

Scott Seaman Discusses the Challenges that Sexual Abuse Bankruptcies Can Present to Insurers

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Scott Seaman, Hinshaw partner and Chicago-based co-chair of Hinshaw's Global Insurance Services Practice Group, discussed challenges that sexual abuse bankruptcy claims can present for insurers in the third part of a *Law360 Insurance Authority* series exploring the intersection of bankruptcy and insurance issues, "Coverage Issues Flurry When Windows Open For Abuse Suits."

Seaman noted that the "injustices potentially perpetrated on insurers in sexual abuse bankruptcies often echo some of the same dangers associated with asbestos bankruptcies."

Seaman also stated that sexual abuse policy exclusions vary from case to case, and the factual context of each individual claim is essential. "Where the policyholder is the actual abuser, the application of such an exclusion or of an intentional acts exclusion often is straight-forward and will preclude coverage even in the unlikely event an occurrence may be established," he explained. He added that other exclusions can also relieve an insurer from covering injuries if they arise out of negligent employment, hiring, retention, investigation, supervision, and failure to report to the proper authorities.

[Read the full article](#) (subscription required)

"Coverage Issues Flurry When Windows Open For Abuse Suits" was published by Law360 on September 2, 2022.

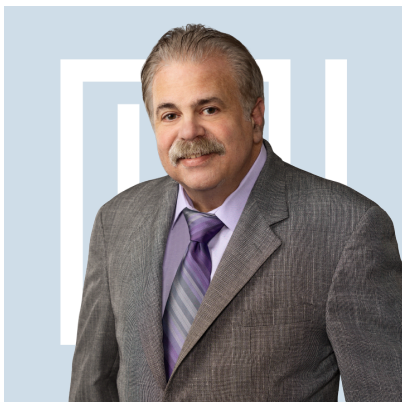
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Scott M. Seaman

Partner

📞 312-704-3699

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