



Insurance Coverage

Pretzel & Stouffer is at the forefront of insurance coverage law. Our respected attorneys have counseled clients on a wide range of insurance coverage issues, and we are one of the most active coverage firms in the state and federal courts of Illinois and elsewhere.

We represent insurers, excess insurers and reinsurers related to many types of insurance policies including commercial general liability, errors and omissions, employment practices liability, automobile, directors and officers, toxic tort, business interruption, cyber risks and data security, worker compensation and environmental, among others. We assist our clients by providing clear and concise insurance coverage opinions, and we pursue and defend litigation if that becomes necessary.

We have also successfully defended industry clients with challenging regulatory matters involving the Illinois Department of Insurance, as well as complex, multi-state matters with upwards of \$50 million at stake.

Additionally, our clients frequently engage us to draft policy language and they regularly seek counsel from us regarding risk control and policy exposure. We also specialize and have experience with insurance recovery in high-value, first-party property and liability claims.

For each matter, we deploy a methodical, pre-litigation analysis and partner with our clients to develop a case management strategy to secure the most favorable disposition whether it be through informal settlement, arbitration, mediation or litigation.

Our attorneys are among the most creative thinkers and often set precedent with novel arguments that create favorable law for the industry. We partner with our clients' insureds to shift risk by target tendering and examining all possible avenues toward recovering proceeds through contribution and allocation.

Over the years, we have represented many different industries on insurance matters, including Agribusiness; Aviation; Ambulatory Services; Builders' Risk; Construction; Financial Institutions; Franchisor/Franchisee; Green Energy; Jewelers; Legal Services; Life; Maritime, Admiralty and Transportation; Medical Negligence and Healthcare; Food Service Industry; and Real Estate.

We are known to be on the cutting edge of insurance coverage law. It is with this prominence and experience that we provide our clients with unparalleled service.