



Insurance Law

Appropriately aggressive.

We know when it's right to fight. We are not aggressive for the sake of being aggressive. We are experienced in bringing an appropriately aggressive defense to fighting inflated claims, bad-faith setups, and corrupt appraisal awards. The Spencer Fane Insurance team also recognizes when your interests are better served through efficient, reasonable, and negotiated resolution of disputes. When litigation becomes necessary, we help clients navigate difficult cases in a way that minimizes financial exposure and reputational damage.

Overview

Decades of experience defending lawsuits and advising on coverage matters throughout the U.S.

Spencer Fane Insurance trial lawyers have represented insurers and reinsurers in complex coverage evaluations and insurance litigation across the U.S., defending high-exposure extracontractual insurance claims, defeating class certification, developing new legal precedent on appeal, and obtaining defense verdicts for insurers in both state and federal courts.

We have defeated bad-faith setup claims, defended rescission of policies based on misrepresentation, vacated corrupt appraisal awards, and recovered for insurers on counterclaims against insureds who breach their own obligations under the policy.

Our experience spans the insurance industry and includes:

- **First-party property coverage and extra-contractual claims**
- **Third-party liability and bad faith setup claims**
- **Defending high-exposure, complex casualty claims** involving multiple claimants and defendants
- **Monitoring underlying litigation on behalf of excess and umbrella insurers and reinsurers in catastrophic claims**
- Advising insurers at varying levels on **risk allocation / risk transfer issues** involving additional insurance and contractual indemnity obligations
- **Specialty lines coverage**, including professional liability, directors and officers, specie / fine arts, and cybersecurity, and industry-specific specialty lines for the construction, transportation, and oil and gas industries in multiple U.S. jurisdictions
- **Life, health, and disability insurance**
- **Pension insurance**
- **Reinsurance**
- **Class actions.** Our insurance lawyers have defeated class actions in multiple states
- **Trials and appellate actions.** Our insurance lawyers are routinely involved in precedent setting legal decisions at both the trial and appellate levels

Success in difficult jurisdictions... We have built a reputation on successfully defending insurers in some of the most difficult jurisdictions across the country, and we have boots on the ground in many of the most difficult bad faith jurisdictions in the country – Florida, Texas, Oklahoma, Missouri, Colorado, Nevada, Montana, and New Mexico, to name a few.

...and across jurisdictions. We also understand how insurance issues and regulations differ from state to state yet often overlap. We take the time to understand your business and the state-specific issues you face in each jurisdiction to provide a coordinated strategy across multiple jurisdictions.

National counsel. We have served as national trial counsel and national coordinating counsel for multiple insurers to provide a consistent defense to recurring issues.

Clients. Our attorneys advise domestic and international insurers, insurance companies, insurance holding companies, reinsurance companies, insurance producers, health maintenance organizations, third-party administrators, surplus lines insurance companies and producers, medical discount plans, and other insurance-related entities.