

## INSURANCE

Sheppard Mullin represents clients in a broad range of insurance-related litigation matters, and also provides advice to businesses and individuals regarding insurance coverage issues and negotiated claim settlements.

### Insurance Litigation/Dispute Resolution

Our attorneys have litigated and negotiated disputes involving all types of insurance, including commercial general liability, property, workers' compensation, directors and officers, errors and omissions/professional liability, business interruption, title, credit life, life, group disability, auto, marine, excess and umbrella, facultative and treaty reinsurance, fine arts, jeweler's block and numerous other types of policies and agreements. The types of matters handled by the firm include:

- Defending class actions and individual actions involving insurance underwriting practices, sales practices, claims practices and premiums charges
- Defending class actions involving labor and employment issues
- Defending antitrust and unfair business practice claims against insurers
- Defending actions involving alleged claims mishandling by insurers
- Prosecuting and defending claims for breach of contract and breach of the implied covenant of good faith and fair dealing
- Prosecuting and defending claims for rescission of policies, declaratory relief and unfair business practices
- Prosecuting and defending complex coverage disputes
- Prosecuting and defending claims against brokers, agents and insurance marketing organizations
- Defending claims by medical providers and other vendors against insurers
- Litigating claims involving self-insureds and third party claim administrators
- Litigating business interruption claims (e.g., interruptions due to flooding, fire, civil unrest or other incidents)
- Litigating claims involving allegedly improper or defective construction
- Negotiating resolutions of environmental claims, including claims for remediation costs and reimbursement of attorneys fees
- Negotiating settlements of earthquake claims
- Resolving claims for damage to equipment
- Providing advice and consultation regarding contracts related to insurance, including agency agreements

### Insurance Claims

The firm provides counseling and litigation services with respect to both first party and third party claims. A first party claim typically occurs when an insured makes a claim against its own insurance company regarding some incident directly involving the insured's person or property—for instance, a business making a claim against its own insurance company for damage to a factory resulting from a fire, earthquake or other peril. A third party claim would include situations where a company has been sued by another business and the company seeks to have its insurance company assume its defense and indemnify for any amounts recovered by the other company.

Sheppard Mullin assists clients at every stage of the claim process, including:

- Determining which policies potentially may provide coverage
- Notifying insurers of claims
- Negotiating with insurers regarding the defense and settlement of claims
- Pursuing mediation, arbitration or appraisal as appropriate
- Determining whether the insured is entitled to independent counsel paid for by the insurer
- Litigating regarding the insured's rights under its policies

Insurance law is complex and constantly changing. The firm's Insurance attorneys have a thorough knowledge of the law and have the trial and appellate court experience to handle matters of any complexity in an efficient and effective manner.