

New Two-Volume 13th Edition of Thomson Reuters Insurance Law Treatise is Now Available

Written by Hinshaw Partners Scott Seaman and Jason Schulze

In The News | 2 min read

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We are pleased to announce that Thomson Reuters has published the 13th Edition of the insurance law treatise entitled *Allocation of Losses in Complex Insurance Coverage Claims* (13th Ed. 2025), authored by Hinshaw partners Scott Seaman and Jason Schulze. With expanded insights this year, the treatise is now available for purchase as a two-volume set.

For 24 consecutive years, Hinshaw partners Scott Seaman, Co-Chair of Hinshaw’s Global Insurance Services Practice Group and Insurance Industry Sector Leader, and Jason Schulze have published annual updates to the treatise. The book provides a comprehensive treatment of several leading issues impacting contemporary insurance claims, coverage litigation, reinsurance cessions, and arbitrations.

This authoritative work is cited by courts across the country, used by counsel, and relied upon by insurance professionals. It provides easy-to-follow explanations, analysis of the relevant policy language and case law, plus useful insights and references.

The treatise includes the following features and benefits:

- Updated 50-state compendia of allocation decisions and trigger-of-coverage decisions
- Analysis of the various allocation methodologies, allocation to the policyholder, impact of insurance unavailability, and developments with respect to the targeted tender rule
- Discussion of the impact of policyholder bankruptcies and insurer insolvencies
- Decisions on professional liability, directors’ and officers’ liability, and other policy types on claims-made policy issues
- Consideration of reallocation among insurers through “other insurance” clauses and contribution claims

- Discussion of the coordination of coverage between claims-made and occurrence-based contracts
- Review of stub policy, policy extension, and multi-year policy issues
- Tracking of developments regarding the number-of-occurrence decisions
- Examination of defense obligations, coverage for defense costs, policyholder rights to independent counsel, and insurer rights of reimbursement
- Allocation of verdicts between covered and non-covered claims and damages
- Consideration of legal audits, billing, and litigation management guidelines
- Analysis of joint defense issues and matters subject to privilege and immunity claims
- Evaluation of insurance settlement issues and settlement credits
- Coverage of a wide range of claim types, including general and professional liability, first-party property, environmental, asbestos, mass tort, sexual molestation, transactional and representations and warranties, and construction defect
- Review of issues relating to policy limits, self-insured retentions, exhaustion, and impairment of coverage
- Examination of issues and decisions affecting reinsurance allocations
- Assessment of construction defect losses, including assignment of risk in the construction contracts, insurance policies, and coverage issues, and indemnity and subrogation
- Cybersecurity and privacy claims, and silent and cyber-specific coverage
- A new compendium of state privacy laws
- Detailed consideration of social inflation, its impact on claims, and strategies for combating litigation funding and nuclear verdicts
- ESG/sustainability and its impact on insurers and policyholders
- Responding to plaintiffs' reptilian tactics
- COVID-19 and pandemic coverage claims
- Transactions, representations, warranties insurance, and more topics.

The authors also gratefully acknowledge the assistance and contributions of several Hinshaw attorney colleagues, including John DeLascio, Pedro Hernandez, Jonathan Yee, Sarah Anderson, Daniel Shatz, Cathy Mulrow-Peattie, Gar Lauerman, and Stuart Walker.

In addition to the traditional hard copy version, the 2,402-page treatise is available as an eBook. **For more information and to order the book, [visit the Thomson Reuters website](#).**

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New Two-Volume Twelfth Edition of Thomson Reuters Insurance Law Treatise Authored by Seaman and Schulze is Now Available

Eleventh Edition of Thomson Reuters Insurance Law Treatise Authored by Seaman and Schulze Now Available

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