



Insurance Coverage Advisory & Litigation

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STRADLEY
RONON

Our Practice

Insurance companies face increasing challenges from customers, service providers and regulators. From product suitability questions to service disputes to coverage claims and allegations of bad-faith claim handling, the “business” of insurance has become more complex. Assessing the risks and handling disputes when they arise require counsel from attorneys who know the industry, the products and services, the coverage issues, the distribution channels, and the legal landscape.

Stradley Ronon’s insurance litigation attorneys possess a unique combination of knowledge and experience – and are equipped to quickly devise effective strategies to resolve disputes when they occur.



The Stradley Difference

For more than four decades, our nationally recognized insurance practice group has counseled leading insurers, reinsurers and producers and effectively litigated on their behalf. From transactional and regulatory matters to complex claims and litigation, we help insurers resolve disputes regarding the full spectrum of commercial and individual coverage lines. Serving as lead trial or national coordinating counsel in all types of insurance-related disputes, including large exposure cases, and advising on insurance products, claims and coverage, our team has experience with the full gamut of insurance issues.

We work hand in hand with our clients to understand their business, their goals and their

challenges. We then work closely with them to develop cost-effective, efficient dispute resolution strategies, including, when necessary, taking cases to trial and through the appellate process.

Our insurance experience covers a broad range of market segments, including:

- financial lines
- life and annuities
- managed care/health care
- long-term care
- property/casualty
- directors & officers
- errors & omissions
- professional liability
- fidelity/surety
- other specialty lines
- reinsurance/retrocessional
- captive insurance

Our attorneys have in-depth knowledge of the insurance business – including product design and distribution, underwriting, claims, the regulatory framework, and financial results – enabling us to achieve earlier and less-expensive resolutions.

We routinely collaborate with members of our other practices to bring added experience to specific coverage matters. For example, in a recent patent infringement coverage dispute, we applied the experience of our intellectual property group. In a professional liability coverage dispute involving securities transactions, our acclaimed investment management group provided critical regulatory insight.

Our Litigation Services

Coverage Disputes

We have handled complex matters through all phases of litigation in courts and alternative forums throughout the country and regularly represent insurers in coverage disputes, render coverage opinions, and draft reservation and declination letters. Our coverage litigation experience includes:

- declaratory judgment actions
- class actions
- third-party claims, including long-tail exposures and other CGL claims
- first-party property and lost income claims
- extra-contractual and bad-faith cases
- ERISA claims
- bankruptcy matters
- structured settlements
- reinsurance disputes

We are particularly adept at resolving claims that involve insurance regulatory interpretation and are regularly asked to offer expert opinions on those matters.

Producers/Intermediaries

Our attorneys represent insurance brokers, agents, managing general agents and third-party administrators in litigation over transactions, contracts, employment matters, commission disputes and regulatory investigations. Our product knowledge, combined with our regulatory experience, enables us to solve the most complex litigation matters.

Insurance Receivership

Our firm has broad experience handling legal matters for and against insurance receivers and guaranty associations. Counseling liquidators in numerous estates, we provide technical and asset-

collection services and defend liquidators' objections to claim determinations. We routinely counsel troubled companies working through runoff and supervision plans, offering litigation mitigation strategies. Additionally, we regularly counsel insurers, reinsurers and others with claims against insolvent or troubled companies.

Fidelity/Surety

Stradley Ronon is highly regarded for handling fidelity and surety matters, having developed pro-industry case law in numerous jurisdictions. Our lawyers are some of the nation's most experienced surety attorneys, and our surety work encompasses the gamut of bonding matters, including performance and payment bond claims defense; enforcement of surety common law and contractual rights of subrogation, exoneration and indemnification; and defending surety rights in bankruptcy court.

Our fidelity work includes representing carriers in claims

under all types of fidelity bonds and policies, including financial institution bonds, commercial crime policies, and other proprietary bond and policy forms. Our attorneys frequently speak on fidelity and surety topics and are active in prominent industry organizations, including [the American Bar Association Fidelity and Surety Law Committee](#), [The Surety & Fidelity Association of America](#), [the Fidelity Law Association](#), and [the International Association of Defense Counsel's Fidelity and Surety Committee](#).

Experts, Arbitrators and Amici Curiae

Our insurance group leaders serve as experts, arbitrators and mediators in complex insurance disputes. Stradley Ronon is also recognized amici curiae counsel for various industry groups, including the [Property Casualty Insurers Association of America](#), [the Insurance Federation of Pennsylvania](#) and [the American Council of Life Insurers](#).

Our Accolades and Industry Involvement

Our insurance group and its members are routinely recognized by peers, clients and leading publications such as *Chambers*, *Best Lawyers*, *The Legal Intelligencer* and *Martindale-Hubbell*.

Stradley Ronon attorneys are frequently contacted by media for insurance industry insights and are regularly quoted by *Law360*, *Philadelphia Business Journal*, *The Legal Intelligencer*, *PA Law Weekly* and other highly regarded publications.

Active in the [National Association of Insurance Commissioners](#), we help clients and regulators navigate evolving legislative and market developments. We are also active in [the International Association of Insurance Receivers](#), [the International Institute for Conflict Prevention & Resolution \(CPR\) – Corporate Insurance Coverage Committee](#), [the American College of Coverage and Extra-contractual Counsel](#), [the Pennsylvania Association of Mutual Insurance Companies](#), [the Association of Insurance and Reinsurance Run-Off Companies](#), and [the Claims & Litigation Management Alliance](#), among other industry groups. Our attorneys also teach at numerous universities and speak at bar association events.

For more information on our Insurance Coverage Advisory & Litigation Practice, visit www.stradley.com/insurancelit.



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ABOUT STRADLEY RONON

For more than 90 years, Stradley Ronon has helped private and public companies – from small businesses to Fortune 500 corporations – achieve their goals. With eight offices and more than 200 attorneys, Stradley Ronon is proud to help companies manage their legal challenges and grow their businesses.

www.stradley.com

LOCATIONS

Pennsylvania
Washington, D.C.
New York
New Jersey
Illinois
Delaware



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