

## Insurance

Schnader's Insurance Services Group is represented in each of our offices around the United States. The Group includes International Academy of Trial Lawyers and American College of Trial Lawyers Fellows, and lawyers listed in *Super Lawyers* and *The Best Lawyers in America*. Our lawyers are active members in insurance law organizations such as the Defense Research Institute, the Claims and Litigation Management Alliance, and the Risk and Insurance Management Society, Inc., and we are frequent speakers and writers on insurance law issues. Our services include *insurance coverage* counseling and litigation, *insurance defense*, and *subrogation recovery*.

### **Insurance Coverage**

Schnader attorneys handle insurance coverage disputes involving many types of insurance, both third-party (e.g., commercial general liability, excess and umbrella, professional liability, directors and officers, and employment liability) and first-party (e.g., property, life, and disability) coverages. Given the cross-specialization of many of our attorneys, we have a significant advantage in handling legal issues involving specialized insurance, such as aerospace, environmental, financial institutions, professional errors and omissions, health, employment-related practices, products/completed operations coverages, and international insurance programs. We are experienced in handling disputes concerning the propriety of claims-handling and allegations of extracontractual or bad faith liability.

We are frequently called upon to advise and counsel clients with difficult coverage issues, draft policy language, deal with regulators, and negotiate the resolution of claims with adverse parties or coinsurers. Schnader attorneys have a demonstrated record of success in the negotiation process and, where necessary, mediation, arbitration, and trials. Our senior lawyers are well-versed in most aspects of insurance coverage law, and we provide hands-on involvement throughout the course of every engagement.

We work closely with our clients to predict and control costs. We are willing and able to work with clients to establish appropriate budgets. Our approach involves preparation, evaluation, and disposition of matters as expeditiously as possible, with cost-effectiveness a priority we share with our clients. At the same time, we make every effort to employ creative approaches to problem-solving.

We involve our clients in the decision-making process at every stage and keep them fully apprised of their risks, options, and potential expenses with regular, detailed reporting.

### **Insurance Defense**

Schnader attorneys are regularly appointed to defend insureds against potentially covered claims. These claims regularly arise out of property and casualty exposures, including products liability, personal injury, property damage, fire losses, water damage, worksite accidents, automobile, aviation and aerospace, civil rights, construction, defamation, directors and officers, nonprofit organizations, and toxic tort. Several of our attorneys are well-experienced in the provision of counsel to London Market insurers and other first-party carriers confronting high-exposure property damage losses.

Many of Schnader's lawyers came to the law as a second career, bringing with them unique skills and experience that ideally suit them for particular types of defense work. Our lawyers include a professional engineer, registered architect, air traffic controller, flight instructor, Air Force transport command pilot, clinical psychologists, and a Scotland Yard detective inspector.

## **Contacts**

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