

# Insurance

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The Goulston & Storrs Insurance Group combines seasoned insurance practice professionals with experienced litigation attorneys to provide risk assessment, coverage and portfolio analysis, extra-contractual litigation, litigation management, alternative dispute resolution and recovery analysis for all lines of insurance. The practice's industry-specific knowledge combined with the extensive resources of a large firm have created a reliable, proactive and focused resource for our clients.

## **Risk Assessment, Portfolio and Coverage Analysis and Litigation**

To manage risk, the nature of the exposure must first be recognized and assessed. Considering those potential exposures, along with a client's risk tolerance, allows a risk management plan to include an insurance portfolio managing those exposures. We work with insurance brokers, underwriters and others to develop and implement a cost effective and comprehensive plan that meets a client's needs. When there are no forms of insurance available to respond to a particular need, we will draft manuscript forms and negotiate their acceptance by insurers.

As disputes can often arise between insurers and insureds, we analyze available insurance coverages and develop positions regarding how best to maximize coverage. If disputes cannot be resolved amicably, we are prepared to proceed to the appropriate ADR process or to litigation. Because our attorneys are as comfortable operating in a courtroom as in an underwriting meeting, the progression to resolution is seamless and efficient. For many years, our attorneys have provided these services relating to events in all 50 states and several foreign jurisdictions.

## **Extra-Contractual Matters**

In today's highly competitive insurance marketplace, the need for counsel concerning claims handling and underwriting management has never been more evident. Our attorneys have advised policyholders and insurers in these matters, calling upon their own experience as well as the network of insurance professionals they have developed in their years of practice. We have litigated cases involving allegations of bad faith conduct and extra-contractual exposures for more than 20 years.

## **Claims and Litigation Management**

The initial response to an event, the development of facts concerning that event, and investigation of circumstances surrounding it must be accomplished rapidly, effectively and properly. Communications between claimants, insurers, adjusters, state and local authorities and others, including lawyers, must be managed with the goal of resolving claims fairly. If claims cannot be resolved and litigation by a third party claimant results, that litigation must be managed.

We are seasoned trial and appellate counsel and can supervise the underlying investigation as well as advise as to available defenses and claims. We are able to monitor ongoing litigation and the

work of counsel assigned by insurers and can successfully prosecute matters through the legal process for our clients.

### **Alternative Dispute Resolution**

Judicial systems in many jurisdictions now require participation by litigants in mediation and arbitration in order to control their case backlog. Our attorneys are specialists in these areas and can advantageously draw upon the resources of other firm members who concentrate in the firm's core practice areas. We have represented clients in arbitration and reference proceedings, contractually mandated by insurance policies, as well as in court ordered mediation and arbitration proceedings. We also serve as arbitrators, referees and mediators and appreciate the nuances that allow for successful results in this area.

### **Recovery Analysis and Prosecution**

Efficient, affordable and results-oriented cost recovery is a key element in today's competitive insurance market where the premium charged bears little relation to the risks insured. Effective recovery starts when the loss occurs. Our attorneys thoroughly understand the investigative steps required to obtain recovery. In addition, they have the litigation experience in numerous jurisdictions needed to effectively prosecute these claims.