



Insurance Services Practice Group

Helping Insurers Contain the Impact of the CORONAVIRUS (COVID-19)

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THE HINSHAW ADVANTAGE

CORONAVIRUS (COVID-19) INSURANCE COVERAGE


Hinshaw is one of the most accomplished and well-respected insurance services law firms in the United States. As such, we are uniquely positioned to advise and represent insurers in connection with Coronavirus (COVID-19) claims and coverage litigation on a nation-wide basis.

Our team is composed of dozens of deeply knowledgeable attorneys experienced in the constellation of exposures attendant to COVID-19 under the full range of insurance policy types and lines of coverage. Our attorneys bring to bear extensive experience in efficiently and effectively litigating, mediating, arbitrating, and resolving coverage and extra-contractual liabilities associated with viruses, food-borne disease, hurricane and other national disaster on a nation-wide basis. Partnering with our insurer clients, we formulate successful strategies, counter the tactics of policyholder counsel, evaluate insurance books, and protect the portfolio interests of our insurer clients. Most importantly, we have the experience and track record of successfully trying cases, handling appeals, and resolving complex and large volume claims. Our deep bench of attorneys also includes lawyers skilled in representing insurers on regulatory issues and before regulators. Insurers are relying upon Hinshaw on COVID-19 matters – as they do in so many coverage areas – to enjoy the [Hinshaw Advantage](#).

Well-Versed In The Full Range Of Policies Potentially Impacted By COVID-19 Claims

Our extensive experience and insurance services capabilities extend to the full range of policies and reinsurance contracts potentially impacted by COVID-19 claims and suits, including:

- ◆ All risk and named peril first party-property (including business interruption; contingent business loss; time-element; physical damage requirements; loss of use; civil authority and partial and full taking issues; ingress/egress; causation requirements; pollution, contamination, virus, communicable disease, pandemic, and other exclusions, suit and labor, and damages issues)
- ◆ General liability insurance (primary, umbrella, and excess)
- ◆ Directors and officers liability
- ◆ Trade credit
- ◆ Event cancellation
- ◆ Marine and energy
- ◆ Cyber/Privacy
- ◆ Crime-fraud

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- ◆ Travel
 - ◆ Life, health, and disability
 - ◆ Specialty coverages
 - ◆ Facultative and treaty reinsurance contracts

Services For Insurance Companies Related To COVID-19 Claims

Insurers already are being inundated with COVID-19 claims, and coverage and bad faith lawsuits and class actions have been instituted by policyholders in many jurisdictions. In addition, the federal government and state legislative bodies are pressuring insurers to pay claims and proposing legislation that would vitiate insurance contract requirements and exclusions. Regulators are issuing directives, orders, and informational directives relating to COVID-19. Hinshaw can help.

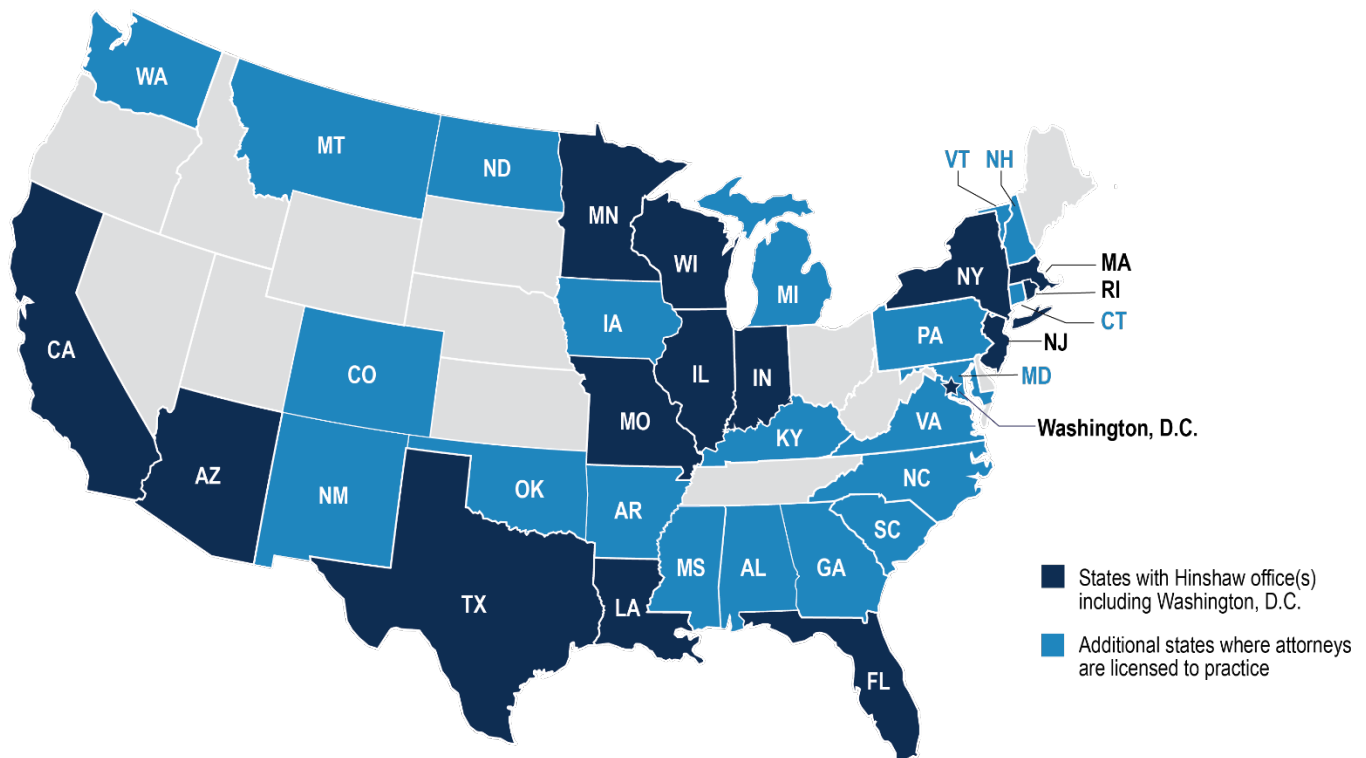
Our nationally recognized litigation specialists and trial lawyers, who have provided high level litigation services to our clients for over 85 years, have successfully litigated and resolved numerous coverage cases and multi-district national class actions.

Our team – which includes world leading insurance coverage and bad faith lawyers, lawyers from the New York State Department of Financial Services, former assistant US attorneys, former assistant states attorneys general, and attorneys experienced in representing insurers before insurance and regulatory bodies – stands ready to advise and represent insurers with respect to a wide-range of COVID-19 matters. Partnering with our insurer clients, Hinshaw lawyers:

- ◆ Evaluate insurer portfolios and exposures
- ◆ Monitor claims, litigation, legislative, and regulatory activity
- ◆ Advise senior management and board of directors with respect to positional and portfolio issues as well as on specific claims and suits
- ◆ Formulate strategies for successful resolution of suits and claims
- ◆ Represent insurers in trial courts, appellate courts, and arbitration panels in coverage, bad faith, extra-contractual, and market conduct claims
- ◆ Advise insurers in complying with federal, state, and foreign laws, regulations, and directives
- ◆ Represent insurers before regulatory bodies
- ◆ Provide meaningful and timely thought leadership

Powerful Presence

With offices in key commercial centers and lawyers admitted to practice in more than 30 states, we serve clients from coast to coast. Our global network of legal contacts and subject-matter experts also enables us to connect our clients with valuable resources that help them in their business.



Hinshaw/RPC Alliance

COVID-19 and its associated insurance implications know no borders. Hinshaw's alliance with Reynolds Porter Chamberlain (RPC) enables us to provide advice and representation extending to the UK, Asia, Latin America and beyond and to provide innovative solutions for cross-border work. Headquartered in London, RPC has more than 350 lawyers with offices in London, Hong Kong, Bristol, and Singapore. The alliance provides an unmatched level of support for underwriters, claims, and legal teams across the U.S., U.K., and Asia, as well as in Latin America.

COVID-19 Insurance Team

Our insurance team has tested procedures in place to handle the ebb and flow of client matters and better protect their portfolio interests. This includes centralized oversight by a relationship partner who monitors client work-flow and scales the team up or down accordingly. We practice efficient matter staffing to ensure that work is allocated to the appropriate attorneys based on level of experience and subject-matter expertise. We rely on our network of offices to deliver on-the-ground support to clients across the country.

For more information, contact our Co-Global Insurance Services Practice Group Leaders or your regular Hinshaw attorney contacts.



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Hinshaw's Coronavirus (COVID-19) Resource Center

Our [Coronavirus \(COVID-19\) Resource Center](#) is a one-stop destination with useful information and guidance on a myriad of COVID-19 business and legal issues. Our resource center is growing and evolving daily with recent articles.

Hinshaw at a Glance

We provide effective legal advocacy and pursue positive results driven by our clients' unique requirements and goals. The quality of our counsel is grounded in our proven depth and experience. Founded nearly a century ago during the Great Depression, we know firsthand what it means to overcome challenges and position a business for long-term success. Today, we are as forward thinking as ever and remain committed to providing customized, holistic legal solutions — locally, nationally and internationally.



Hinshaw & Culbertson LLP is a U.S.-based law firm with offices nationwide. The firm's national reputation spans the insurance industry, the financial services sector, and other highly regulated industries. Hinshaw also serves as counsel to the professional services sector and provides business advisory and transactional services to clients of all sizes. Visit www.hinshawlaw.com for more information and follow @Hinshaw on LinkedIn and Twitter.

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