



Insurance Coverage Advisory & Litigation

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**STRADLEY
RONON**

Overview

Insurance companies face increasing challenges from customers, service providers and regulators. From product suitability questions to service disputes to coverage claims and allegations of bad-faith claim handling, the business of insurance has become more complex. Assessing risks and handling disputes when they arise require counsel from attorneys who know the industry, the products and services, the coverage issues, the distribution channels and the legal landscape.

Stradley Ronon's insurance litigation attorneys have deep knowledge of and experience with the industry – and they are equipped to quickly evaluate and devise effective strategies to avoid and/or resolve disputes.

The Stradley Difference

For over 50 years, our nationally recognized insurance practice has counseled leading insurers, reinsurers and producers, and effectively litigated on their behalf. From transactional and regulatory matters to complex claims analysis and litigation, we help insurers resolve disputes regarding the full spectrum of commercial and individual coverage lines. Serving as lead trial or national coordinating counsel in insurance-related disputes with wide-ranging exposures, and advising on and defending regulatory impacts, our team has experience with the full gamut of insurance issues.

We work hand in hand with our clients to understand their business, their goals and their challenges. We then work closely with them to develop cost-effective, efficient dispute

resolution strategies, including, when necessary, taking cases to trial and through the appellate process.

Our insurance experience covers a broad range of market segments, including:

- Financial lines
- Life and annuities
- Managed care/health care
- Long-term care
- Property/casualty
- Directors and officers
- Professional liability
- Fidelity/surety
- Other specialty lines
- Reinsurance/retrocession
- Captives

Our attorneys have in-depth knowledge of the insurance business – including product design and distribution, policy and endorsement drafting, underwriting, claims, the regulatory framework and financial results – enabling us to achieve resolutions with a broader perspective.

We routinely collaborate with members of our other practices to bring added experience to specific coverage matters. For example, in patent infringement coverage disputes, we apply the experience of our intellectual property practice; in professional liability coverage disputes involving securities transactions, our investment management and fiduciary governance practices provide critical insights.

Our Litigation Services

Coverage, Allocation and Vendor Disputes

We have handled complex matters through all phases of litigation in courts and alternative forums throughout the United States, and we regularly represent insurers in coverage and allocation disputes and disputes with producers and other vendors, render coverage opinions, and draft reservation and declination letters. Our insurance litigation experience includes:

- Declaratory judgment actions
- Class actions
- Third-party claims, including long-tail exposures and other commercial general liability claims
- First-party property and lost income claims
- Extra-contractual and bad-faith cases
- ERISA claims
- Bankruptcy matters
- Reinsurance disputes
- Premium collection matters
- Agency terminations and commission disputes

We are particularly adept at resolving claims that involve insurance regulatory interpretation and are regularly asked to offer expert opinions or to serve as amicus curiae on those matters.

Producers/Intermediaries

Our attorneys represent insurance producers, managing general agents

"Experienced team of litigators with significant expertise acting for clients in the finance service and healthcare sector. Frequently engaged to advise on complex insurance, IP and shareholder disputes, and is also recognized for its capabilities in contentious matters arising out of M&A."

"They are very timely, which is critical to us. They are also very good at getting to the heart of the matter and they really understand how business works. That's their real strength."

Quotes from Chambers USA about Stradley's commercial litigation practice



and third-party administrators in litigation over transactions, contracts, employment matters, commission disputes and regulatory investigations. Our product knowledge, combined with our regulatory experience, enables us to solve the most complex matters impacting intermediaries.

Insurance Receivership

Our firm has experience handling legal matters for and against insurance receivers and guaranty associations. Counseling liquidators in numerous estates, we provide technical and asset-collection services and defend liquidators' objections to claim determinations. We routinely counsel troubled companies working through runoff and supervision plans, offering litigation mitigation strategies. Additionally, we regularly counsel insurers, reinsurers and others with claims against insolvent or troubled companies.

Fidelity/Surety

Stradley Ronon is highly regarded for handling fidelity and surety matters, having developed pro-industry case law in numerous jurisdictions. Our surety work encompasses the gamut of bonding matters, including

performance and payment bond claims defense; enforcement of surety common law and contractual rights of subrogation, exoneration and indemnification; and defending surety rights in bankruptcy court. Our fidelity work includes representing carriers in claims under all types of fidelity bonds and policies, including financial

institution bonds, commercial crime policies and other proprietary bond and policy forms.

Our attorneys frequently speak on fidelity and surety topics and are active in prominent industry organizations, including the American Bar Association Fidelity and Surety Law Committee, The Surety & Fidelity Association of America, the Fidelity Law Association and the International Association of Defense Counsel's Fidelity and Surety Committee.

Experts, Arbitrators and Amici Curiae

Our insurance group leaders serve as experts, arbitrators and mediators in complex insurance disputes. Stradley Ronon is also recognized amicus curiae counsel for various industry groups, including the American Property Casualty Insurance Association, the National Association of Mutual Insurance Companies, the Insurance Federation of Pennsylvania, the Pennsylvania Association of Mutual Insurance Companies and the American Council of Life Insurers.

Our Accolades and Industry Involvement

Our insurance group and its members are routinely recognized by peers, clients and leading publications such as Chambers, Best Lawyers, The Legal Intelligencer and Martindale-Hubbell. Stradley Ronon attorneys are frequently contacted by media for insurance industry insights and are regularly quoted by Law360, Philadelphia Business Journal, The Legal Intelligencer, Pennsylvania Law Weekly and other highly regarded publications.

Active in the National Association of Insurance Commissioners, we help clients and regulators navigate evolving legislative and market developments. We are also active in the International Association of Insurance Receivers, the International Institute for Conflict Prevention & Resolution (CPR) – Corporate Insurance Coverage Committee, the American College of Coverage Counsel, the Pennsylvania Association of Mutual Insurance Companies, the Association of Insurance and Reinsurance Run-Off Companies, the American Bar Association – Tort Trial & Insurance Practice Section, the Defense Research Institute and the Association of Insurance Compliance Professionals, among other industry groups. Our attorneys also teach at numerous universities and speak at bar association events.

For more information on our Insurance Coverage Advisory & Litigation practice, visit www.stradley.com/insurancelit.



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ABOUT STRADLEY RONON

For more than 95 years, Stradley Ronon has helped private and public companies – from small businesses to Fortune 500 corporations – achieve their goals. With nine offices and more than 200 attorneys, Stradley Ronon is proud to help companies manage their legal challenges and grow their businesses.

www.stradley.com

LOCATIONS

Pennsylvania
Washington, D.C.
New York
California
New Jersey
Illinois
Delaware

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