

Hinshaw Releases *America 250* Book Exploring Insurance's Role in Building the United States

A Trio of Hinshaw Authors Chronicle 250 Years of Insurance Law and Legal Evolution

Press Release | 3 min read

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As the United States prepares to commemorate its 250th anniversary on July 4, Hinshaw is pleased to announce the publication of *America 250: A History of Insurance and Insurance Coverage Law and Litigation in the United States*, a new book examining the critical role of insurance, one of the nation's most influential—yet often overlooked—economic institutions.

Authored by Hinshaw partners Scott Seaman, Pedro Hernandez, and Peter Lewis, the book traces how insurance has supported US innovation, infrastructure, and financial stability for more than two centuries.

How Insurance Helped Drive America's Economic Growth

The *America 250* book traces the evolution of insurance in America from colonial-era mutual fire societies and maritime risk-sharing practices to today's sophisticated and highly regulated global industry. The authors provide historical analysis and modern legal and economic insights to demonstrate the fundamental role insurance has played in the country's economic expansion, entrepreneurial innovation, infrastructure development, and long-term financial resilience for more than two centuries.

"Insurance has been woven into the fabric of America since the nation's earliest days," Seaman said. "From protecting merchants and property owners in the colonial era to enabling modern innovation and economic investment, the industry has provided security and the stability necessary for economic growth, progress, and recovery. As we commemorate America 250, it is important to recognize the essential role insurance has played in building and sustaining the American economy."

A Timeline of Insurance Evolution in America

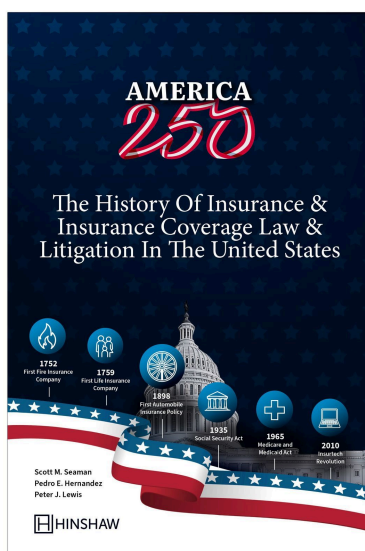
The *America 250* authors trace the evolution and expansion of insurance into major lines, including property, life, liability, and cyber coverage, as well as the industry’s adaptation to industrialization, technological advancement, and emerging societal risks. The book also highlights the industry’s critical role in commerce, encouraging investment and helping businesses and individuals navigate the uncertainties of an increasingly complex economy.

The book explores the impact of major catastrophes, expanding legal liabilities, and technological change on the insurance regulatory landscape, with a focus on long-tail liabilities such as asbestos claims, which have given rise to these “golden ages” of the insurance coverage wars.

It examines America’s unique contributions to insurance law, including the duty to defend, bad faith and extracontractual liability, and litigation American Style, administered through a civil justice system replete with social inflation, nuclear verdicts, third-party litigation funding, reptilian tactics, and anti-corporate animus.

Implications for the Future of Insurance Amid Emerging New Risks

The authors examine the future of insurance and explore rapidly evolving areas, including forever chemicals, climate change, cyber, and artificial intelligence. They provide their nominations for the most significant insurance law cases in the history of the United States to facilitate a dialogue and raise awareness of insurance coverage issues.



Access the *America 250* Book

Download a PDF copy of the “*America 250: A History of Insurance and Insurance Coverage Law and Litigation in the United States*” book here:

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About the Authors

Scott Seaman

Scott Seaman is co-leader of Hinshaw’s Global Insurance Services group. A preeminent thought leader on insurance coverage litigation and disputes, he represents insurers and reinsurers in high-stakes, complex property and casualty matters in courts nationwide. A highly sought speaker, he is the host of Hinshaw Insurance Law TV and has garnered numerous awards, including *The American Lawyer’s* inaugural Midwest Trailblazers, *Crain’s Chicago Business* Notable Leaders in Law, and Top Insurance author for the past six years in the *JD Supra* Reader’s Choice Awards. His two-volume treatise, *Allocation of Losses in Complex Insurance Coverage Claims* (13th Ed., Thomson Reuters 2025), examines many of the issues driving insurance coverage claims, cases, and reinsurance arbitrations and sessions.

Pedro Hernandez

Pedro Hernandez is co-leader of Hinshaw’s Global Insurance Services group and a seasoned trial attorney focusing on insurance coverage. He handles high-profile coverage litigation and bad faith cases nationwide, including general liability (primary, umbrella, and excess), errors and omissions, and first-party claims involving significant property damage. A recent recipient of the 2026 Best Mentor–Finalist award in the *ALM Florida Legal Awards*, Pedro is also a frequent speaker at insurance industry conferences in the United States and the United Kingdom.

Peter Lewis

Peter Lewis manages a diverse litigation practice, with a focus on aviation insurance claims and bad faith matters. He represents commercial airlines, flight schools, and charter operators in a wide range of coverage claims and product disputes nationwide, and handles commercial litigation, coverage evaluations, general liability, professional, and product liability.

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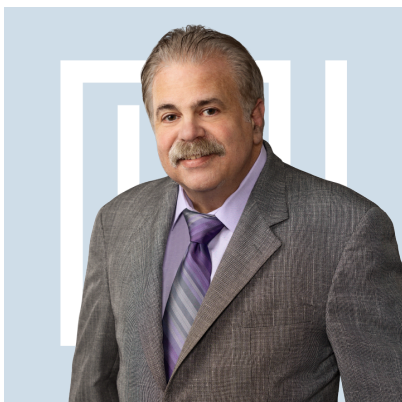
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