

Insurance Recovery and Advice

It takes an enormous effort to recover significant amounts from insurance companies. Experienced leadership, great teamwork and outstanding research are the keys to our success.

Our attorneys have decades of experience representing corporate policyholders. We take the time to learn our clients' industries and, specifically, how they operate in those industries. Knowing what a client had insured and why it matters to their business is the natural starting point for our team. We dig deeper to learn what the insurance company promised and what our clients relied on to protect themselves.

We have handled insurance coverage matters for clients in a number of industries, including manufacturing, construction, retail, franchise, medical device, agriculture, financial, electronics and professional services. We also have significant experience with nearly every type of insurance policy, including commercial liability, property, builders risk, construction bond, fidelity bond, directors and officers, errors and omissions, cyber, employment practices, inland marine, and environmental legal liability.

Even with the most thorough policy review, it is inevitable that insurance carriers will reject some covered claims leaving our clients with no choice but to fight it out in court. We are comfortable to appear in the courtroom for them. We have tried cases across the country in federal courts and in the courts of over thirty states. Specifically, we have attorneys with extensive trial experience in insurance coverage claims including environmental, directors and officers, workers compensation, bad faith, and property claims. We also are regularly involved in insurance appraisals and arbitrations.

Advice and Counseling:

We advise our clients on alternatives to trial every step of the way. We understand that our clients are cost conscious and we demand every effort on our own part to get matters resolved in a timely, effective manner. In many cases, we review policies for our clients before they purchase their insurance coverage.

Insurance Recovery and Advice *cont.*

This is a very effective way to keep litigation costs from ever occurring.

We are committed to this area of law and have always shared our knowledge with others. We regularly present at local and national conferences on insurance recovery and provide custom educational sessions to our clients on numerous insurance topics. Let Larkin Hoffman help you navigate this complex, but important area of risk management.

Common Areas and Issues:

Here are some common coverage issues and matters we handle:

- Business interruption
- Construction bond
- Defamation
- Directors & Officers liability
- Employment practices liability Environmental
- Fiduciary liability
- Financial insurance products
- Indemnity and additional insured clauses
- Miller Shugart (Consent Judgment) Settlements
- Political risk
- Products/Completed Operations
- Professional liability
- Property loss
- Recovery from state insurance liquidators and guarantee funds
- Self-insurance/captives
- Workers' compensation

Representative Cases and Trials:

- Selective Ins. Co. of South Carolina v. Sela, No. 16-CV-04077 PJS-BRT (D. Minn.) Successful jury trial on coverage and subsequent bad faith trial.
- SWLP v. Certain Underwriters at Lloyds of London, No. 2018 A.P. 1926, 2019 WL 6121350 (Wisc. Ct. App. Nov. 19, 2019). Successfully established trigger of coverage for continuous third-party property damage.
- Western Nat'l Mut. Ins. Co. v. Prospect Foundry, No. A17-0992, (Minn. Ct. App. April 16, 2018). Jury verdict of insurance coverage and breach by insurer of the implied covenant of good faith and fair dealing.
- The Landings Homeowners Association v. Delos Ins. Co., No. 27-CV-13-7193, Hennepin County, MN. Successful jury verdict on significant hail loss claim.
- Alerus Financial Nat'l Assoc. v. St. Paul Mercury Ins. Co., No. 27-CV-09-334, Hennepin County, MN. Obtained insurance coverage for a number of banks who were victims of a ponzi scheme