:

COVERAGE EVALUATION AND DISPUTES

Actions to rescind policies for fraud or misrepresentation

Evaluating duty to defend and indemnify under all types of liability insurance, including D&O, E&O, professional

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liability, builder's risk, employment practices (EPL), and commercial general liability (CGL) policies

Extra-contractual liability, including for bad faith, vexatious refusal, punitive damages, and statutory penalty claims

Property claims and disputes, including for business interruption and extra expense

Credit insurance

Cyber insurance (first and third party) coverage evaluation and disputes

Real estate title insurance

Parametric and crop insurance coverage and disputes

Specialty lines and manuscript policies

CLASS ACTION LITIGATION

Aftermarket crash part issues

Employment classification of insurance agents

Independent contractor defense of insurance agents

Insurance claims handling and underwriting practices

Medical bill review and repricing

Med-pay provision issues and calculation of premiums

Rates and rate-making

Replacement value calculations for homeowners' insurance

INSOLVENCY

Claims adjudication

Coverage disputes

Insurance commutations and rescissions

Reinsurance and excess insurance

Representations of supervisors, rehabilitators, and
liquidators of financially troubled insurance companies

OTHER INSURANCE-RELATED CLAIMS

Constitutional challenges to statutory enactments

Employee Retirement Income Security Act (ERISA) and
non-ERISA claims

Insurance broker/agent liability for failure to procure
insurance

Disputes with Health and Human Services