

Scott Seaman Discusses the Importance of Securing Judicial Finality in COVID-19 Pandemic Insurance Coverage Rulings

Via *Law360 Insurance Authority*

In The News | 1 min read

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Scott Seaman, Chicago-based partner and Co-Chair of Hinshaw's Insurance Services Group, was quoted in a recent *Law360 Insurance Authority* article discussing a North Carolina federal district court's decision to uphold the finality of a judgment against policyholder Golden Corral in its pursuit of pandemic-related insurance coverage.

Seaman emphasized the critical role federal judges play in assessing COVID-19 business interruption claims such as this case. "Federal court judges generally are as capable as state court judges in ascertaining existing state law and in predicting how state supreme courts would rule on unsettled matters." He noted that federal courts across the country have correctly ruled on coverage issues and have accurately anticipated state appellate and Supreme Court decisions.

Seaman explained that upholding judgments prevents endless litigation and potential abuse of the legal system. He pointed out that Golden Corral had "ample opportunity" to present its arguments and must now abide by the final ruling. "The law is evolving, and there is no unfairness about holding parties to the judgment rendered in their case," he said. "In contrast, there is extreme unfairness to hold parties' judgments hostage to subsequent decisions rendered in other cases. This would interpose unworkable uncertainty and chaos in litigation."

He also commented on the procedural aspects of the case, discussing how North Carolina's lack of a formal mechanism for certifying questions to its Supreme Court did not significantly impact the outcome. "If anything, it is an expression of confidence in the ability of federal court judges to decide issues of North Carolina law," he said. While acknowledging that the timing of the state Supreme Court's later decision might have changed the result, Seaman concluded, "good and bad timing is a reality of life and litigation."

[Read the full article](#) (*subscription may be required*).

- Law360 Insurance Authority: “[Virus Coverage Revival Loss Shows Importance Of Judicial Finality](#)” (May 22, 2025)

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