

Overview

StepToe & Johnson's Insurance Company Team has over 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, class action lawsuits, breach of contract, bad faith claims, and policy interpretation litigation.

Our team is well-versed in coverage analysis for both personal and commercial claims, and, when necessary, we litigate coverage claims to conclusion. We stay on top of insurance-related news, research, and legislation in all jurisdictions in which we practice and keep informed of policies and regulatory changes to the industry to help with compliance. We are committed to providing the necessary resources and legal experience needed to guide our insurance clients through complex claims, compliance, and resolutions.

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 West Virginia Offices of the Insurance Commissioner in defense of first- and third-party claims

Representative Experience

- Litigated coverage issues in claims arising under commercial, personal, and other lines of insurance, including claims for business interruption coverage
- Represented insurers in appeals
- Represented carriers in arbitration matters
- Prosecuted cases seeking declarations of the existence or nonexistence of coverage under various types of insurance policies

Highlights

- Insurance coverage, bad faith, and fraud investigations
- National reach and local knowledge
- Jurisdiction-specific advice regarding trial and settlement strategies



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