

# Insurance Advisory Services

With decades of insurance recovery and advisory experience, we can help you with all of your insurance counseling needs. Whether and to what extent your business's liability exposures are covered will depend on the policy language purchased and the state law applied. The same policy language often can be interpreted differently depending on the jurisdiction. Our team can help guide you through the complex maze of insurance issues and assist you in purchasing the insurance coverage that is right for your business.

We represent clients in a wide range of businesses, each with its own unique risks. The best way to ensure that those risks are covered by insurance is to have the appropriate insurance policies in place before incidents occur. Our attorneys work with our clients and their insurance brokers to identify the most likely liability risks and to review their insurance policies and advise on whether they are likely to cover those risks. If these policy audits reveal potential gaps in coverage, we collaborate with our clients and their brokers to identify or craft policy language that can help to eliminate or reduce those coverage gaps, often negotiating policy language directly with insurance carriers.

When incidents do occur, we also guide our clients through the insurance claims process. We identify which insurance policies are potentially implicated, draft notice letters to the appropriate insurance carriers, and assist with claims submissions to help minimize insurance disputes and to ensure that any liability arising from the incident is covered to the maximum extent possible.

## Strengths

Our strengths include:

- General insurance coverage counseling
- Insurance policy audits
- Drafting notice of claim letters
- Drafting letters advising of notice of circumstances that could lead to a claim
- Reviewing and responding to insurance company coverage position letters

- Helping to negotiate endorsements specific to a client's business
- Advising on the pluses and minuses of including policy deductibles or retentions
- Captive insurance considerations