

## PROFILES IN LAW

## 'Never Busier': Ronald Kammer Traces the Evolution of Florida Insurance Litigation

by Zach Schlein

For one reason or another, Ronald Kammer inspires confidence in people.

The Hinshaw & Culbertson partner has been appointed to a number of leadership roles over his 30-plus years with the firm, including his current positions as national practice group co-leader and department head for insurance services. He was also named in 2020 Best Lawyers as 'Lawyer of the Year' for insurance law in Miami.



J. ALBERT DIAZ

Hinshaw & Culbertson partner Ron Kammer has made a name for himself by specializing in a practice he calls "ever-changing" for more than three decades.

Kammer partially attributes his success to an inherited familial trait.

"We have a joke that says, 'Well, you have the Kammer family work ethic,' because we're just like this. We're kind of all wired this way," he said. "We work hard and we are

passionate about what we do. And I've carried that Kammer work ethic, as I like to call it, to the practice of law, in that I work very hard and always strive to put the effort in to get the best result for a client."

Kammer's loyal disposition and discipline shaped his legal

### RONALD L. KAMMER

**Born:** February 1955, Chicago

**Spouse:** Karen Kammer

**Children:** Joshua Kammer

**Education:** University of Miami School of Law, J.D., 1980; Macalester College, B.A., 1977

**Experience:** Partner & Co-National Practice Group Leader, Hinshaw & Culbertson, 1980-present

career long before he formally earned his law degree.

The attorney was born in Chicago and spent his childhood in Skokie, Illinois, before attending Macalester College in Saint Paul, Minnesota. After graduating in 1977 with a bachelor's in psychology, Kammer turned toward law school.

The University of Miami School of Law became a preferred pick following his parents' retirement and subsequent move to North Miami Beach. With a newly minted J.D. in hand, Kammer returned to his home state in 1980 to begin practicing law with Hinshaw & Culbertson's Chicago office.

Within a decade, he was tapped by the firm to head its expansion into the Sunshine State.

"When Hinshaw decided to open an office in 1987 in Florida — having been licensed in Florida as well as Illinois — the firm asked if I would come down to Florida on a liaison basis to help get the office open and work with the firm that we had affiliated with," he said. "And that liaison status has now lasted ... what? Thirty-two years now?"

Kammer said he and his wife, Karen, became "full-time Miamians" in the summer of 1988 following a six-month stint bouncing back and forth between Chicago and Miami. The ensuing three decades have seen the attorney become one of Florida's most recognized litigators in the field of insurance litigation.

However, he readily admits to being clueless on what insurance law actually entailed when he began litigating.

"When I joined Hinshaw I did not know what my specialty even was," he said, adding it wasn't an area he had brushed up on in studies. Kammer's initial foray into insurance law saw him representing an insurer in litigation over insurance coverage for environmental losses.

Besides prevailing in what Kammer called "financially significant cases," the attorney said the relative lack of insurance law specialists in Florida allowed him to stand out.

"When I first came to South Florida ... there was not a large number of lawyers that specialized in insurance coverage and bad faith," he said. "The practice of law then was more

general than it is now. Hinshaw in Chicago and elsewhere had lawyers that really specialized in this area. And so when I came here to Florida I was able to tap into an incredible resource, my colleagues, to get up to speed quickly on this area of the law."

After refining his skills in environmental coverage and professional liability work, the attorney said his focus turned primarily to representing insurers and navigating the contours of Florida law on their behalf. He noted he has roughly 150 reported decisions at the state and federal levels involving insurance coverage on issues ranging from construction defects to indirect patent infringement.

Kammer's knowledge of insurance law has also been called upon by corporate clients looking to distinguish between policy offers.

"[Clients] come to me saying, 'Ron, I can insure with X company or Y company, are these policies the same?'" he said. "I have consulted very well-known companies and individuals in this town about those issues. I've also represented — in both litigation

and opinion work — to advise insurance companies here on whether they have or do not have exposure to a specific claim or lawsuit pursuant to Florida law and the terms of the policy and the facts at hand.”

This expertise has led Kammer to argue before the Florida Supreme Court as well as the state’s appellate and federal courts. He singled out his work on multidistrict litigation concerning Chinese drywall as a particular point of pride for him.

The variety insurance law provides is one of Kammer’s favorite aspects of his practice. He considers himself a “student of the law,” and admitted to monitoring pending cases and developing trends on a constant basis.

“I’ve been able to really concentrate and I think that’s

helped me stay in this area,” Kammer said, adding his inclination for staying ahead of change and dedication to the job make him a good fit for insurance litigation. “I realize I’m in a service business, and I try my best to give the best possible service to my clients.”

Kammer said his sense of commitment is shared by his colleagues and has helped to keep him at Hinshaw & Culbertson for more than three decades.

“When I was a very young partner, there was a consultant that was speaking to us, and they said, You know, this firm is really unique because you guys all like one another,” Kammer shared. “And I’m sitting in the back of the room as a very young partner going, ‘Really? We’re unique that we all like one another?’”

Although the firm he works

with has remained the same, Kammer said he’s well-accustomed to change and is anticipating the inevitable adjustments insurance law will bring in the future.

“I’ve been blessed that I’ve never been busier,” Kammer said, adding the world of insurance coverage is “ever-changing.”

“When you start insuring new risks and new things, there’s always going to be legal questions and regulatory issues that need to be addressed,” he said. “This practice area will always be a good one for lawyers because things change.”

**Zach Schlein is a writer based in Miami. Originally from Montville, New Jersey, he holds a B.A. in political science from the University of Florida and is the litigation reporter for Daily Business Review. He can be reached at his email address, [zschlein@alm.com](mailto:zschlein@alm.com)**