

Scott Seaman Discusses Options for Insurers When Dealing With Missing Policy Cases

In The News | 1 min read

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Scott Seaman—Chicago-based partner and co-chair of Hinshaw’s global Insurance Services Practice Group—recently discussed with *Law360 Insurance Authority* the circumstances that cause policyholders to search for lost insurance policies and how missing policy cases can impact insurers.

“Climate change, natural resource damage and forever chemical claims have sent many policyholders searching for legacy insurance policies - mostly occurrence-based policies - that may have been issued to them,” he said. “They hope ‘lost policies’ may provide coverage for the present claims confronting them.”

Seaman advised carriers to look for and review settlement agreements, releases, and dismissal orders that could preclude a policyholder’s claims. He noted that it is common for releases to be broader than the coverage requests from policyholders, sometimes resulting in full environmental, full site, or full policy releases. Seaman stated that carriers should look to such documents from predecessors and entities related to the policyholder presenting the claim.

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

“Not All Missing Policy Cases Require Sherlock Holmes” was published by *Law360 Insurance Authority*, October 7, 2022

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