

# Minimizing Insurance Liability

INSIDE THE MINDS™

## MINIMIZING INSURANCE LIABILITY

LEADING LAWYERS ON NAVIGATING STATE AND  
FEDERAL REGULATIONS, EVALUATING EXPOSURE,  
AND DRAFTING AGREEMENTS



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Minimizing Insurance Liability is an authoritative, insider's perspective on best practices for insurance companies and lawyers when attempting to mitigate insurance liability. Featuring partners and shareholders from some of the nation's leading law firms, these experts guide the reader through the state and federal regulations that apply to insurance law and liability. These top lawyers reveal their advice on evaluating a company's exposure, drafting an insurance agreement, completing risk analysis when denying a claim, and obtaining the key documents necessary in claim denials. From providing agents with the training they need to maintain an appropriate level of communication and professionalism to matching agents with venues and claim types based on experience, these authors recommend the various practices that should be implemented by insurance companies to help minimize liability. Additionally, these leaders discuss the impact of reinsurance and mergers and acquisitions on insurance liability, new types of coverage and changing liabilities, and current trends in bad faith claims. The different niches represented and the breadth of perspectives presented enable readers to get inside some of the great legal minds of today, as these experienced lawyers offer up their thoughts around the keys to success within this ever-evolving area of law. Inside the Minds provides readers with proven business intelligence from C-level executives (Chairman, CEO, CFO, CMO, Partner) from the world's most respected companies and firms nationwide, rather than third-party accounts from unknown authors and analysts. Each chapter is comparable to an essay/thought leadership piece and is a future-oriented look at where an industry, profession, or topic is heading and the most important issues for the future. Each author has been selected based upon their experience and C-level standing within the professional community. Chapters Include: 1. Philip B. Toran & Eric A. Fitzgerald, Shareholders, Marshall, Dennehey, Warner, Coleman & Goggin Responding to Recent Trends in Insurance Liability 2. Paul P. Bolus, Partner, Bradley Arant Rose & White LLP Minimizing Liability by Understanding Key Risks and Implementing and Enforcing Best Practices 3. Andrew Grigsby, Partner, Hinshaw & Culbertson LLP Liability Concerns for Insurers and Insureds: Key Trends and Helpful Strategies 4. Joseph M. Donley, Partner, Thorp Reed & Armstrong LLP Best Practices to Avoid Bad Faith Claims Appendices Include: Appendix A: Complaint for Declaratory Relief Appendix B: Sample Reservation of Rights Letter Appendix C: Sample Reservation of Rights Letter II Appendix D: Sample Coverage Opinion (Estate) Appendix E: Sample Coverage Opinion Appendix F: Coverage Review Checklist Appendix G: California Insurance Code Appendix H: New York State Insurance Regulations Appendix I: Form Report to Insurer Appendix J: ISC-Insurance NY Insurance Stat TOC

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