



Professional Liability and Directors & Officers

Minimizing risk.

Whether representing insurers or their insureds, Coughlin Midlige & Garland's philosophy regarding professional liability risks is focused on minimizing that risk to our client in an efficient and cost-effective manner.

From the moment a matter is referred to us, we work closely with our client toward the planning and implementation of an exit strategy that meets the client's goals, whether the goal is to resolve the matter in a commercially reasonable manner or to achieve exoneration of any alleged malpractice. Our experience has shown us that partnering with the client at a very early stage in strategic planning process usually results in successful outcomes and satisfied clients. This approach, whether utilized in the representation of an insurer seeking coverage advice regarding a complex professional liability claim or the representation of an attorney defending against a legal malpractice matter, ensures that the client's goals are pursued from the start in a result-oriented and economical manner.

Professional Liability

Complex commercial litigation often gives rise to insurance claims involving professional liability. Coughlin Midlige & Garland attorneys have extensive experience handling insurance coverage issues associated with professional liability claims.

Coughlin Midlige & Garland has counseled and represented insurers regarding liability and insurance coverage issues with respect to some of the most complex and high exposure claims to arise in the professional liability field. The primary focus of the Coughlin Midlige & Garland Insurance and Reinsurance Services Group is the representation of insurers from the initial notice of claim through the ultimate claim resolution. We have assisted our insurance industry clients in addressing professional liability coverage issues related to attorneys, doctors, securities brokers, accountants, financial institutions, insurance agents, architects, engineers and other professionals.

Coughlin Midlige & Garland also has experience representing professionals against malpractice claims. We understand that an excellent reputation is important to attorneys, physicians, hospitals, architects, and other professionals. When a claim involving negligence or malpractice challenges that reputation and that claim is presented to an insurer, it is important to address that claim with effective and experienced representation. Coughlin Midlige & Garland attorneys have significant experience in the defense of attorneys, accountants, brokers, physicians, insurance agents and other professionals.

In addition, with experience in all aspects of professional liability defense, we are well qualified to handle sensitive issues of confidentiality, the impact of the case on the professional's ongoing practice, and the need to work closely with the client in litigation strategy and settlement. We emphasize a result-oriented, cost-effective approach to the defense of malpractice claims.

Directors & Officers

Coughlin Midlige & Garland brings a vast amount of experience to bear on behalf of its insurance industry clients with respect to analyzing and litigating, where necessary, complex insurance coverage issues related to securities class action litigation, shareholder derivative actions and other corporate malfeasance actions. We have counseled and litigated on behalf of insurers with

regard to some of the largest corporate and accounting scandals in history, including Enron, Worldcom, Parmalat and the IPO Laddering schemes and the subprime mortgage-related crisis claims.

Coughlin Midlige & Garland's insurance clients also rely on the firm to monitor claims for large public companies, investment banks and accounting firms. In addition, we act as national coordinating counsel for many insurer clients for many of their high profile, high exposure D&O risks to facilitate the handling of such complex claims in a consistent fashion. Clients also seek our advice to our clients concerning directors and officer's liability trends in the United States. Our experience and knowledge is utilized as an integral asset by our clients in their claims handling processes.

Additionally, Coughlin Midlige & Garland has significant experience defending corporate directors and officers in a wide range of corporate malfeasance actions, including securities violations or failure to comply with banking regulations.

Areas of Focus

- Lawyers Professional Malpractice
- Financial Institution Claims
- Accounting Scandals
- Rescission
- Coverage Litigation and Arbitration
- Coordinating and Monitoring Counsel
- Coverage Advice and Counseling
- Policy Drafting and Product Development