

Scott Seaman Shares Insights in *Law360*'s Midyear Roundup of Top Property Insurance Decisions

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Scott Seaman, a Chicago-based partner and Co-Chair of Hinshaw's Global Insurance Services Group, has been featured in *Law360*'s midyear roundup of the top property insurance decisions so far in 2026.

Law360 has reported on the US Court of Appeals for the Fourth Circuit's ruling denying Golden Corral's effort to refile its COVID-19 business loss insurance claim. The court decided that a 2024 North Carolina Supreme Court decision, which was advantageous to policyholders in a different pandemic case, did not qualify as an "extraordinary circumstance" justifying overturning Golden Corral's previous loss.

Scott offers his perspective on the ruling's significance and the broader landscape of pandemic coverage litigation. "Relief from a final judgment is rare, and the circumstances allowing for such relief are limited due to the strong interest in promoting finality for litigated decisions."

He also notes that every federal circuit court ruled in favor of insurers in pandemic coverage suits, as did every state supreme court except those of Vermont and North Carolina—highlighting the overwhelming judicial consensus against COVID-19 business interruption claims.

"Simply stated, the Fourth Circuit determined the buffet closed on Golden Corral before it got in line for a new plate," Scott adds, summing up the outcome.

[Read the full article](#)

- *Law360*: "[The Top Property Insurance Rulings Of The First Half Of 2026](#)" (July 30, 2026)

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