

Insurance

NEXSEN | PRUET



## **Insurance Practice Group**

Insurance plays a major role in countless legal and business disputes. Understanding how insurance fits into the analysis can positively impact the resolution. Nexsen Pruet's Insurance Practice Group understands the many facets of insurance disputes and stands ready to provide insurance carriers, businesses, and individuals the kind of cost-effective representation that any client needs and deserves.

## **Broad-Based Experience**

The Insurance Practice Group represents clients in a broad range of insurance-related matters involving claims, litigation, and regulatory compliance. We have significant experience and resources in researching and drafting insurance coverage opinions for insurers, handling their coverage and bad faith litigation, and representing them in regulatory compliance matters. Our team of insurance attorneys delivers high-quality, high-value representation to our insurer clients and our business and individual clients at the state, regional, and national levels.

## **Diverse Capabilities in Multiple Areas**

The diversity of Nexsen Pruet's insurance practice enables us to handle routine and complex matters for commercial general liability, auto liability, property/casualty, life and health insurers, as well as for insureds, in first party and third party disputes. Our attorneys have years of experience handling professional liability claims for a variety of professions.

Our attorneys have extensive background and legal experience in litigation matters involving serious bodily injury, wrongful death, major property damage, business torts, intellectual property, lost profits, and declaratory, equitable and injunctive relief. We have considerable courtroom experience and skills and have handled many insurance matters through trial and appeals in state and federal courts.



*Nexsen Pruet attorneys have experience in issues stemming from natural disasters such as floods and hurricanes.*

## Our practice areas include:

- Advertising liability claims
- Alternative dispute resolution
- Arson/fraud/inflated claims
- Auto liability claims
- Bad faith/extra-contractual claims
- Business interruption claims
- Defense of first and third party liability claims
- Directors and officers liability claims
- Employment practices liability claims
- Environmental claims (pollution, mold)
- ERISA claims
- Errors and omissions claims
- Excess and surplus lines claims
- Fidelity and surety claims
- Financial institution liability claims
- Insurance application misrepresentation claims
- Insurance fraud
- Life insurance claims
- Health/accident/disability claims
- Insurance agency claims
- Mediation/arbitration of insurance disputes
- Premium disputes
- Professional liability claims
- Property/casualty/liability coverage claims
- Regulatory/licensing compliance
- Risk management
- Subrogation claims
- Title insurance claims
- Underwriting
- Unfair claim settlement practices claims

## Experience in Claims Resulting From Catastrophes

Our attorneys also have extensive experience in handling insurance matters that result from natural and manmade disasters. These include “acts of nature,” as well as explosions and fires. Beyond that, we are skilled in the numerous issues that can emerge from disasters, such as bad faith claims, errors and omissions, mishandled claims, business interruption, and the failure of agencies to procure appropriate coverage or policy limits.

Additionally, Nexsen Pruet’s Insurance Practice Group has worked extensively with federal government agencies ranging from FEMA to the Small Business Administration.

## Established Professional Reputations

Attorneys in Nexsen Pruet’s Insurance Practice Group have built strong reputations throughout and beyond the Carolinas. They frequently appear as speakers, presenters, and panel participants at insurance seminars, and are active in professional and industry organizations. Our insurance group has members listed in *Best Lawyers in America* and many have earned the highest possible ranking for legal ability and professionalism.

## Full Service, Full Resources

Our insurance clients have access to skills and resources that go beyond the Insurance Practice Group. With approximately 30 practice areas – including product liability, employment and labor, construction, and environment – we have the knowledge and capabilities to shape specific solutions to specific problems.

## A Tradition of Excellence, Founded on Trust

Nexsen Pruet is one of the largest law firms in the Carolinas, with more than 170 attorneys and offices in Charleston, Columbia, Greenville, Hilton Head, and Myrtle Beach, S.C., and Charlotte and Greensboro, N.C. Our attorneys serve individuals and businesses at the state, local, national, and international levels.

*Our insurance group handles a diverse range of matters related to accidents, fires, explosions, and other incidents that businesses may face.*





**Office Contact:**

<b>Charleston</b>	<b>800.926.6757</b>
<b>Charlotte</b>	<b>800.850.6757</b>
<b>Columbia</b>	<b>800.825.6757</b>
<b>Greensboro</b>	<b>800.373.1705</b>
<b>Greenville</b>	<b>800.234.6757</b>
<b>Hilton Head</b>	<b>877.278.6757</b>
<b>Myrtle Beach</b>	<b>877.333.6757</b>

*On the cover: Hurricane Hugo, shown here in a 1989 NOAA photo, caused more than \$7 billion in damages in the United States - an estimated \$6 billion in North Carolina and South Carolina alone - and was the second costliest hurricane to hit the country.*

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