

Overview

The impact of COVID-19 on the insurance industry continues to evolve as claims are submitted and lawsuits are filed. Our Insurance Company Team has a long history and depth of experience providing coverage analysis for commercial claims and, when necessary, litigating coverage claims to conclusion. As a Team, we continue to closely monitor the COVID-19 situation, including any proposed legislation in all jurisdictions in which we practice, as well as new lawsuits being filed. We are committed to providing the necessary resources and legal expertise needed to guide our insurance clients through these unprecedented times. Please contact us with any questions that you may have.

StepToe & Johnson's Insurance Company Team has more than 100 years of experience providing legal service and advice to the insurance industry. Our attorneys possess a wealth of knowledge and understanding of insurance issues. We are prepared to manage insurance carriers' complex legal issues and defend insurance companies during claim investigations.

Areas of Focus

- Preparation of insurance coverage opinions
- Development of successful strategies used in federal and state courts to resolve complex insurance claims
- Defense of first party cases involving bad faith claims, unfair claim settlement practices, and general first party responsibilities
- Providing advice and guidance regarding the regulatory aspects of insurance
- Insurance claim handling training
- Compliance issues, including the Unfair Trade Practices Act
- Investigation of fraudulent fire, theft, and phantom vehicle claims, including Examinations Under Oath
- Investigation of insurance losses for subrogation potential
- Representation of insurers before the WV Department of Insurance in defense of 1st and 3rd party claims

Representative Experience

- Preparation of coverage opinions and litigation of coverage issues in claims arising under commercial, personal, and other lines of insurance, including claims for business interruption coverage
- Defense of insurer arising from COVID coverage claims
- Appeal of case for insurer brought by claimant seeking to establish per se violations of insurance bad faith statute arising from use of net pay as opposed to gross pay in the settlement of claims
- Assistance to insurer in defense of \$400,000 property damage subrogation claim
- Defense of multiple insurance companies against claims of statutory bad faith and breach of contract
- Representation of insurers in claims involving suspected fraud arising from fire and theft losses
- Representation of insurer in arbitration proceedings involving claims for surplus lines coverage arising from mining accident
- Defense of insurers at the Offices of the Insurance Commissioner against consumer complaints alleging unfair claims settlement practices
- Prosecution of cases seeking declarations of the existence or non-existence of coverage under various types of insurance policies

Highlights

- Team dedicated to claims involving insurance coverage, bad faith, and fraud
- First Look newsletter providing a national look at first party issues
- National reach and local knowledge
- Court-specific advice regarding trial and settlement strategies



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