

Insurance Coverage

Attorneys

- ▶ Mark R. Azman
- ▶ Morgan A. Godfrey
- ▶ Lance D. Meyer
- ▶ Michael M. Skram
- ▶ Dale O. Thornsjo

We've all heard the clichés: when a policyholder seeks coverage, the Carrier “runs for cover;” the cavalry runs away instead of saving the day; the Carrier's hands choke the insured instead of saving them. While amusing, these stereotypes simply do not reflect the reality in the insurance profession. Legitimate positions properly asserted should provide the Carrier with the proper coverage outcomes without risk of extra-contractual consequences. Without an insightful presentation of the Carrier's coverage positions, however, the desired result may not happen.

Our attorneys work closely with Carriers to develop and implement proactive, insightful and innovative strategies to ensure effective communication and advocacy of coverage positions. Our years of experience in handling some of the largest and costliest coverage issues in the country provide our clients with seasoned representation, timely assessment of the strengths and weaknesses of the coverage issues, and the most practical options for the case.

Relying on our broad and unique coverage knowledge, we identify and coordinate all coverages available in a particular situation. We develop unique approaches in light of various contractual provisions, court rules and creative insurance agreements to maximize the availability of all potential coverages.

We also provide effective insight to Carriers on such diverse issues as underwriting, claim handling, subrogation and reinsurance placement and submissions.

Coverage cases all too often turn on a lack of appreciation for the Carrier's position. Our coverage attorneys recognize that effective communication provides the best opportunity for successful outcomes. Whether answering a question, presenting a seminar on timely issues facing the industry, assisting with difficult claim negotiations, or defending the carrier's interests in litigation, we are available to counsel members of the insurance industry on every aspect of insurance law and coverage litigation.

In addition to Carriers, our attorneys provide high quality, tailored representation to trusts, businesses, third-party administrators and related entities in the distinctive field of self-insurance. We assist our clients in claims handling, risk avoidance, policy and contract review, compliance matters, reinsurance placement and coordination, membership and management strategies, disaster response, and legislative support. We actively represent our clients throughout the claims and litigation process.

Our unique expertise includes more than twenty-five years of significant work with public self-insurance programs representing their interests in numerous administrative, district court, appellate and alternative dispute forums. We also serve as general counsel for a

large self-insurance trust for school districts, and are a member of the Minnesota Self-Insurers' Association.