

## Insurance - Trenam

We provide coverage and claims counseling, litigation, and arbitration services in matters involving all types of property and casualty, general liability, directors and officers liability, errors and omissions, employment practices liability, and professional liability insurance policies. We defend companies that are self-insured, as well as those insured by carriers under a wide range of policies.

Our lawyers keep abreast of trends within the insurance industry and are frequent authors on topics directly affecting insurance companies. They are active in, and have held leadership positions in, various industry groups including the Defense Research Institute and the International Association of Defense Counsel, among others, as well as the American Bar Association's Tort Trial & Insurance Practice Section. Areas of specialized practice include:

**Directors and Officers and Related Coverages** – We provide analysis and dispute resolution, and litigate a variety of claims by insureds under directors and officers (D&O) liability policies and related coverages. Our lawyers regularly handle complex coverage issues on behalf of insurers under D&O, errors and omissions (E&O), employment practices liability (EPL), and other professional liability policies.

**Bad Faith Litigation** – We have considerable experience representing insurers in bad faith litigation in both state and federal courts. Our lawyers partner with our clients to develop and implement aggressive defense strategies that are designed to minimize the risk of exposure to extra-contractual liability.

**General Liability** – We assist clients with the construction and interpretation of commercial general liability (CGL) policies, counseling them and litigating on their behalf. In this capacity, we address issues related to the duties to defend and indemnify, the scope of occurrence-based coverage, long-tail exposures and allocation, lost policies, and bad faith.

**First-Party Property** – Our coverage lawyers have extensive experience with first-party property insurance claims that arise from all types of losses. In complex, first-party commercial property coverage litigation, we consult on coverage issues from early in the claim adjustment process through coverage mediation, arbitration, litigation and any appeals.

**Representation of Insureds** – We have extensive experience defending insureds pursuant to third-party insurance and under self-insured programs in a wide variety of areas including construction, product liability, negligent security, general premises liability, toxic tort, and automobile liability. Regardless of the subject matter, we work with the insured and insurance carrier to foster a working relationship that leads to the most efficient and effective defense possible. We understand that the insureds are our clients, but they are also customers of their insurance carrier, and they expect prompt service and to be kept up to date. We make it our practice to exceed their expectations so that their experience with us reflects well on their insurance company and claims adjuster.