

Insurance

OVERVIEW

Whether the issues involve drafting or revising policy forms for compliance with state or federal regulations, navigating the political and regulatory landscape, determining applicable coverage, or litigation of coverage or claims, we leverage our understanding of state and federal laws and industry trends to give strategic guidance to insurers and claimants alike. We represent some of the largest national insurers in commercial, auto, and home insurance matters, from defense of personal injury claims, to determining or litigating coverage issues, and providing sound legal advice in first-party and third-party matters. Not only are we fluent in the laws and regulations around the industry to help insurance companies stay in compliance, we also guide our clients through claims issues when they arise, including litigation in arbitration, administrative hearings, and trial.

Where appropriate, we are frequently asked to assist in determining insurance coverage for individual and corporate insureds to determine whether they qualify for coverage, create a roadmap to get more coverage, and advise on how best to pursue a claim. Knowing the potential exposure and arguments on all sides of claims makes us stronger advisors and allows us to empower our clients to make smart business decisions.

Planning, Procedures, and Compliance

We educate carriers and claim representatives on differences in the law between states, interpret complex contracts and insurance policies, and advise on procedures that should be followed. Our active role in insurance legislative groups, which are designed to improve laws, means we don't just practice insurance law, but we help shape it. This firsthand experience allows us to better understand the regulatory landscape and advise clients on designing and modifying policies in Oregon and Washington.

On the transactional side, our clients look to us when making important strategic decisions, including company formation and admission; mergers, acquisitions, and affiliations; reorganization; rehabilitation; and liquidation.

Resolving Claim Disputes

Well-versed on the highest standards of conduct and the way a claim is most effectively handled to resolution, we guide our clients on the factors that can influence their position, help them determine their obligation under the policy, and assist them in the evaluation of a claim. We often partner with in-house counsel when specialty issues arise. As recognized leaders in insurance matters, our attorneys are frequently retained to serve as experts, or to serve as arbitrators or mediators of disputes.

Not only do we prepare detailed opinions to provide guidance in a variety of coverage issues, but our litigation experience allows us to evaluate potential contractual and extra-contractual exposures. Our comprehensive approach enables us to give clients more predictability in understanding their exposure and options from the beginning of our involvement, with revised value ranges as investigation and claims progress. In this manner, we work to resolve claims whether through settlement or trial.

Preparing for Litigation and Trial

When litigation cannot be avoided, we represent clients throughout the United States both as coordinating counsel and trial counsel. Known for insurance coverage and defense work, from personal injury defense to catastrophic claims, we are experienced in declaratory relief litigation and perform extensive work in state and federal trial and appellate courts. With decades of experience in insurance coverage litigation and appeals, we



provide insurance carriers with reliable coverage opinions and analysis.