

## Scott Seaman Quoted in Law360 Discussing New York High Court Ruling on Allocation and Exhaustion

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<u>Scott M. Seaman</u>, a Chicago-based partner and co-chair of the <u>Insurance Services</u> group at Hinshaw & Culbertson LLP, was quoted in the article, "NY Allocation Ruling Speeds Policyholders' Road To Recovery," published by *Law360* on May 3, 2016.

The article discusses how a recent ruling by New York's high court states each excess insurance policy covering Viking Pump Inc. and Warren Pumps LLC can be held liable for an entire loss resulting from asbestos claims due to the presence of non-cumulation clauses in the policies. Mr. Seaman comments that *pro rata* allocation remains the general rule under New York law and states "[a]lthough the result in this case was not what the insurers sought and strong arguments support the insurers' position, the court's stated approach of placing primary reliance on policy language to resolve coverage disputes — rather than applying blanket rules — is an approach that often will accrue to the benefit of insurers."

Read the full article "<u>NY Allocation Ruling Speeds Policyholders' Road To Recovery</u>" on the *Law360* website. Please note that a subscription may be required.

Scott Seaman is a commercial litigator and trial lawyer who has focused his practice in business litigation and insurance services for nearly three decades, with particular emphasis on representing insurers and reinsurers in complex insurance coverage disputes and reinsurance cessions.

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