

Hinshaw Lawyers Author Article Exploring When Additional Insureds Are Entitled to a Loss Run Statement

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Hinshaw attorneys Nicole Gould and Daniel Shatz authored an article in the *Daily Business Review* titled, “Is an Additional Insured Entitled to a Loss Run Statement?” In the piece, Gould and Shatz discuss Fla. Stats. §§ 626.9202(2), 627.444(2)—enacted in 2020—which require surplus lines and authorized insurers to provide an insured with a loss run statement within 15 calendar days after receipt of the request. Whether the requestor qualifies as “an insured” under the policy typically will be clear. But the authors point out that it may not be when the requestor “claims that (s)he or it qualifies as what is known as an ‘additional insured’ under an insurance policy.”

Gould and Shatz encourage insurers to proceed with caution when a purported additional insured that has not proved its status as such asks for a loss run statement. Specifically, they note, “[w]hile an argument may be made that an insurer’s failure to provide a timely loss run amounts to a statutory violation, insurers would be wise to consider these issues before providing loss run statements regarding named insureds to persons or entities who have not yet established additional insured status. That disclosure may intrude and invade upon the named insureds’ reasonable expectations of privacy in their confidential insurance information, and it is unlikely to further the legislative goal of ‘helping consumers with favorable claim histories to obtain insurance at a lower premium.’”

[Read the full article on the *Daily Business Review* website](#) (subscription may be required)

“Is an Additional Insured Entitled to a Loss Run Statement?” was published by the *Daily Business Review* on December 28, 2020.

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