

Insurance Coverage



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Insurance claims have become increasingly complex, and the law governing claims is evolving constantly to address new issues and arguments. Construction defects, mold, concurrent causation, intentional conduct, fraud, bad faith “set-ups” and allocation of losses are just a few examples of the complex claims and issues that insurers regularly must address. And potential extra-contractual exposure is an ever-present threat, should a claim be handled improperly.

The attorneys in Ulmer & Berne LLP’s insurance coverage group understand these claims and issues. We work as partners with insurers to resolve all manner of first-party and third-party claims fairly and equitably – to pay claims that are owed and to resist claims that are inflated or not owed at all.

Ulmer & Berne has been representing insurers for more than 50 years. We have tremendous experience counseling insurers on their rights and obligations under all types of policies. We regularly assist insurers in handling claims from their inception through successful conclusion. This may entail supervising fire scene investigations, conducting examinations under oath, providing coverage opinions, drafting reservations of rights or denial letters, and prosecuting and defending coverage litigation. When claims have been paid, our subrogation attorneys can assist in obtaining recoveries. And since Ulmer & Berne is a full-service law Firm, attorneys from all practices including tax, environmental, real estate and corporate areas are available to assist when claims present issues that require their special expertise.

We take particular pride in our long history of shaping Ohio law concerning insurance. Our attorneys have been involved in many of the leading property insurance cases in Ohio. Over several decades we have obtained scores of published court decisions from state and federal courts. We have a strong history and heritage of being among the leading insurance coverage attorneys in Ohio, and are committed to maintaining that tradition of excellence.



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