

Insurance and Reinsurance

Managing your risks.

The world's leading insurers and reinsurers consistently turn to Coughlin Midlige & Garland to help manage and mitigate their myriad risks.

Whether pursuing or defending litigation, brokering appropriate resolutions in non-litigated matters, providing guidance on complex regulatory issues, or addressing fine-print contractual concerns dealing with transfer of liability, our Firm offers a record of success defined by ingenuity and cost-conscious pragmatism.

We provide:

- Seasoned representation of insurers and reinsurers in highly complex coverage matters, including such diverse areas as asbestos and asbestos bankruptcies, financial institution liability, environmental and products liability, fidelity and surety, toxic substances, construction defects, D&O and E&O liability, professional negligence, EPL, and securities fraud.
- Comprehensive focus and understanding of the entire spectrum of insurance and reinsurance interests, from complex multi-party coverage disputes, arbitrations, and bad faith claims to motor vehicle accidents and premises liability claims. Our practice includes trial and appellate work in both federal and state courts and counseling major domestic and international insurers and reinsurers, providing us with a global perspective on all manner of claims issues.
- Expertise in coordinating legal and claims issues in mass tort and complex litigation arising from catastrophic events or long-term exposure to production of toxic substances.
- Sophisticated counseling on claims-management issues, including reserving and administration of claims, development of claims review protocols and claims databases, financial loss and expense projections, and actuarial estimations.
- Cutting-edge liability assessments and estimations, including computer modeling of the effects of actual and potential exposures on insurance and reinsurance programs, and the allocation of such exposures to policy participations on an individual insured or class-of-risk basis. Our work in these areas relies heavily on the latest technologies to develop unique and cost-effective solutions.
- Full service commitment to the worldwide insurance markets that draws on our familiarity with industry trends and forecasts to facilitate the development, implementation, and enforcement phases of the reinsurance business. Our work in this area serves cedants and reinsurers alike, domestic and international, in the negotiation, development, interpretation, arbitration, and litigation of reinsurance programs and related issues, including exit strategy and commutation and run-off programs.
- Expert guidance to insurers and reinsurers on commercial disputes, corporate and regulatory matters. Our lawyers have extensive experience handling countless issues faced by the insurance and reinsurance industry, including antitrust violations and other anti-competitive conduct, agency terminations and unfair business practices. In corporate and regulatory matters, our work includes policy drafting, policy interpretation, governmental regulation, product development, mergers and acquisitions, buyouts, start-ups, captive companies, licensing, and regulatory compliance. We also have counseled clients on development of programs to help meet their state-mandated fair-claims practices obligations.
- Experienced defense of insureds and self-insureds in cases involving industrial accidents,

product liability, mass torts and toxic torts, construction defects, professional liability, and completed operations. We also have considerable experience defending EPL suits alleging wrongful discharge and sexual harassment.

- Knowledgeable management of all aspects of automobile insurance coverage claims, including matters involving PIP benefits, uninsured and underinsured motorist coverage, and issues concerning collateral sources, coverage primacy, and subrogation.

At Coughlin Midlidge & Garland, we understand the distinctive global characteristics of the insurance and reinsurance industries, as well as the local impact, and have tailored our expertise to the legal issues that challenge insurers and reinsurers worldwide each day. Our commitment and dedication to that expertise allows us to continue to develop the creative legal solutions that help our clients achieve their goals.