

Jason R. Schulze

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He/Him

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About Jason

Jason represents insurance companies nationwide in litigation and disputes, including claims alleging bad faith and coverage disputes involving product liability, toxic tort, environmental liability, sexual abuse, construction defects, and professional liability. He counsels clients across various insurance lines, such as commercial general liability, umbrella, excess, and professional liability coverage for lawyers, accountants, and medical professionals.

With extensive experience as lead counsel, Jason litigates, arbitrates, and mediates complex coverage matters, particularly in multi-party disputes implicating multiple insurers and policies.

He counsels industry clients on all aspects of claims handling, policy drafting and wording, and reinsurance collection. Jason also helps insurers adapt policy language in response to legal developments, emerging risks, and evolving claim trends. In addition, he regularly provides training and educational programs for insurance and reinsurance clients.

Jason's Affiliations

- ARIAS US
- Defense Research Institute (DRI)

Areas of Focus

Industries: Construction; Energy & Environment; Insurance; Professional Services; Reinsurance

Services: Appellate; Complex Tort & General Casualty; Environmental ;
Insurance Coverage Litigation & Counseling; Litigation & Trial; Regulatory & Compliance
Initiatives: Lawyers for the Profession®

Experience

- Represented an insurer in a matter in which the U.S. District Court for the District of Minnesota enforced a communicable disease exclusion and awarded summary judgment in favor of Evanston, resulting in a complete bar of coverage for the claim stemming from the destruction of over 5 million chickens due to the presence of Avian flu.
- Represented an insurer in the U.S. District Court for the Northern District of Illinois, in which the court awarded judgment in favor of the insurer barring coverage for claims seeking to recover damages from insured under the Illinois Biometric Information Privacy Act.
- Represented an insurer in the U.S. District Court for the District of Montana, in which the court awarded summary judgment in favor of the insurer, finding that the therapeutic boarding school policyholder had failed to satisfy the express time limitations in the client's claims-made policies.
- Represented an insurer in the U.S. Court of Appeals for the Seventh Circuit and the U.S. District Court for the Northern District of Illinois in a multisite environmental coverage dispute involving claimed damages in excess of \$9 million and resulting in summary judgment in favor of the insurer for all claims at both sites, with the summary judgment in favor of the insurer being affirmed by the Seventh Circuit on appeal.
- Represented the lead excess liability insurer and other excess liability insurers in an asbestos and environmental coverage action involving a multinational Fortune 500 product manufacturer, which resulted in a key number of occurrences ruling by the New York Court of Appeals.
- Represented a general liability insurer in both the trial court and the Illinois Appellate Court in a contribution action resulting in summary judgment, affirmed on appeal, on the issue of known loss.
- Represented an excess liability insurer in an environmental property damage declaratory judgment action in New Jersey, which resulted in key summary judgment rulings allowing for dismissals based on justiciability grounds on key issues of trigger and allocation.
- Secured a declaratory judgment that general liability insurer had no duty to defend or indemnify a contractor for substantial property damage allegedly caused by the contractor's faulty installation and repairs of a roof on a historic 16-story building in Birmingham, Alabama.

Recognition

- *The Best Lawyers in America*®, Insurance Law, 2021 – 2026
- DePaul University College of Law, *DePaul Law Review*, Member

Credentials

Education

DePaul University College of Law, JD

University of Iowa, BA

Bar Admissions

Illinois

Court Admissions

US Court of Appeals for the Seventh Circuit

US District Court for the Northern District of Illinois

Interests

Did you know...

Jason enjoys staying active outdoors, including biking, hiking, running, and playing the occasional basketball game. He also spends his free time traveling and attending sporting and other events with his wife and twin sons.

Thought Leadership

Presentations

Jason is a frequent speaker at insurance-related seminars and conferences. A selection of his presentations includes:

- Co-Presenter, “Issues Confronting Excess and Surplus Lines Policies,” DRI 2025 Insurance Coverage and Claims Institute, Chicago, Illinois, March 13, 2025
- Panelist, “Forever Chemicals,” Global Access Week 2024, London, U.K., March 13, 2024
- Panelist, “Claims Handling Issues and Bad Faith Developments to be Aware of in 2021,” Hinshaw’s Webinar Series: Insurance Insights – What Insurers Need to Know in 2021, Virtual Event, April 20, 2021
- “Insurance, Indemnity and Contribution: The Complex Interplay in Commercial Transactions: Reconciling Competing Indemnity Obligations and Insurance Provisions,” Strafford, 2010 – 2017
- Conference Co-Chair and Speaker, Comprehensive Seminar on Insurance and Reinsurance Issues Relating to Allocation of Losses, West Legalworks, 2008
- Conference Co-Chair and Speaker, The Insurance and Reinsurance Allocation Party’s National Convention, West Legalworks, 2007

Publications

Jason has written articles and presentation materials on various issues related to insurance coverage, including indemnity agreements, contribution, number of occurrences, policy interpretation, coverage trigger, and allocation of indemnity and defense costs.

A selection of Jason's publications as both an author and co-author includes:

- "Allocation of Losses in Complex Insurance Coverage Claims" (13th Ed. Thomson Reuters 2025); (12th Ed. West Thomson Reuters 2024); (11th Ed. West Thomson Reuters 2023); (10th Ed. West Thomson Reuters 2021 – 2022) (supplemented annually)
- Co-Author, "[Insurance & Reinsurance – USA Trends and Developments](#)," *Chambers and Partners Global Practice Guides*, February 2021
- "A Journey Through the Fundamental Requirement of Exhaustion," *CPCU Reinsurance Encounters*, Vol. 32, No. 1, January 2014
- "Excess Insurance Coverage," Chapter 17, *Environmental Liability and Insurance Recovery*, American Bar Association, 2012
- "Number of Occurrences, Policy Periods, Exhaustion and Other Considerations Affecting Allocation Of Losses," *CPCU Reinsurance Encounters*, Vol. 30, No. 1, April 2012
- "Insurers Saddled With Disproportionate Share Of Loss Seek Reallocation Through Contribution Claims And 'Other Insurance' Clauses," *CPCU Reinsurance Encounters*, Vol. 29, No. 3, December 2011
- "A Primer On Allocation Methodologies – The 'All Sums' And Various 'Pro Rata' Approaches," *CPCU Reinsurance Encounters*, Vol. 29, No. 1, March 2011
- "Triggering Occurrence-Based Contracts And Understanding Claims-Made Contract Requirements," *CPCU Reinsurance Encounters*, Vol. 28, No. 3, December 2010
- "The Illinois Supreme Court's Decision in Kajima Limits Illinois' 'Targeted Tender' Rule and Establishes Illinois as a Pro Rata Allocation Jurisdiction," commentary, *Mealey's Litigation Report: Insurance*, Vol. 22, No. 10, January 17, 2008
- "*United States v. Tucker*: Can the Sixth Circuit Really Abolish the Outrageous Government Conduct Defense?" case note, 45 *DePaul L. Rev.* 943, 1996

Events

- Jason Schulze Presents on Excess and Surplus Lines, Mar 13, 2025
- Hinshaw Partners to Present at the Global Access Annual Conference 2024, March 12-14, 2024

In The News

- New Two-Volume 13th Edition of Thomson Reuters Insurance Law Treatise is Now Available, Jun 19, 2025
- Scott Seaman Reviews Why "Insurers Have Won the COVID-19 Coverage War" in Law360, Jul 23, 2024

- New Two-Volume Twelfth Edition of Thomson Reuters Insurance Law Treatise Authored by Seaman and Schulze is Now Available, Apr 8, 2024
- Jason Schulze Discusses West Virginia Supreme Court Holding that Continuous Trigger Theory Applies To Latent Bodily Injury Claims, Nov 22, 2023
- Eleventh Edition of Thomson Reuters Insurance Law Treatise Authored by Seaman and Schulze Now Available, Jan 30, 2023

Press Releases

- 102 Hinshaw Lawyers Recognized in 2026 Editions of *The Best Lawyers in America*® and *Ones to Watch*™, Aug 21, 2025
- 105 Hinshaw Lawyers Recognized in 2025 Editions of Best Lawyers in America and Ones to Watch, Aug 15, 2024
- 101 Hinshaw Lawyers Recognized in 2024 Editions of Best Lawyers in America and Ones to Watch, Aug 17, 2023
- Sixty-Seven Hinshaw Lawyers Recognized in 2022 Edition of Best Lawyers, Aug 19, 2021
- Hinshaw Insurance Law TV: Claims Handling Issues and Bad Faith Developments for Insurers to be Aware of in 2021, Jun 7, 2021

Webinar

- Webinar Series: Insurance Insights – What Insurers Need to Know in 2021, Apr 29, 2021

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