

Geoffrey Milne Authors Banking Law Journal Byline on Lender-Placed Insurance, Foreclosure Defenses, and the Filed Rate Doctrine

In The News | 1 min read

Jan 9, 2025

In a byline published in the January 2025 edition of *The Banking Law Journal*, Geoffrey Milne explores the significance of a rise of contested mortgage foreclosure cases involving lender-placed insurance (LPI).

Milne described how borrowers often allege special defenses that directly or indirectly seek to contest the real or actual cost of LPI charged to their accounts. These defenses implicate complex legal issues, including the filed-rate doctrine; Milne reviews this doctrine, which Connecticut has yet to formally adopt, although many other state courts have done so.

He then examines how flood risks caused by climate change implicate insurance requirements for federally-regulated lenders under the National Flood Insurance Act (NFIA), potential preemption of state law claims under the NFIA, and the relationship between federal and state law in foreclosure litigation involving LPI.

[Read the full article \(PDF\).](#)

- “Lender-Placed Insurance, Foreclosure Defenses, and the Filed Rate Doctrine” was published in the January 2025 edition of *The Banking Law Journal*.

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, professional services, and other highly regulated industries. Hinshaw provides holistic legal solutions—from litigation and dispute resolution, and business advisory and transactional services, to regulatory compliance—for clients of all sizes. Visit www.hinshawlaw.com for more information and follow @Hinshaw on LinkedIn and X.

Related People



Geoffrey K. Milne

Senior Counsel

📞 617-213-6805

Related Capabilities

Financial Services

Mortgage Lending & Servicing Litigation